

**MICROFINANCE TRAINING AND WOMEN EMPOWERMENT IN  
SOUTH SUDAN -  
A CASE OF BRAC MICROFINANCE INSTITUTION IN JUBA COUNTY**

**BY**

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**A RESEARCH THESIS SUBMITTED TO THE SCHOOL OF  
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MASTERS DEGREE IN VOCATIONAL PEDAGOGY OF KYAMBOGO  
UNIVERSITY**

**OCTOBER 2012**

## DECLARATION

I hereby declare that this is my original work and has never been presented either in part or full for any award to any institution of higher learning or any other institution.

*Jacqueline*  
.....

**SIGNATURE**

**AKELLO JACQUELINE**

*26/02/2013*  
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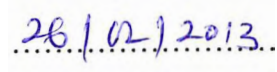
**DATE**

**APPROVAL**

I hereby certify that this research project titled: “**Microfinance Training and Women Empowerment - the case of Women in Central Equatoria State in South Sudan**” is original work for **Akello Jacqueline (2010/X/HD/210/MVP)**. It has been under my supervision and is now ready for submission to senate with our approval.

..........

**Signature**  
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**Date**

..........

**Signature**  
**Mr. Okiro J.M**  
**Co - Supervisor**

..........

**Date**

## **DEDICATION**

I dedicate this to my lovely children Kpandu Sedonia and Kpandu David the most beautiful of all life's gifts, and my late parents Mr. Okello Orach Jacob and Ms Majeri Ajok who raise me up to a responsible Human Being and fully set my education background (May their souls rest in peace).

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## ACRONYMS

<b>AM</b>	Area Manager
<b>APO</b>	Aging Principal Outstanding
<b>BEST</b>	Basic Employability Skills Training
<b>BM</b>	Branch Manager
<b>BOSS</b>	Bank of South Sudan
<b>BRAC</b>	BRAC South Sudan Microfinance Institution
<b>CBOS</b>	Community Based Organization
<b>CO</b>	Credit Officer
<b>CPA</b>	Comprehensive Peace Agreement
<b>GOS</b>	Government of Sudan
<b>MDGs</b>	Millennium Development Goals
<b>MFI</b>	Microfinance Institution
<b>NGOs</b>	Non Governmental Organizations
<b>NOMA</b>	NORADS's Master Programme
<b>SPLA/ M</b>	Sudan People's Liberation Army/ Movement
<b>TVET</b>	Technical Vocational Education and Training
<b>VET</b>	Vocational Education and Training
<b>VO</b>	Village Organization

## ABSTRACT

This study was about microfinance training and women empowerment and it was carried out in BRAC South Sudan in Juba County. It was guided by three objectives: 1- To find out the pedagogical approaches, Methods and Techniques use in microfinance training. 2- To establish the contribution of microfinance training on women empowerment. 3- To find other factors that influences the quality of microfinance training.

I used a descriptive study design taking a qualitative approach and statistical study design using a quantitative approach; all the two approaches was based on a total sample of 50 respondents comprised of Trainees/ Clients, Managers, Administrators, BRAC staff and Government Officials. They were selected using stratified sampling and random sampling; gender was considered during the selection process. Data was collected using in-depth interviews, focus group discussion, observation and documentary analysis. The main findings showed that not all women are empowered despite the training and loans given to them. The purely qualitative information was analyzed based on the study themes and objectives meanwhile quantitative data was analyzed using simple descriptive frequency tables. In terms of content given in training by BRAC, it was found the content given was quite an elaborate range of modules were offered and all were relevant.

BRAC should include Certification in their programme whereby trained women after completion are given Award/ Certificate and construct a bigger training center with accommodation facilities. BRAC and the Government of South Sudan should play the role of policy formulation and provision of an enabling environment for private delivery of microfinance training in a sustainable way in order to empower women economically, politically and socially.

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Overview

This chapter presents the background for my Master's Thesis in relation to the development of vocational pedagogy in Kyambogo University. It contains background of the study, personal background, study background, motivation, statement of the problem/ gaps in study, purpose of the study, objectives of the study, research question, scope of the study, justification, significance of the study, limitations and delimitations, theoretical/ conceptual framework, definition of key/ operating terms and organization of the report.

However, the study seeks the pedagogical principles, practices and issues related to Microfinance training and women empowerment in South Sudan. Microfinance refers to the provision of small-scale financial services, primarily credit and savings to poor and disadvantaged people (Robinson, 2001:9).

The co-operative interest rate policy and the credit allocation policy were later dubbed as financially repressive policies contributing to the inefficiency of the financial sector (McKinon, 1973). This led to the financial sector reforms which were implemented in the 1990s. These reforms were intended to redress these problems. The financial sector reforms included liberalization of interest rates, removal of all forms of credit allocation, the privatization of state owned banks, and the designing of appropriate banking laws (Financial Institutions statute 1993). Later it was found there was financial services gap especially in the rural areas (Bategeka, 1999) for example in South Sudan there is still exists a big gap which will take some time to narrow.

According to UNESCO-UNEVOC (2007: 2) the International Standard Classification of Education (ISCED) defined Technical Education and Training as education which is mainly designed to lead to participation to acquire the practical skills, know-how and understanding necessary for employment in a particular occupation trade or group of trades.

The government would play the role of policy formulation and provision of an enabling environment for the private sector to deliver, microfinance to the poor people in a sustainable way. In poverty stricken countries, there are factors that would cause a difference in the lives of people. This includes; Good education, Good nutrition and Good health services. However, economically women should be empowered if poverty is to be flushed out of homesteads hence improvement in the quality of life.

### **1.2.0 Background of the Study**

Microfinance plays a critical role in achieving the Millennium Development Goal (MDGs) number 3 which states; Enhancing development effectiveness by contributing to poverty reduction, increased political, social, and economic development, social empowerment, community participation, school attendance of children, and Economic prosperity (especially for women). Training is one of the primary means to build the capacity of poor people to participate and benefit from mainstream economic development through workshop and learning, practical application. IFAD's targeting policy places great emphasis on capacity-building and training which are fundamental to the success of other development interventions, from infrastructure to rural finance and gender equality. Research suggests that equity and efficiency arguments for targeting credit to women remain powerful: the whole family is more likely to

benefit from credit targeted to women, where they control income, than when it is targeted to men (Kabeer 1998, Khandker 1998, United Nations 1995: p.118).

The African Union (2007: p. 27) highlighted the primary objective of all technical and vocational education and training programs as “the acquisition of relevant knowledge, practical skills and attitudes for gainful employment in a particular trade or occupational area.” Vocational training systems tend to lack up-to-date, accurate, gender-disaggregated labor market information and other data necessary to effectively monitor progress, identify problem areas, and correct gender-sensitive approaches to skills training programs. This inadequacy is not unique to Afghanistan, but is typical of TVET systems across the globe (UNESCO, 2004).

Foster also suggested that ‘the burdens of vocational training should be shifted to those groups who are actually demanding skilled labour of various types’ (p. 158) advocating a people centered and needs driven approach to vocational training. For example, individuals make individual choices concerning their education, but this choice has a strong economic impact through the resulting increase in total factor productivity and improved livelihoods. It is now widely asserted, though not so far evident in policy change, that women are not a marginal interest group, but the priority group for human capital development (e.g. World Bank 2000a, b). Both the formation of groups through training and the learning in groups are important. For women in particular, the learning group is an important means to gain self confidence and get empowered. If learning groups are sustained, they can play an important role for strengthening rural institutions and increasing women’s role in leadership.

The importance of TVET was renewed at the UNESCO meeting of international experts on technical and vocational education and training in 2004 when they agreed that:

*“Since education is considered the key to effective development strategies, technical and Vocational education and training (TVET) must be the master key that can alleviate poverty, promote peace, conserve the environment, improve the quality of life for all and help achieve sustainable development.” (UNESCO 2004: p.1)*

Considerable gaps between men and women in education attainment, economic opportunities, voices and decision-making and wellbeing are persistent in many parts of Africa. Women in Africa experience greater challenges in accessing decent jobs than men. Women’s share of employment in the formal sector is still lower relative to men and their pay is on average lower than men’s pay for the same work. The difference between female and male employment-to-population ratios was 22.7 percentage points in 2007 as well as in 1997 (ILO: 2008). Women continue to face considerable barriers in African labour markets as a result of lack of education, inadequate access to training, discrimination, and cultural attitudes about their role in the workplace. However, official figures provided by the International Labour Organization (ILO) indicate that there is very little difference between the unemployment rates of adult women and men in Sub-Saharan Africa (ILO, 2006).

South Sudan comprises of ten (10) states that is; Central Equatoria State, Eastern Equatoria, Jonglei State, Northern Bahr el Ghazal State, Unity State, Upper Nile State, Warrap State, Western Bahr el Ghazal State, Lakes State and Western Equatoria State and ten states are further subdivided into 86 counties.<sup>1</sup> In South Sudan from 1983 to 2005, more than 2 million Sudanese died due to civil war and famine. During this time, it is estimated that more than 4 million Southern Sudanese were displaced to neighboring States in Sudan and to neighboring countries such as Uganda, Kenya and Ethiopia. A large number of refugees also resettled in North

<sup>1</sup> <http://www.en.wikipedia.org/wiki/southernSudan> retrieved on 10/1/2012

America, Australia and Europe (Global Security: 2005; US Department of State: 2006). With the signing of the Comprehensive Peace Agreement (CPA) on 9 January 2005 between the Sudan People's Liberation Army/Movement (SPLA/M) and the Government of Sudan (GOS), an estimated 2.3 million people are thought to have returned to Southern Sudan from the neighboring countries and around the world (UNHCR: 2009). The return of these millions of people followed a referendum which was held in the January of 2011 in which ninety-nine percent (99%) of the people of South Sudan backed (voted) separation of South Sudan from Khartoum government. After the declaration of Independence South Sudan applied to join the United Nations and was admitted to become the world's 196<sup>th</sup> nation state. However, South Sudan's Independence ceremony was on 9<sup>th</sup> July 2011. Ninety-nine per cent of voters backed separation of South Sudan from the Khartoum government of a referendum on January 2011, paving way for the creation of the world's 196<sup>th</sup> nation state.<sup>2</sup>

Central Equatorial State in South Sudan borders Eastern Equatoria State to the east, Western Equatoria State to the west, Jonglei State to the north east, Lakes State to the northwest, Uganda to the south and the Democratic Republic of Congo to the south west. Central Equatoria was formerly known as Bahr al Jabal and was named for the tributary of the White Nile that flows through the state. Central Equatoria was renamed Central Equatoria in the first interim legislative Assembly on 1<sup>st</sup> April 2005 under the new government of the Southern Sudan. The capital of Central Equatoria State is Juba, which enjoys a unique status as State capital for both the government of South Sudan (GoSS) and Central Equatoria State with approximate population

<sup>2</sup> <http://www.english.rfi.fr/southsudanreferendum?ns-mchance> retrieved on 21/2/2012

of 1,103,592.<sup>3</sup> The State consists of six counties namely, Juba, Lainya, Morobo, Kojo-keji, Terekeka and Yei counties with fourteen (14) tribes. A significant challenge to reconstruction in post-conflict South Sudan is lack of education and training. South Sudan “lost generation”- those denied access to schooling during the war years due to insecurity and those displaced comprise the majority of the population. The latest figures show that only 1(one) out of every 5(five) children attended school during the war, with only 2% of these finishing the primary school cycle (MoEST and UNICEF 2006).

BRAC is a vibrant microfinance institution (MFI) operating in South Sudan since 2007. In pursuance of the principle of south-south partnership, BRAC was registered as an NGO in Southern Sudan in November 2006 and begun development activities from January 2007. The organization has already started Microfinance, Income Generation for Vulnerable Group Development Program (IGVGDP) and Health programs in the country. BRAC Southern Sudan microfinance is in its nascent stage with a network of six branches in Juba area. However, it has already mobilized 4,000 poor women into 220 groups and disbursed loans to over 3,000 women borrowers with a cumulative disbursement close to \$0.8 million.<sup>4</sup> The initial experiences in Southern Sudan suggest that microfinance opportunities and needs are substantial. Microfinance can play a powerful role in building sustainable peace and stability in Southern Sudan by supporting self-employment in the informal economy which supports the majority of the poor.

<sup>3</sup> Statistical yearbook for Southern Sudan 2009. Southern centre of census and evaluation

<sup>4</sup> <http://www.kiva.org/partners/107> retrieved on 10/2/2012

Since 2007, BRAC has grown to become the largest NGO and provider of microfinance in South Sudan. BRAC now operate 38 branches in seven states with more than 22,000 microfinance members, up to the end of 2009, BRAC had disbursed USD 5.67 million in loans to poor women.<sup>5</sup> BRAC takes an integrated approach in helping people rise out of poverty and realize their potential. Currently running successful programmes in Microfinance, Education, Health, Agriculture & Food Security and provide support through Training, Research and Evaluation, Partnership. To build capacity, BRAC comprehensively trains its members of staff.

### **1.2.1 Personal Background**

I am a South Sudanese, married with children. I have pursued and attained good education and professional qualifications in several trades such as: a Degree in Finance and Banking; a Diploma in Business Administration; a Certificate in Tailoring, and now I am a full time student of Masters in Vocational Pedagogy (MVP) at Kyambogo University. My current studies are sponsored by Arkeshus University College in Norway. It is my hope that this will facilitate me to develop more practical skills. It is the major objective of this programme in “ *providing and facilitating advances training of vocational education to leaders, supervisors, teachers and instructors as well as vocational education and training research and development work*” Nabaggala (2009: p.6). The knowledge that I will acquire through this programme will uplift me to another position in the world of work. I will achieve this because my currents training involves “hands on” which is currently being emphasized in South Sudan for the development of the nation. Almost everyone in South Sudan believes in the promotion of vocational education

<sup>5</sup> <http://www.brac.net/content/where-we-work-south-sudan>  
retrieved on 10/2/2012

for the development of the nation. I have also learnt and experienced a very interesting field of education that is Vocational education and training which cuts across almost all trades example agricultural education, business education, health education, Industrial education, tourism and hotelier education. It is an education approach which focuses on training and learning by doing. Muhoozi (2008) stated that vocational education is what developing countries need as it prepares one to directly enter an occupation without further training. A degree in Masters in vocational pedagogy at Kyambogo University is a new field of study in Uganda and South Sudan as well, and in Africa as a whole. The programme aims at addressing the negatives attitudes towards vocational education, skills and competence of students in the field of vocation education, economic development and gender relations in a bid to eradicate poverty and the high level of unemployment of graduates from the general education who cannot apply the theory they have learnt from school/University to the world of work.

### **1.2.1 Study Background**

I am a student of vocational pedagogy, a master's programme offered in Kyambogo University in conjunction with the government of South Sudan and Akershus University in Norway with the support from NORAD. There were three modules in first semester that is modules VP 611 which was about teaching and learning processes in vocational pedagogy; modules VP 612 Understanding Vocational Didactics; modules VP 613 Strategies for research and development work in Vocational Education. Second semester had three modules: In module VP 621 I learned Curriculum Development, Measurement and Evaluation in Vocational Education and Training; module VP 622 dealt with Issues in Vocational Education and Training; Module VP 6 23 was on Social, Cultural and Historical perspectives on Pedagogy. The programme had two Recess

Courses to create a bridge to professional education. Module VP PS 511 I learned Education Foundations and module PS 512 Education Psychology. In the course of the programme I did research study in both workplaces and Institutions they included: Namirembe Guest House in Kampala, St Luke Ganda Traditional Medical Clinic and Research Centre at Kyotera- Masaka and Katwe community of practice in Kampala; Uganda Clay on Entebbe road; School of Nursing and wifery in Jinja; Ministry of Education and Sports(MoES) in Kampala; Uganda National Examination Board (UNEB) in Kampala; National Curriculum Development Centre (NCDC) In Kampala; Directorate of Industrial Training (DIT) in Kampala; Busitema University (Arapai Campus) in Soroti District; Nile Vocational Institutes; and Crested Crane Hotel in Jinja.

The mode of delivery of content is through the curriculum using the working method or methodologist offered by the programmed hence knowledge, skills and competence is acquired by the learners in both working places and Institutions. Experience-based learning activities and problem oriented tasks, participation in groups and teamwork give direction for organizing the programme, while at the same time knowledge about these pedagogical principles constitute the core content of the study programme. Therefore, the programme is delivered in the form of workshops and individual studies in the workshops and it is result-oriented. Active participation of students is ensured and they are required to make contributions in the form of presentations and active participation in discussions. Students and teachers together make plans of study and execution of the plans is subject to continuous evaluation. During workshops emphasis is put on work in groups, mutual project counseling, exchange of experiences, and presentation of formalized knowledge. The learning activities are organized and sequenced to ensure knowledge development. The method of working in groups is heavily stressed in order to cultivate a culture of cooperation with one another at the core of curriculum in this master's programme. The

research report sought training in developing theoretical perspectives based on one's own practice, and subsequently develops fruitful topics and material for research and development work as well as for evaluating the process we are undergoing Mjelde (2006: p.184).

The programme is in line with the national strategic plans of both South Sudan and Uganda. In South Sudan vocational education and training is the only hope to full recovery from the past wars. South Sudan now needs practical skills which will make it start building itself. South Sudan needs a lot of manpower for its day-to-day activities. Being still a young nation just emerging from wars South Sudan needs citizens who know the benefits of team work which is the core of vocational pedagogy. Vocational Pedagogy principle relates general knowledge, practical, theoretical knowledge to equip learners with skills and competence which South Sudan currently desperate needs. Lack of skills and competence has forced the government of South Sudan to hire experts from neighboring countries for example Uganda, Kenya. And this is also in line with Uganda strategic plan 2004/2015 for the ministry of education and sports to help students acquire the competencies they needs for the world of work

### **1.2.3 Motivation**

My motivation for taking up this field of study was to help me be able to train women in handling small start up loans (microfinance). It is my hope if I will be able to train women in South Sudan on how to handle loan facilitation well, then they will be empowered and it is my hope that this training approach will impact on the education system of South Sudan. I am also proud to say that my Masters Degree in Vocational Pedagogy is to develop competence in research methods and critical reflection on the findings and be able to write a professionally acceptable Masters thesis report as part of the requirement for the Masters Programme award.

Vocational pedagogy approach is the process of preparing instructors/ trainers in competence for work life and it allows the trainer and the trainee to participate in the learning /teaching process; it encompasses relevance between theory and practice; builds confidence in the trainees; enhances quality of teaching and learning; motivates both the trainer and the trainee; promotes self development and life - long learning; strengthens relationship between Institutions and workplaces therefore by means of practical activity one learns to develop one's mastery, and thereby moves from one level to the next under the guidance by the master and incorporation with the other learners. One become a member of a community of practitioners (Lave and Wenger 1991) common understanding provides the basis both for pride of workmanship and professional acknowledgement within this group of practitioners, within one's trade or field of work. Learning through practice and experience, by trying and failing and trying again; through engaging in action: this is the basis for acquiring thorough knowledge. Even in "the realm of pure ideas", whether it is through the activity of writing or teaching, one learns best when one is involved in an activity (Applebaum: 1992). I recognized this form of learning as common to the heritage of indigenous pedagogy found both in Africa and in the master-apprenticeship models in vocational education around the world (Harding 1986, Mjelde 2006). This way of teaching and learning transcends any contradiction between theory and practice by basing learning on practice in natural environment (Inglar et 2002). The programme is also promoting action-oriented and interactive research; with action oriented research we mean social research for change and the simultaneous creation of valid social knowledge (Greenwood & Lewin 1998). You can go from the process of anticipating a phenomenon to knowing through a research process and you bring your new knowledge back to the participants in your research project.

### **1.3 Statement of the Problem**

After the signing of the Comprehensive Peace Agreement (CPA) on 9th January 2005 between the Sudan people's Liberation Army/Movement (SPLM/M) and the Government of Sudan (GOS) and later the declaration of South Sudan as an Independent Republic State on 9<sup>th</sup> July 2011, the country has been on remarkable socio-economic recovery and development path in all sectors of the economy. The microfinance sector has also been at the centre stage of the development process through improving financial access and affordability. BRAC has played a great role in the extension of microfinance services in South Sudan for both men and women. BRAC trains its clients before the disbursement of Microfinance in the field of financial management and business development skills. BRAC has been offering training to women and men since 2007 up to date on Microfinance, Education, Health, Agriculture & Food Security and provide support through Research and Evaluation and Partnership. No evidence of studies of the impact of training on women in handling little loans (microfinance) is available nor is assesment of the level of empowerment of such trained women. Therefore the study is geared towards establishing how BRAC microfinance training has contributed towards women empowerment in the Republic of South Sudan.

### **1.4 Purpose of the Study**

The main objective of the study was to find out the teaching methodologies used in microfinance training geared towards women empowerment in South Sudan.

### **1.4 The Specific Objectives of the Study**

The objectives of the study are to:

1. Find out the pedagogical approaches, methods and techniques used in microfinance training.
2. Established the contribution of microfinance training on women empowerment.
3. Find out other factors that influence the quality of microfinance training.

## **1.6 Research Questions**

1. What are the pedagogical approaches, methods and techniques used in microfinance training?
2. How does microfinance training contributed to women empowerment?
3. What are the factors that influence the quality of microfinance training?

## **1.7 Scope of the Study/Delimitation**

### **1.7.1 Geographical Scope:**

The study was done at BRAC Financial Institution in Juba County, Central Equatoria State which is one out of the ten states in South Sudan. It is situated between 30 E and 6N at a strategic position bordering Uganda and the Democratic of Congo in the south, Eastern Equatoria State on the east, Jonglei and Lakes States in the North and western Equatoria State in the west. The tropical climate annual temperature ranging from 24.7 C to 34.C with the rain season from April to November.

### **1.7.2 Contextual Scope:**

Though MFI trains both men and women in Microfinance management, the study was focus on Microfinance training and women empowerment in South Sudan. With the aim of finding out the pedagogical approaches, methods and techniques used in microfinance training; the

contribution of microfinance training on women empowerment; other factors that influences the quality of microfinance training.

### **1.7.3 Time Scope:**

The study about microfinance training and women empowerment in South Sudan has cover a period from when BRAC started in 2007 to 2012. The study was conducted over five (5) months period that is from April to August 2012.

### **1.8 Justification of the Study**

The findings of this study are relevance to BRAC, the administrators, the clients and the citizen of South Sudan. NOMA as the sponsor will also accomplish its project goals, and objectives. The government of South Sudan was acknowledged for accepting as well as providing security for field work. Therefore vocational Pedagogy as a discipline for study will be initiated hence VET for national development and economic empowerment of the people of South Sudan especially the women.

### **1.9 Significances of the Study**

The Study findings are helpful to:

- Educate the citizen of South Sudan on how microfinance training can alleviate poverty for example giving out loans to the people for income generating activities as well as solving problems of unemployment and contribution to economic, community development,

- The government and other stakeholders in the formulation of microfinance policies. Stakeholders in NGO'S and government policy makers will be able to identify areas in vocational education that need to be addressed for more effective delivery of VET.
- Researcher for further investigations in the field of vocational education and training as well as Microfinance institutions
- Me in order to acquire the Masters degree at the end of the course as a partial requirement to this award and also enable me to achieve my objective of becoming a credible researcher, NOMA programme of capacity building of pedagogical resource persons in the field of vocational education and training.
- The development trends in vocational education, training and microfinance
- Influence positively the attitudes of people of South Sudan towards women empowerment and the importance of microfinance services.
- The women of South Sudan with ideas on achieving equal goals as men in decision making strengthen democracy and sustainable development in all aspects of life, fight for equal rights by advocating for justice and liberation from male oppression.

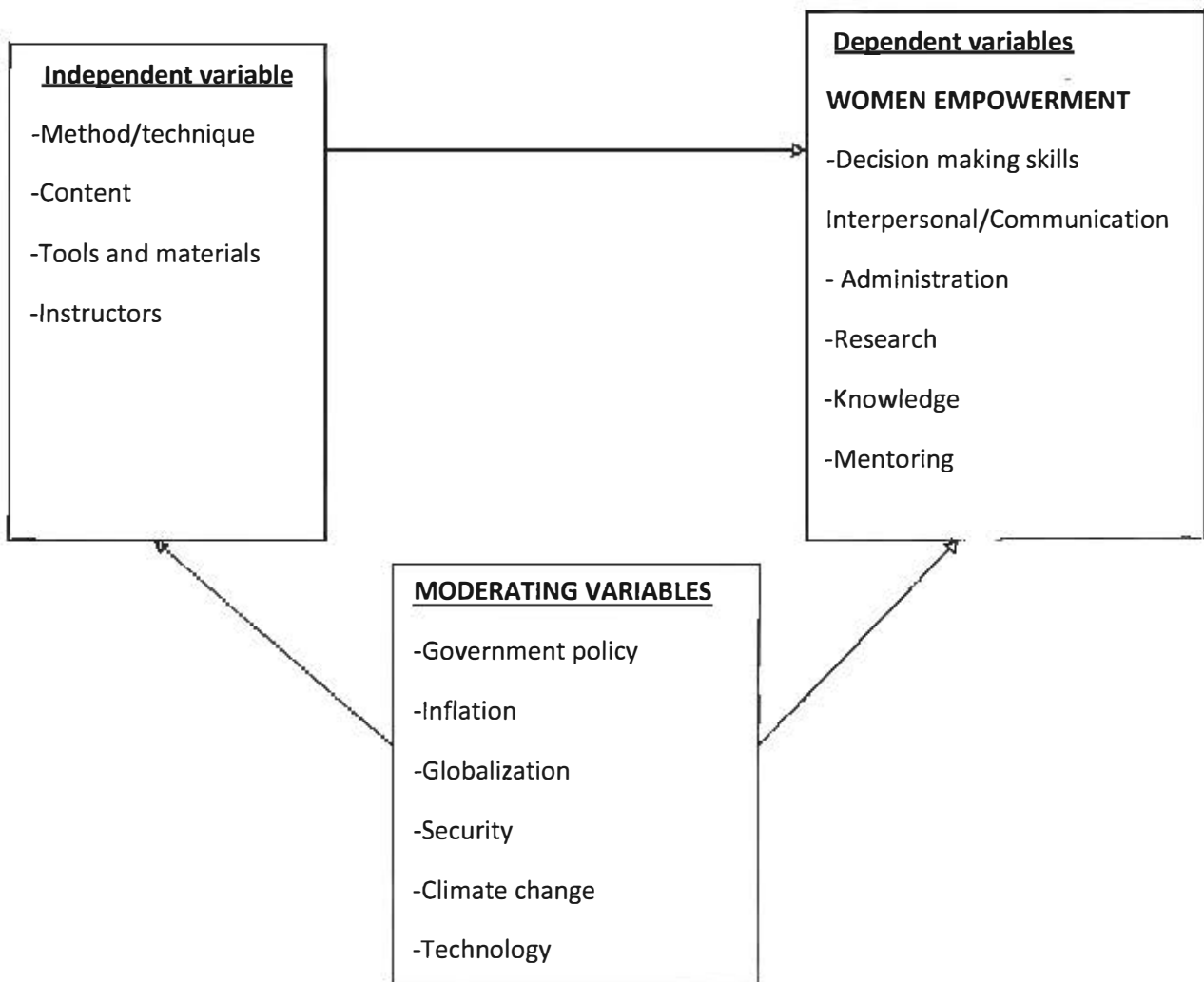
### **1.10 Limitations and Delimitations of the Study**

The limitations and delimitations anticipated in the study are;

- Given that the study was conducted in South Sudan which I had to travel there twice or three times, the study became expensive therefore I used audio voice recorder in order to capture the data of research.
- Time costly; I made sure arrangement and meeting of the respondents was well coordinated.

- Some respondents had busy schedules and this force me to re-schedule appointments with them.

### 1.11 Conceptual/ Theoretical Framework



#### 1.11.1 Explanation of the Conceptual Framework

It has been drawn up based on the progressivism philosophical view of education. According to the progressivists, education should aim at producing individuals who will make a positive

contribution to society (Amutabi, et al, 2005: p.46). Progressivists like John Dewey stress an experiential, problem-solving approach to learning (Zinn 2004: p.47). In this case, women empowerment constitutes a dependent variable<sup>6</sup>. It was comprised of the contents in the methods of teaching used, the availability of tools and materials and the profession of the instructors. This should aim at producing women who are productive members of society in various vocational fields like research in microfinance training areas, planning and managing trainings, administering of projects, interpersonal communication skills, problem solving skills and decision making skills.

On the other hand, a training programme may be influenced by the socio-economic factors<sup>7</sup> such as globalization; rapid technological changes; scarcity of funds; low status for vocational subjects and donor conditionality thought it focus on producing women with relevant knowledge and skills, other moderating variables<sup>8</sup> such as the personality of the women, absenteeism and general learning inability by the women are bound to interfere with the process of the training consequently interfering with the output.

Because of these factors training programmes may fail to meet women empowerment. This may create a mismatch between training and women empowerment. Therefore, training institutions through research and collaboration with the labour market should design appropriate programmes that meet the demands of the labour market.

<sup>6</sup> It is dependent on the microfinance training, planning and managing projects, carrying out research, preparing and conducting workshops to mention a few. It is also dependant on the developments and technological changes in the labour market.

<sup>7</sup> These moderating variables keep work conditions in the labour market changing, and hence put a strain on the training programme. To counteract this, there is need for continuous research and review of content to make it effective in the face of changing demands of the labour market.

<sup>8</sup> These variables may interfere with the relationship between the training and the outcomes of the training.

## **1.12 DEFINATION OF OPERATIONAL TERMS**

**Empowerment** - is about people -both women and men- taking control over their lives: setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance, and expressing their voice. It is both a process and an outcome. No one can empower another: only the individual can empower herself or himself to make choices or to speak out. However, some institutions can support processes that can nurture self-empowerment of relegated individuals or groups.

**Microfinance:** Financial products and services provided to the public by financial institutions to empower small enterprises.

**Training** refers to holistic process of imparting specific skill, knowledge, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies.

**Pedagogy:** is concern with method of imparting vocational skills to learners

**Vocational:** In this study, vocational was used to mean the integration of practical or applied knowledge or know how with academic knowledge in order for the learner to be able to have productive tasks.

**Vocational Education:** In the context of this study, vocational education refers to the process of teaching knowledge in a particular trade; career and occupation in order to enable one perform a specific job or task.

**Vocational Training:** This refers to the process of acquiring specific practical skills, competencies and attitudes in order to be able to perform productive tasks.

**Vocational Education and Training:** In this study, vocational education and training was used to mean the preparation of apprentices for jobs that are based on manual or practical activities, traditionally non-academic, and directly related to a specific trade, occupation, or vocation.

**Workshop:** In the context of this study, a workshop was used to mean a place or venue where practical learning and production of goods and services was performed.

### **1.13 Organization of the report**

This report consists of four chapters. Chapter one is the Introduction and it contains Overview, the Background of the Study, Personal Background, Motivation, Statement of the Problem, Purpose, Objectives, Scope of the Study, Justification, Significance of the Study, Limitations, Delimitations, Theoretical/ Conceptual Framework, Defining Operational Terms and Organization of Report. Chapter two is the Introduction and the Literature Review of the Objective of the Study. Chapter three is the Methodology and entails the Study Design, Study Area, Study Population, Study Sample, Sampling Techniques, Data Collection Techniques, Validation/ Reliability of Tools, Procedure of Data Collection and Data Analysis/ Processing. Chapter four is introduction, Presentation and Discussion of Results/ Findings based on Objective 1, 2, 3. Chapter five is Conclusion, Recommendation and Way Forward. Appendix A, B, C and the References

## CHAPTER TWO

### 2.0

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter presents the review of literature which relates to microfinance training and women empowerment at national and International level, this has been presented according to the objectives of the study.

#### 2.2 Overview about Microfinance Training;

Microfinance refers to the provision of small-scale financial services, primarily credit and savings to the poor and disadvantaged people (Robinson 2001: p.9). The African Union (2007: p.27) highlighted the primary objective of all technical and vocational education and training (TVET) programs as “the acquisition of relevant knowledge, practical skills and attitudes for gainful employment in a particular trade or occupational area.”

The Brundland Commission defines sustainable development as “*development that meets the needs of the present without compromising the ability of future generations to meet their own needs*” (WCED 1987: p. 43). With several years of war, this concept of sustainability remains foreign in Southern Sudan because many Southerners have lived one-day at a time (Chambers and Conway 1992: p.3) defined a livelihood as “*sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.*”

The Basic Employability Skills Training (BEST) model aims to “*provide young adults from economically weak backgrounds an opportunity to assimilate into the competitive job market*”

Dr. Reddy's Foundation, (2009: p.1) "I firmly believe that all human beings have an innate skill. I call it the survival skill. The fact that the poor are alive is clear proof of their ability. They do not need us to teach them how to survive; they already know. So rather than waste our time teaching them new skills, we try to make maximum use of their existing skills. Giving the poor access to credit allows them to immediately put into practice the skills they already know..." Muhammad (1999: p.140). The seminal article on vocational training written by Foster in 1965 is again receiving attention. Foster also suggested that 'the burdens of vocational training should be shifted to those groups who are actually demanding skilled labour of various types' (p. 158) thus advocating a people centered and needs driven approach to vocational training.

### **2.3 To Find out the Pedagogical Approaches, Methods and Techniques used in Microfinance Training.**

Vocational pedagogy is a field of knowledge focusing on teaching and learning oriented towards trades, occupations and professions. It stresses the relationship between teaching/learning/training on one hand, work and the labour market on the other (Mjelde 2008: p.2). According to (Mjelde 1995: p.125), vocational pedagogy focuses on learning by doing, in relation to trades, occupations and professions; it stresses a dynamic relationship between the work of hand, the mind and the body that plays host to these activities. To me this concept is broad and covers the pedagogical activities of teaching, learning and developmental work directed towards vocational/professional and technical disciplines, whether these are conducted in schools or through apprenticeships system in working life.

“Instead of viewing only one set of approaches as ‘best practice’, a more pluralistic vision is needed, which recognizes that a range of approaches may be appropriate for different people in different circumstances.”(Marcus1999: p.10) Tailoring services to clients’ needs can increase positive impacts and avoid pressuring clients in particular, flexible scheduling of loan repayments and providing access to repeat loans of increasing sizes, as well as providing savings services and consumption loans.

Ironically the design of microfinance programmes often serves to limit the horizons of poorer people and confine them to low-return activities; this suggests that greater flexibility in loan size and repayment schedules could significantly increase the impact of microfinance for poorer people, (Marcus1999: p. 22).

Many educationists/teachers adopt different pedagogical approaches either consciously or unconsciously, but in one way or another they have a bearing of a given theory of learning and or a philosophy. According to Dewey (cited in Mjelde 2006a: p. 96) the division in learning between practical and theoretical subjects makes the development of scientific and analytical thinking impossible. He believes in a holistic teaching which he argues must have its point of departure in the workshops (Mjelde 2006a: p. 96). Workshop-based learning is skewed towards the situated theory of learning advanced by (Lave & Wenger: 1991) and (Mayes: 2007). To Dewey, learning should be ‘by doing’. He asserts that any theory that stands opposed to practice is fruitless, and real scientific theory is located within practice and functions as impetus for expansion and provides direction towards new possibilities (Mjelde 2006a: p. 97). Any theory that is not related to practice is bound to be rejected by the learners because it makes no meaning to them.

The teaching/ learning strategies are greatly influenced by the individual's orientation in as far as theories of learning are concerned. According to the constructivists' theory, learning involves the active construction of meaning by learners, which is context dependent, socially mediated and situated in the 'real-world' of the learner (Chapell: 2004). For that matter, many teachers and trainers use pedagogical strategies based on constructivist views of learning. Strategies such as small group work, discussion, debate, practical problem solving, the presentation of alternative perspectives, sharing of information, reflective practice, cognitive apprenticeships, modeling, mentoring and coaching may be used. He argues that much of adult learning, experiential learning, problem and project-based approaches base teaching and learning practices on constructivist theory. To substantiate his argument further he explains that;

*Indeed the latest interest in situated learning, work-based learning and 'communities of practice' suggest that constructivism is now a major contributor to understanding pedagogical practice. Indeed it seems that constructivist theory has become the main source of understanding contemporary teaching and learning practices (p. 4).*

Indeed, many development practitioners contend that microfinance addresses the symptoms but not the causes of poverty and recommend that a "community development" approach seeks to "empower" the poor to change the structural basis of the level of their poverty.

Participation in microfinance programs provide women with access to knowledge and information that help them interact with the outside world and permits the building and strengthening of social networks. By increasing women's economic contribution to the household, participation in a microfinance program can improve their sense of self-esteem and

control over assets. Loans given to women create better effects than those given to men. It has been shown that when women get access to financial services; their nutrition status improves, child mortality declines, the sanitation facilities improve and the use of contraceptives increases more than when men receives the loan (Yunus 1999: p.24).

One way of reducing poverty could be by creating jobs, another is to invest in human and physical capital to increase workers' productivity. (Khandker 1998: p.1) states that in many countries, among others in Bangladesh, poverty are caused by lack of both physical and human capital and this, the best way to reduce poverty is to deal with both problems; increasing productivity by creating employment and developing human capital. This is where microfinance can play an important role. Microfinance institutions employ a diversity of approaches in lending to low-income households. The method that has been given more attention is group lending. Group lending is one way for a formal lending institution to reduce the costs of screening, monitoring and enforcement.

According to Harris & Simons (2004: p. 143-144), the ability to deliver a certain amount of content is no longer the critical factor. Rather, the future of adult education is in developing a flexible, self-pacing, self-reliant, independent learner. To achieve this, there is need for an appropriate pedagogy at the point of training either in school or the workplace.

Public training institutions may seek the advice and assistance of enterprises on curriculum development, the setting of quality standards, or performance evaluation, as well as the provision of information on training needs and planning, donation of equipment, vocational guidance and counseling, recruitment of successful trainees, or the organization of industrial attachments to give trainees or trainers practical experience (Mitchell 1998: p.10). They may also involve

intermediary institutional mechanisms through which enterprises are contracted to deliver training services in accordance with public policies, procedures, or priorities as a result of the introduction of incentives or the provision of public financing (Mitchell 1998: p.11). Equally important is the extent to which private partners are willing and able to assume delegated authority and responsibility, which clearly depends greatly on the strength and capability of the private sector, of employers' and workers' organizations, and of other private partners (Mitchell 1998: p. 26).

#### **2.4 To Find out the Contribution of Microfinance Training on Women Empowerment**

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. According to author Stewart, in her book *Empowering People* she states that in order to guarantee a successful work environment, managers need to exercise the “right kind of authority” ( 1994: p.6). The provision of credit services has been promoted more than the provision of savings facilities to the poor. Thus the emphasis on microfinance has been the support of credit. Micro credit has been specifically defined in the Micro Credit Summit Declaration (1997) as programs which give loans to very poor people for self-employment projects, which will generate income, allowing them to care for themselves and their families. Savings services allow people to store excess liquidity for future use and to get returns on their investments. Microfinance loan services intend to help low-income people to reduce risk, improve management, raise productivity, obtain higher returns on investments, increase their incomes, and improve the quality of their lives and those of their families. (Robinson 2001: p.9). “The poor” are a much larger group of people, for instance small-scale farmers. Often forgotten

in the discussion are women and children (Yunus 1999: p.70). Women in developing countries usually belong to the poorest people in society. For different reasons, they seldom have any assets of their own. For example, in Bangladesh, purdah keeps women inside their houses and their social value is regarded as low. Traditionally women have been the main clients in MFIs.

Kabeer found that microfinance has been effective in increasing incomes and assets, although certainly not in the poorest households. She found that women tend to spend income, when they do control it, on household consumption and 'security-related assets' such as homestead land, whereas male loanees are more likely to invest in further productive activities (Kabeer 1998: p.28). More interesting from the point of view of gender transformation is whose name any new assets are registered in, and why? Kabeer found that many women continue to register land and productive assets in their husband's name, because of inheritance laws: assets will be inherited by sons if registered in the husband's name, and by daughters if registered in the wife's name (Kabeer 1998: p.48–50). This raises questions about any assumed automatic links between credit and transformation in gender relations but also reflects the extreme dependence of women on husbands and sons for physical security, particularly in old age.

For example in Ghana, vulnerable groups including the blind, disabled and single mothers received training in income-generating skills under the Upper West Agricultural Development Project. The outcome showed that it is feasible to enhance social protection for the most vulnerable. Through the distribution of irrigated land to training participants, further opportunities were created to apply the imparted skills (IFAD 2005c)

Some training interventions are implemented without preplanning, set objectives and consideration of relevance of the content. In the *Gash Sustainable Livelihoods Regeneration*

*Project* (GSLRP) in Sudan, for instance, women were trained in the preparation of improved fodders with the aim to acquire new skill. In retrospective, it was found that training should have been designed as part of piloting intervention with the aim of creating a market for the new product and at the same time transferring the technology (IFAD 2008 b).

The Bank's vision statement on poverty reduction makes explicit reference to microfinance as an intervention to reduce poverty. Reference to microfinance is also made in other Bank policies and strategies, including the Strategic Plan, 2003–2007. Therefore, the new Microfinance Policy and Strategic Orientation shall be implemented on a complimentary basis with the Financial Sector Policy 2002; Policy on Poverty Reduction, 2002; Private Sector Development Strategy 2005; Agriculture and Rural Sector Development Policy 2000; and the Rural Finance Guideline 2002. The role of microfinance in realizing Bank goals is based on a key lesson learned by the Bank and its development partners that microfinance can achieve its full potential, if microfinance institutions become linked to, or integrated with the formal financial sector in building inclusive financial systems that work for the poor.

## **2.5 To Find out other Factors that Influences the Quality of Microfinance Training.**

Kabeer (1999), stresses that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to her, it is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment.

One of the reasons for such low female participation is the limited relevance and appropriateness of curricula to the needs and aspirations of women. Currently, TVET courses are primarily

oriented toward engine and mechanical repair and construction, fields that do not employ women (World Bank 20008a: p.28). There are little skills training in health services, accounting, management, and business, even though potential employers express an interest in hiring women with these skills, particularly in the health sector (World Bank 2008b: p. 33).

Globalization is another challenge to informal and formal VET. The sectors tend to small scale businesses, trades and occupations. These cannot afford new knowledge and technologies brought about by globalization. This means the goods, products and services offered by businesses are inferior in quality. The informal sector cannot therefore compete on equal footing with their competitors from the developed world who have the advantage of newer and faster technology.

“A banking system that is in distress can distort a locative efficiency and macroeconomic policy implementation, even though it can continue to function as long as it remains liquid. In addition to complicating monetary management, banking system unsoundness can also impose high costs in the form of fiscal obligations and other macroeconomic distortions” ( Ibid: p. 57).

Vocational training systems tend to lack up-to-date, accurate, gender-disaggregated labor market information and other data necessary to effectively monitor progress, identify problem areas, and correct gender-sensitive approaches to skills training programs. This inadequacy is not unique to Afghanistan, but is typical of TVET systems across the globe (UNESCO, 2004). NSDP’s 2006 pilot program achieved high rates of female enrollment– women actually outnumbered men among center-based trainees – and overall high rates of stated employment among both male (96

percent) and female (92 percent) traced trainees (World Bank, 2007). Women had notably low employment, however, among those trained in computing (52 percent of traced females), compared to over 90 percent employment among males trained in computing and traced by the study. Women's low employment indicates that employers are still not used to hiring women, and that women do not have access to the same networks about job information that men do.

Concerning the quality of outputs, most TVET systems fail to monitor or evaluate the quality outcomes of training in terms of competencies achieved (see ADB 2008a: 102–105 for elaboration).

The major policy related factors behind the high maternal mortality rates include, personal variables such as limited maternal education; community factors such as social capital, gender and cultural norms; and factors related to health services provision such as inadequate health service delivery, poor affordability of services, low coverage of deliveries attended by a skilled health professional. Evidence shows the positive impact of microfinance on poverty reduction as it relates to the first six out of seven Millennium Goals: Reduce the proportion of people living in extreme poverty by half between 1990 and 2015 (defined as people living on less than \$1/day); Enroll all children in primary school by 2015; Make progress towards gender equality and empowering women by eliminating gender disparities in primary and secondary education by 2005; Reduce infant and child mortality rates by two-thirds between 1990 and 2015; Reduce maternal mortality ratios by three-quarters between 1990 and 2015; Provide access for all who need reproductive health services by 2015; Implement national strategies for sustainable development by 2005 so as to reverse the loss of environmental resources by 2015.

They have to be more aware of funding opportunities, cost of training and the need to generate surplus income. These changing educator roles as recognized by (Harris & Simons, 2004: p. 139), have an effect on the training that is required if trainees are to acquire appropriate competences. An institution's curricula have to be reviewed from time-to-time to catch up with the changing work contexts. The content and the methodology should be designed to suit the changing workplace skills demands.

## **2.6 Summary of the Review Literature**

With several years of war, the concept of sustainability remains foreign in Southern Sudan because many Southerners have lived one-day at a time. Chambers and Conway (1992: p.3) defined a livelihood as "*sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.*" Therefore South Sudan lags behind in socio-economic development in all sectors of the economy as the country has just got independence.

Foster in 1965 also suggested that 'the burdens of vocational training should be shifted to those groups who are actually demanding skilled labour of various types' (p. 158) thus advocating a people centered and needs driven approach to vocational training along the line of vocational didactics for South Sudan. Vocational education is the only way for South Sudan citizens to gain hands on skills, knowledge and experiences. This type of training is still lacking in South Sudan where the majority of the people lack even basic education due to the prolong civil war.

One of the reasons for such low female participation is the limited relevance and appropriateness of curricula to the needs and aspirations of women. Indeed, many development practitioners

contend that microfinance addresses the symptoms but not the causes of poverty and recommend that a “community development” approach seeks to “empower” the poor to change the structural basis of the level of their poverty by being trained on entrepreneurship skills and knowledge.

## **CHAPTER THREE**

### **3.0 METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the research design, study population, sampling procedure, methods of data collection, procedure used in the data collection, data quality management, data processing and analysis.

#### **3.2 Research Design**

This research was based mainly on descriptive study design and I used it because it collects in-depth information about a situation which was under my research topic and I strongly agree with (Kombo Tromp: 2006), who stated that, a descriptive study design is used to describe the state of affairs, as it exists. That is used when collecting information about people's attitudes, opinions, habits or any of the variety of education or social issues. The methodology used in the study was majorly qualitative in approach that is using non statistical methods to analyze data gathered. The research instruments included the followings: Observation guides, interviews guides, open ended questionnaires, focus groups discussion guides. The Questionnaires were administered to literate staff of BRAC who could read and write. In-depth interviewed were administered to the Managers, Administrators, Stakeholders, while Clients/ Trainees were on focus group discussion. The Quantitative approach was called to generate simple statistical data to enable conclusion to be arrived at in order for recommendations for the study to be drawn.

### **3.3 The Study Population**

According to Komb and Tromp (2006: p.76) target population refers to the population from which a sample is taken. It is vital that the population taken is representative of the entire population of the location of the study area. In the study, the population composed of the clients/trainees especially women, the managers, administrators and staff of BRAC South Sudan Microfinance Institution, government officials and other people outside the BRAC.

### **3.4 The Study Area**

The research was done in the Republic of South Sudan in Central Equatorial State. It has area of approximately 22,956 square kilometer consists of six counties and 41 payams (zones)<sup>9</sup>

### **3.5 Sample Size**

The sample size was approximately 50 key respondents whose views were corroborated with the secondary data. This was comprised of 2 managers, 5 administrators, 10 BRAC staff, 30 trainees/clients and 5 government officials. They were both male and female.

<sup>9</sup> <http://centralequatoria.org> retrieved on 21/2/2012

**3.5.1 TABLE 1: Showing the Sample size Distribution of the Study**

<b>Respondents</b>	<b>Sample size</b>	<b>Sampling Techniques</b>
Trainees/clients	30	Focus Group Discussion
Managers	2	Purposive
Administrators	3	Purposive
BRAC Staff	10	Purposive
Government official	5	Snowball
<b>Total</b>	<b>50</b>	

### **3.6 Sampling Techniques**

The section explains how the sample size was obtained. I used purposive sampling techniques to sample the administrators, managers and staff of BRAC and trainees/clients of BRAC. They were sampled on the basis of the knowledge and experiences they have on the study and the government official through snowball sampling techniques because I had no ideas of which individuals who had the characteristics required for the study, the new ones identified was used to identified others until the required number of participants is realized.

I administered the tools to them in order to get the data needed for this research, here members expressed their opinions, views, perceptions, as I wrote their views on the note book, the research assistant took photographs and made audio voice recordings.

Stratified sampling was applied to the trainees/clients so as to get views from those doing various programs. This technique involves dividing the population into sub-populations and each

becomes the stratum from which participants are sampled using random sampling and gender consideration, that is, both males and females were involved and the tools were administered to them to get the data needed for this research.

### **3.7 Methods of Data Collection/ Instrument**

The data was obtained through the use of Interviews, observation and documentary analysis.

#### **3.7.1 Formal Interviews**

Interviews were verbal face to face encounters with the respondents. These took the form of unstructured and structured questions. According to (Amin 2005: p.178) interviews give opportunity for in-depth study of the research question. Interview guides using open-ended and structured questions, were used in one to one interviews with the sampled knowledgeable members of BRAC and government official during the data collection process. This was done in order to bring some preliminary issues to the surface for better understanding of the responses in respect to the study. While unstructured interview is more open-ended and the questions are not limited and not asked in any specific order, the question can be rephrased depending on the respondent's situation/ responses and the interviewee is also free to seek clarification. According to (Kumar 2005: p.169 cited in Odiya), an interview is a person-to-person interaction between two or more people with a purpose. However, for this research paper I took the lead from the structure given and asked some other relevant questions outside the pre-prepared questions. This was in line with (Sekeran 2003: p.227) with views, that sometimes an experienced researcher should take a lead to ask questions outside the set protocol.

### **3.7.2 Focused Group Discussion**

Focus group discussion method was used to collect data from BRAC' Trainers, Trainees/ Clients, the Managers, Administrators and Government Officials. As the process of discussion is always engaging, the audio-voice recorder was used to capture the information for later transcription and interpretation. I concur with Mbabazi (2007: p. 66 - 67) who explains that the importance of "Focus group discussion is a participative method that involves a homogeneous group of respondents in the issues of common concern through a moderator. The advantage is that it involves members with full knowledge of the topic, things they experience daily." Based on this understanding, this technique was suitable to generate the data from BRAC trainees/ clients because they are the ones undergoing experiences of daily practical learning in the training rooms, in workshops during training sessions.

The focus group discussion was also important for collecting the information from the employed staff on their experiences about the relevance of their knowledge and skills acquired from BRAC Institution to the daily tasks in the workplace. This approach encouraged the trainees to reflect on their learning practices and sharing of ideas that enabled me to probe the information provided so as to gain more insights on the topic from the respondents. During the focus groups discussion, I administered the questions to BRAC clients/trainees, I wrote their views and research assistant took photographs, make audio voice recording and the group was composed of 5-6 individuals who shared certain characteristics relevant to the study and I am in line with (Cohen et al, 2000). To him "A focus group is a special type of group in terms of purpose, size, composition and procedures.

### **3.7.3 Self-administered Questionnaire**

These are forms on which I design with written questions or statements that call for writing responses on the space provided to them. (Wiseman D.C: 1999) noted that questionnaires are useful in collecting data from a large sample and are used in a various areas. The instruments were open ended questions designed to be relevant to the study. According to Peil (1995: p.171 cited in Odiya), questionnaire mean large scale surveys involving well educated respondents.

### **3.7.4 Observation Method**

The observation approach used in the study was non participant observations; I did not become part of the group that was carrying out the activities. The observation guide was structured and unstructured.

The main reason of using observation as a data collection tool was its inherent advantage of capturing some bits of information that would be difficult to pick using other methods especially data on non-verbal behaviour, I agree with Sekeran (2003, p. 252), who said that observation method aids observation of other environmental factors such as layout, workflow patterns, the closeness of the sitting arrangement during the training. These observations acted as common platform for me as I interviewed Clients/ trainees. I kept a descriptive log of observations on a daily basis. These helped to guide and assess my progress, acted as a memory device and helped me to reframe and refocus questions wherever they appeared to be necessary. I identified what was relevant to the study as the observation is progressing hence units were observed, information recorded and data was collected. I agree with Kumar (2005: p.169 cited in Odiya) as he defined an observation as a purposeful, systematic and selective way of watching and listening to an event as it takes place.

### **3.8 Documentary Analysis**

Documentary analysis is a systematic examination of documents. The documentary analysis carried out in the study yielded both primary and secondary data and the documents composed of internet source, syllabus, training notes, Journal, website, pictures, photo, newspaper and books, training evaluation which helped me to look at the gaps in the training. I looked at how accurate, relevant, and credible the documents were and whether they were policy or official documents. I was able to draw conclusions on different items for example how women were empowered economically, socially and politically.

### **3.9 Data Quality Management**

#### **3.9.1 Validity**

According to Wiersma (1995), analysis of item content, criterion and construct related evidence through pre-testing of the study instruments validates the tools. In this study case the validity of the instrument was the extent to which the instrument measures what was designed to measure. Three instruments that are purposive; snow ball and focus group discussion were used to ensure the validity of the scores. I used face validity, whereby little or nothing was known about the variable being measured and I asked respondents to answer the questions in order to determine the validity

#### **3.9.2 Reliability**

As stated by Silverman .D(1993) and Cohen L et al ( 2000) the reliability of the open ended questionnaire was ensured by use of highly structured interview with the same format and the sequence of words for each respondent. Careful training of the research assistants was done so

that they could correctly do the coding of responses from the interviewees. According to (Nachmias and Nachmias, 1990), reliability was an indication of the extent to which a measure contains variable errors; that is, errors that differed from observation during any one measuring instance and that varied from time to time for a given unit of analysis measured twice or more by the same instrument. In this sense therefore, reliability must point to the following evidence in a test, stability, equivalence and internal consistency. Stability refers to the consistency of the test results when the instruments of research are administered twice to the same sampled group within a period of two weeks. Mean while equivalence related test involves the split half method whereby the correlation co-efficiency is computed and the results interpreted to determine the reliability (Wiseman D. C. 1999: p.98). The more reliable a test was the more confidence I had that the scores obtained from the test are essentially the same scores that would be obtained if the test was re-administered.

### **3.9.3 Pilot Study**

The research tools were tested in Uganda using similar characteristics in order to confirm whether the tools/questionnaires are reliable that is if they can give a consistent result. This is in line with (Mugenda and Mugenda: 2003) who said, it was important that the reliability and validity of the research instruments be tested first before collecting the real data.

### **3.10 Data Collection Procedure**

After pre-testing the instruments and polishing them. I trained the research assistants on how to use the audio voice recorder, camera during the interviews and how to collect the definite data required for the study. A request was made for a recommendation and permission from Kyambogo University and authorities in South Sudan respectively before I went to the field to

collect the data. The first set of data to be collected was the secondary data. The library and archival search was conducted to get the secondary data. After intensively reviewing the literature as part of securing the secondary data, I then proceeded to collect the primary data. During the visits to collect data, arrangements were made on how and when to administer the research instruments. I then agreed with the respondents on the tentative dates to administer the research instruments.

### **3.11 Data Processing and Analysis**

Data collected from the different categories of research instruments is both quantitative and qualitative type. The purely qualitative information was analyzed contextually based on the study themes and objectives meanwhile quantitative data was analyzed using simple descriptive frequency tables. I agree with Cohen and Manion (1997) who put it that, “the data collected was known to be raw information and not knowledge by itself. It was organized in various stages”. The data analysis was done in the following way; I transcribe data collected from the audio voice recorder.

Literature on qualitative approach to data analysis shows that although there are diverse approaches, they are recurring. According to Kane (1995: p. 245) analysis of qualitative data involves getting the information, reducing it, organizing it in various ways to help me to see patterns, relationships and drawing conclusions. The entire process involves repetitive loops: what you learn in one stage may send onto the next stage or back to an earlier stage.

The data analysis process constituted transcription of data from the field, coding, validation, presentation, and reflection and discussion. This approach to analysis is supported by Creswell,

(1994: p.166) who argues that qualitative data analysis primarily entails classifying things, persons, and events and the properties which characterize them.

### **Transcription**

I logically documented the data that I obtained from each informant following the research objectives. Later I grouped the transcribed data from, Country Representative, the informant trainers, Managers of various departments, BRAC staff and presented it to them for validation so as to ascertain whether the transcribed data corresponded to their views at the time of the interview. On my return I managed to rectify earlier errors and misunderstandings.

However, transcription is interpretive and can become hectic, particularly listening to the recorded voices from the interviews and having them logically arrange the content of these voices to match the research objectives. Gibbs (2007: 10) points out that transcriptions take a lot of time and effort to do and the process of transcription is interpretive, something that indicates validation is essential.

### **Coding**

This study was comprised of three research objectives which gave birth to three research questions. The collected data sought to answer the research questions to which a series of questions that constituted the interview guides and questionnaires were based. For this reason, the various responses corresponding to the interview guide and the questionnaires needed classification for easy analysis, hence coding.

Therefore after data transcription, I classified it into meaningful themes based on the objectives of the study. These themes emerged from the collected data and resulted in essential patterns which were paramount in the discussion and analysis of the findings. This aspect of data analysis

process is supported by Miles and Huberman (1994: 10-11) who point out that coding is a data reduction technique that involves selecting, focusing, simplifying, and transforming the data that appear in written-up field notes or transcriptions for analysis. This enabled me to identify only what was appropriate for the study.

### **Data presentation**

Also called data display, data presentation is an organized, compressed assembly of information that permits conclusion drawing and action. Miles and Huberman (1994: 11) point out that a display helps a researcher to clearly understand what is happening and do something; one must either make further analysis or take action based on personal understanding. Upon completing the transcription of data, I coded it in order to categorise the transcribed data into themes and sub themes. I presented the transcribed data following the sub themes and in some instances presented it in direct quotes from the informants.

### **Discussion**

The discussion was based on personal reflection and interpretation of the findings. Gibbs (2007: 10) notes that transcription of data itself is interpretive. The interpretation was backed by personal reflections in the Microfinance field coupled with the experience I acquired during the entire research process. Further, the discussion was enhanced by scholarly descriptions and analysis, some of which are reflected in the reviewed literature above. Hence, Conclusion and recommendations were drawn from the interpretation of the qualitative and quantitative data of the study.

### **3.12 Ethical Consideration**

I ensured that ethical issues are observed during the period of research. Informants were assured of the confidentiality of the information given to the researcher and the assistant. The purpose of the data collected was explained to the respondents to allay any fears from the respondents. Ethical issue was also critical; therefore respondents should not be harmed or damaged in anyway by the research. This was also supported by Gray (2004: p.235) who said that the researcher must remember that the purpose of research was to collect data and not to change the respondents or their opinions. Lastly after the data collection to ensure that it was ethical, I presented the findings to BRAC's Country Representative, Program Manager, Microfinance Manager, Human Resource Manager, Finance Manager, and Heads of departments in Education, Accounts, Health, Trainers and other staff. Figure 1 below confirms the presentations made to the various departments.



*Fig1 Presentation of My Findings to BRAC*

## CHAPTER FOUR

### 4.0 PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS/ FINDINGS

#### 4.1 Introduction

This chapter gives the presentation, interpretations, discussion and analysis of findings in respect to the three objectives about Microfinance Training and Women Empowerment in South Sudan. I categorized the findings into three objectives, namely:

1. The pedagogical approaches, methods and techniques used in microfinance training;
2. The contribution of microfinance training on women empowerment;
3. Other factors that influences the quality of microfinance training.

The data for this chapter I collected from Managers, Administrators, and BRAC's staff, Government Official and the Trainees / Clients from BRAC Financial Institution in Central Equatoria State in Juba County.

#### 4.1.1 Demographic Socio - Economic Characteristics

##### 4.1 Table 2: Showing Client's Responses by Gender:

Category	Frequency	Percentage (%)
Female	43	86
Male	07	14
<b>Total</b>	<b>50</b>	<b>100</b>

From table 4.1 above, 50 respondents participated in the study included 43 female and 7 males. It was noted that women were predominant in the survey than male. Women were 86% showing that BRAC clients are mostly women because the target for BRAC is to empower the women as they are the poorest, most vulnerable compare to men with only 14% indicating that male did not involve themselves much in microfinance. However, the strategy has a great impact in the organization because women prove to be good at paying back the loan as well as managing their small businesses efficiently which help in the improvement of the life of their family with the good intention to eradicate poverty out of their homes. This is supported by Robinson (2001: 9) who said that the microfinance loan services are intended to help low-income people to reduce risk, improve management, raise productivity, obtain higher returns on investments increase their incomes, and improve the quality of their lives and those of their families. “The Poor” are a much larger group of people. Hence the objectives, mission and goal of BRAC has also been achieved effectively due to the participation of women in the microfinance programme.

#### **4.2 Objective One: The Pedagogical Approaches, Method and Techniques used in Microfinance Training**

BRAC has internal training and external training whereby they send their staff outside South Sudan especially in Uganda, Kenya and Bangladesh. The trainers train the leaders and the skills they leaders acquire are delivered by leaders to the clients or participant by selecting the participants and grouping them in either small or large groups then the clients are trained using plenary discussion method during various activities in a day. This is supported by Foster (1965: p. 158) who suggested that the burdens of vocational training should be shifted to those groups who are actually demanding skilled labour of various types thus advocating people centered and

needs driven approach to vocational training. Training is done ‘in order to build capacity of the staff, in order for clients to become active, innovative, and creative. I agree with Mjelde (1995: p. 125) who said vocational pedagogy focuses on learning by doing, in relation to trade, occupations and professions; it stresses a dynamic relationship between the work of hand, the mind and the body that plays host to these activities.

BRAC South Sudan assesses the participants by having pre-test in order to know the capacity of each participant and place them according to their education background. BRAC Education level placements range from Senior Six (6), Sudan Certificate, Senior Four (4) and Degree. BRAC carries out post test evaluation to find whether the teaching was effective and the participant has grasped the training content. In BRAC it is a trainee’s centered approach which is used because a topic is given to them a day before the discussion on the next day.

Table 4.2 below shows education level of the respondents in BRAC Financial Institution in South Sudan Central Equatoria State;

#### **4.2.1 Table 3: Showing Participants by Educational level**

<b>Education level</b>	<b>Numbers of Participants</b>	<b>Percentage</b>
No formal Education	28	56
Primary level	9	18
Sudan Certificate	6	12
University level	7	14
<b>Total</b>	<b>50</b>	<b>100</b>

From table 4.2, shows that out of the 50 respondents 56% did not attend formal education, 18% managed to join primary level though some did not complete, 12% at least finished Sudan Certificate and 14% completed University level. According to the table 56% of the participants had no formal education. This shows that education in South Sudan is still scarce as a result of war and poverty whereby BRAC offers them basic microfinance training before engaging them in small businesses to raise their standard of living. For example, one client said “BRAC’s training has opened her eyes because before the training she used to sit and just cook food for her family not knowing that she had a talent of doing business”.

The formal training has improved the majority of women’s lives in the society. From table 4.2 56% are the clients with no formal education and majority of them are women which BRAC has the strategies of empowering through microfinance training. However, those with highest education are few due to lack of human capital in South Sudan and it is still a process to have enough South Sudanese with required qualifications. In support of Harris and Simons (2004: p.139) who said that these changing educator roles have an effect on the training that is required if the trainees are to acquire appropriate competencies.

The duration of the course is based on group selection because some programs are short while others are long. BRAC Country Representative said “*The reason for training is to be able to build a national skilled staff and to make them even develops more as most of them lack the knowledge and competences required in a work place. It is for this reason that BRAC took some of the staff in various positions to Bangladesh for training purpose. The ideas being so that they (the staff) can be able to integrate/ learn the modules taught in Bangladesh with those taught at BRAC South Sudan while training the trainees.*” MASS (Microfinance, Association, South

Sudan) give support in terms of training in case they organized a training workshop or conference, they invite trainers of BRAC to attend and vice-versa with BRAC. After the training, evaluation is always done, built in processes of monitoring of different sessions, documentations, lectures, quizzes and reaction evaluations at the end of the course. The tools and materials used for training are as follows; white board markers, handouts, exercise sheets, notes book, poster markers, flip charts, course evaluation formats, over head projectors (OHP) and VIPP cards.

Computers are only use in the country office and area offices but at the Branch offices the staff does not have computers to ease their work and when it comes to calculating the daily remittance of loan repayment, the staff use calculators to sum up the total amount collected and disbursed on daily basis.

**Figure 2 below shows BRAC Staff in Kator Branch in Juba.**





***Figure 2: Showing BRAC staff using Calculator***

Despite all the development that BRAC can offer through microfinance, the use of ICT is still a problem. Figure 2 above shows BRAC Branch Office located in Kator in Juba South Sudan. These microfinance staff still lacks the basic skills even in handling women because they are not fully equipped due to lack of machines and accessibility of the modern methods of work. I agree with Rodrigue (2004: p.2), technological change is percolating both from above and below and can no longer be dismissed with ease. He argues that society and the educational system which is part of it, is being transformed by a Schumpeterian wave of IT innovations that have yet to find their role and potential in respective economic, social and educational structures.

According to me it shows that the training given to the staff is not yet to the level whereby they can also impart skills and knowledge they have learnt to their clients. When participants are being trained on how to utilize their money properly on a particular business, Harris & Simon

(2004: p. 143-144), say that; the ability to deliver a certain amount of content is no longer the critical factor. Rather, the future of adult education is in developing a flexible, self-pacing, self-reliant, independent participant. To achieve this, there is need for an appropriate pedagogy at the point of training either in school or the workplace.

BRAC South Sudan also groups the leaders in one place for workshop training and this is done on the categories selected for a particular training. The trainers mostly use English as a language of instruction because some trainers are non-Sudanese thought at times they also use Arabic language where there is need hence interpretation required. The training method is appropriate as it accommodates both the illiterate and literate persons, being a pedagogical approach where by one learns by doing, it makes it easy for the group members to educate themselves or a person who did not understand a concept while the training was going on.

In my own view one can also learn either consciously or unconsciously using different approach in the training process. Mjeide (1995: p.132, 2006a: p.79) asserts that the advantage of vocational education has been a pedagogy based on learning inductively from practice (workshop learning) towards theory and back , reflectively, again to practice, so as to approximate learning in relation to working life. Here the understanding comes through action and personal experience and theory is learnt in close relationship to practical skills which are needed in the workplace.

Methodologies BRAC uses during the training process is more participatory and the methods are effective: That is Lectures, discussion, small group discussion, large group discussion, brainstorming methods, structured experience, group exercise, presentation and role play by demonstrating some content by the trainer, lecturing, discussion in small to large groups (small

groups are between 3-5 participants while large groups are between 25-30 participants). This is supported by a Chinese proverb which said “*What I hear, I forget*” *What I see, I remember*” *What I do, I understand.*” All the VO (Village Organization) members are given orientation on ‘how to develop & operate small enterprise’. The BM’s (Branch Manager) and COs (Credit Officers) provide this orientation in the VO meetings which take place at community level. This is a continuous process of developing capacity of the VO members for running their small businesses smoothly. The criteria of group formation are based on: target group selection- member and selection through personal contact- small group discussion- large group discussion.

In my own view the methodologies BRAC uses is the best way of training the trainees because it is comprised of both theories and practical which involves hands on skills whereby after the training of the trainees, they can apply immediately either in the place of work or even train others when need arises. The methodologies were designed to suit changing workplace skills demands. The teaching/learning strategies are greatly influenced by the individual’s orientation in as far as theories of learning are concerned. According to the constructivists’ theory, learning involves the active construction of meaning by learners, which is context dependent, socially mediated and situated in the ‘real-world’ of the learner (Chapell, 2004). For that matter, many instructors/ trainers use pedagogical strategies based on constructivist views of learning. Strategies such as small group work, discussion, debate, practical problem solving, the presentation of alternative perspectives, sharing of information, reflective practice, cognitive apprenticeships, modeling, mentoring and coaching have been found to be used. Chapell argues that much of adult learning is best done by; experiential learning, problem and project-based

approaches of teaching and other learning practices based on constructivist theory. To substantiate his argument further he explains that;

*Indeed the latest interest in situated learning, work-based learning and 'communities of practice' suggest that constructivism is now a major contributor to understanding pedagogical practice. Indeed it seems that constructivist theory has become the main source of understanding contemporary teaching and learning practices (p. 4).*

The training modules are updated depending on the content, for example microfinance management is a 5 days training and it is done practically after orientation, the trainees are taught the tactic/ manner of collecting loans, scheme on how to disburse the loan, the teaching is both theory and practical for all new staff as well as the leaders who go down to the clients and trained them on how they should manage the loan given to them. A specific training is conducted for example Team Building in BRAC is very critical because all what they do is supposed to be through a collective effort especially in loan recovery and this helps in decision making as well as balancing group dynamics. BRAC Financial Analyst said *"In group dynamics strategy this is demonstrated by mixing rice and peas together, divide them in equal portion then a group of 2 (two) members and 5 (five) members are told to sort the mixture hence the end result was that, more members are faster in sorting the mixture of rice and peas than few members.*

**The following are some of the Modules BRAC South Sudan uses to Train its Staff: The knowledge, skills and experiences obtained by the Staff are then passed to the Women Trainees through Workshop Training.**

### **Module (a) Financial Management**

This module majorly indoctrinates the participants with the basic fundamentals of accounts necessary to manage the accounting system of local CBO's/NGO's smoothly with the objectives that after the end of the course the participants are able to, explain about the accounting and financial terms; apply accounting system at their working environment; conduct cash handling and cash management successfully; prepare and explain financial reports. However, financial management course contents are: Introduction and overview of the course; pre-test; expectation; training norms; objectives of the course; getting to know each other/ ice –break; group formation and these are there content:

1. *Introductions to Accounting*: Definitions of accounting terms; Importance of accounting; Users of accounting information; Accounting concepts; Double entry book keeping system; The Accounting Cycle; Accounting Equation and Chart of Accounts.
2. *Cash Handling and Cash Management*: Petty Cash Management; Cash book maintenance; Bank book maintenance; Bank Reconciliation Statements; Internal Control System; necessary documents to control inflows and outflows of cash and materials (Registers that is: salary register, stationery or stock registers, asset registers, quotations).
3. *Financial Reporting*: The concept of reporting, types of reports, how to make the reports and formats for reports

3. *Closing session*: Course Review, Post Assessment and Evaluation; closing remarks

### **Module (B) Microfinance Management Training Course**

This course is specially designed for Credit Officers and the Modules focus on: Attaining financial sustainability as well as to increase productivity of the Branch Offices through strengthening the analytical skills and competencies of the COs. The Major Contents of the course are: Basic concept on BRAC and its activities; BRAC Micro-Finance program; group formation procedure; member admission procedure; loan appraisal procedure; loan disbursement procedure; loan realization procedure; concept of delinquency; portfolio quality analysis; concept of aging principal outstanding.(APO)

### **Module (C) Microfinance Portfolio Management Training**

The course unit focus is in attaining financial sustainability as well as to increase productivity of the Branch offices through strengthening the analytical skills and competencies of the COs and Managers hence the major contents includes: Group management; loan disbursement procedure; loan realization procedure; port folio analysis; delinquency management and overdue analysis.

### **Module (d) Microfinance Ratio Analysis (MRA) Training**

This course is design mainly for managers and it focus on attaining financial sustainability as well as increasing productivity of the Branch Offices through strengthening analytical skills and competencies of the Branch Managers. The major content are (1) BRAC and BRAC Micro-Finance program. (2) Ratio which comprise of Outreach ratio; aging Principal Outstanding (APO); Portfolio Quality Operating Efficiency and Financial Sustainability.

### **Module (E) Pedagogy Management Training**

Objectives of the Course is to explain the Concept of Education, Learning and Training; identify appropriate Training Methodologies; using applicable method in the training session; explain the importance of the refreshers training; explain the need assessment process of refresher training; design course on refreshers training as well as explain the method and material used in training and Refresher.

### **Module (F) Market Agent Training Course**

The major focus is to indoctrinate the trainees with the basic knowledge and skills on marketing their products and the course objectives is to appreciate the usefulness of marketing their products; use of different branding and differentiation techniques to capture the attention of the customers; effectively communicate to customers and motivate them to purchase their products through proper counseling while explaining the concept of value addition; calculating the profit or loss of the business; identify different distribution channels. However, the marketing Course contents consists of the following: Introduction to marketing (a) Definition of marketing (b)The emergence of marketing (c) Importance of marketing (d) Marketing roles/ perspectives (e)Marketing process.

**Module (G) Small Business Management Training:** The Major focus is to indoctrinate basic business skills necessary for the fundamental Small Business Operations and Management, the Course Objectives are to: Explaining the concept of Small Business and entrepreneurship; selecting the appropriate and suitable Small Business; Recording Business transactions in Accounts of their business; Management of the Small Business and its customers.

**Module (E) Operation Management Course:** The Course is focus to enhance the managerial and operational efficiency of the Branch Managers and Area Managers. Major Contents are as

follows: Concept of BRAC and its International Program, basic concepts of Microfinance, basic operational Procedure: Survey, Group formation, Loan, Basic Financial Concepts, Country Specific Accounts Procedure, portfolio Analysis, Concept of delinquency, concept of aging principal outstanding.(APO), ratio analysis, Basic Management Concept, duties and responsibilities of AM and BM.

**Modules (F) Life Skills Training and Livelihood Training:** The course contents are for the young women and the topic for lesson which are taught to them are as follows:

- *Adolescent Sexual and Reproductive Health:* In this topic the trainer introduce participants to issues pertaining to their reproductive health, discussing the basic changes that occur during adolescents and acquire knowledge in areas related to puberty, discussing stumbling blocks associated with adolescence, to identify parts of the female reproductive system and to learn about abortion.
- *Menstruation and Menstrual disorders* which is about the meaning of menstruation, the difference between menarche and menopause, the changes that occur during menstruation and how to take care of the body during menstruation.
- *Leadership among Adolescents* which the trainer define leadership, describe the qualities of a good leader and identify the ways one can become a leader; Gender and bride price, here the trainer should define the terms gender, gender roles, gender issues and bride price, discuss the relationship between bride price and early marriage, discuss gender-related issues that affect adolescent sexual and reproductive health.

- *Early Pregnancy* aims is to identify the factors that lead to early pregnancy in adolescents, identify the consequences of early pregnancy, to list the indicators of pregnancy, the ways of preventing adolescents pregnancy and to identify ways of caring for pregnancy women.
- *Sexually Transmitted Infections (STIs)*: The trainer defines Sexually Transmitted Infections (STIs), discuss the categories of STIs, to understand how STIs are transmitted, to learn the effects of STIs and to discuss ways to prevent STIs.
- *HIV/ AIDS awareness*: The trainer will introduce concept of HIV/ AIDS, the participants should know the difference between HIV and AIDS, to identify risky behavior that can lead to HIV/ AIDS infection, to discuss the major signs and symptoms of AIDS, to understand the effects of HIV/ AIDS and to know ways to prevent HIV/ AIDS.
- *Family Planning* aims was to define family planning, to understand different types of family planning, to know the value of fertility regulation and to discuss reasons given for non-use of contraceptives.
- *Rape*: The trainer define rape, trainees should understand who commits rape, identify risky situations that can lead to rape, to suggest ways of avoiding rape, to learn how to report a rape and to understand the consequences of rape.
- *Adolescent Responsibility towards Family and Community* was aims to define responsibility, family and community, to discuss adolescents' responsibility to their family and community.

- *Peace Building and Conflict Resolution* aims were to define conflict, Resolution and peace Building, the types of conflict and level of conflicts, the sources of conflicts, how to resolve conflict and consequences of conflict.

**Modules (G) Financial Literacy:** The trainer tackles *Budgeting* which is concern with cash inflows and outflows, Categories of budgeting (fixed and flexible budget) how to make a budget and spending decisions and challenges of budgeting.

*Savings* is about reasons why people save, ways of saving, rules of savings, benefits of saving, types of places to save (formal and informal) risks and challenges of saving in general.

*Financial Services* contains the sources of finance, sources of borrowing, example of financial services with its merits and demerits.

*Financial Negotiation:* For example steps in negotiation, communication and the types, communication skills.

*Earning money* is mostly concern with economic activities, matching personal qualities and skills to work, pathways to wage employment, self employment, Job categories and the advantages with their disadvantages.

*Accounting:* The trainer will handled Operating Information, the daily cash book maintenance and the profit and loss statement, how can they business skills and the importance accounting for small business startups; Customer care contains rules for good customer service, skills for attracting and maintaining Customers, the importance of customer service.

#### **4.2.2 Challenges in Microfinance Training**

Language and communication problem: Language is the pillar for instructions; it is the medium of delivery of content during training/ teaching. If proper teaching/ training is to take place, both the learner and the instructor must be able to communicate in the same language. This is because if the content is delivered in the language that the learner does not understand then the training will have no meaning to the learner hence irrelevant. However, in BRAC financial institution most women train are illiterate and at times they come with their children during the training process and this interrupt not only her as an individual but the whole group hence group dynamics becomes very critical in such a situation and their understanding varies from person to person. Training becomes difficult due to language barrier when the trainer does not know Arabic language because it will involve translating from English to Arabic.

Infrastructure is a major problem to accommodate a large number of trainees; BRAC does not have enough facilities for training. Rooms for training are very small. This is because BRAC does not have its own large training center hence it depends on hiring centers for training in case they have larger groups of trainees. But when there is a small group to be train, BRAC uses the rooms such as those shown below in Figure 3 and figure 4.

**The Figure 3 is the Conference room in the Country office and 4 shows the training room at BRAC in the Area office.**

*Fig 3 Conference Room at the Country Office*

*Figure 4: Showing the Training Room at the Area Office*

Despite lack of space for training due to the limited budget of BRAC, the trainees being trained always have negative attitude towards their own benefit as a result they expect to be paid after being trained and not only that, they expect equipment that has been used for their training to be given to them after the completion of their training. This has become a big challenge to the institution because it was not in BRAC's policy to give out the machines used during training to the trainees. " Technical/ Vocational training exists, but is far too limited in its scope. Apprenticeships and the provision of tools upon graduation would go far to assist graduating students in finding and being able to work." This is in line with (Women's Commission for Refugee Women and Children 2005: p.5). This attitude by the trainees has affected BRAC's training programs and this problem has caused a decrease in the number of the trainees' turn-up for training which BRAC has no solution.

During the training food is not enough due to the high inflation which has made everything expensive and the four (4) pounds given daily as stipend for lunch for the staff going to the field has never been enough. Nourishment is important during training because human beings' sense of reasoning works well when she/he is not affected in any way therefore it is a challenge because if the trainer does not deliver the content well because he/she is hungry the learner will be affected. The process of learning is through consciousness or unconsciousness hence food is one of the important things when it comes to training.

Insufficient funds for training: The insufficient fund for MF strengthening plan can cause a delay in implementation of activities in case the proposal of a particular training program is not approved by the donors and funds not released or the whole budget is not accepted. This becomes a challenge because the Institution may not be having enough funds to run the training

properly with all the tools, material, equipment required at that period. As far as I know, training is costly and without funds BRAC cannot perform to the client's expectation. Research suggests that equity and efficiency arguments for targeting credit to women remain powerful: the whole family is more likely to benefit from credit targeted to women, where they control income, than when it is targeted to men (Kabeer 1998, Khandker 1998, United Nations 1995:118). However, donors and implementing agencies need to significantly improve the design and monitoring of microfinance programmes to ensure that they support the empowerment of women. More reflection and documentation are needed on specific programme strategies which assist women to take greater control of decision making and life choices.

Transport is one of the major challenges that influence training because South Sudan being newly established Country transport services is not yet well established. This affects in the sense that the trainees are scatter and each of them should find means of reaching the training place on time. Despite the fact that most trainees do not have any means of transport, the trainer expects them to be at the venue of training on time whether they will come on foot, on a motor cycle or using a taxis the choice is theirs but they must be on time. No traveling bills for COs to the field hence the COs move on foot on daily basis to execute their duties assigned to them by the institution. The Area Branch Manager said *“Due to transport problems, BRAC lost a CO in an accident, she was knocked by a vehicle while she was going to the training center and this was in 2010. Secondly the working place is far from their homes and this makes it difficult to work because they reach their offices when they are already tired.”*

The environment has a big effect on the training according to the leader of AGI who said, “*some people in the area said that they are lying, there is nothing happening to empower women, some women just like moving around people’s homes*” and this statement is because of no proper room/place for conducting training as you can see in figure 5 below.



***Figure 5: Showing Women under Financial Literacy Training.***

From Figure 5 above, women in the training room for BRAC Branch in Lulogi area in Juba can be seen. The room has no chairs but they use mats to sit on while training is going on. This small room accommodate at least 30 of them and their challenges are that; there is not enough reading material for them; trainers are few which makes the training not to be regular. According to me

these trainees will not be equipped with enough skills and competences which they need to be able to face the world of work.

Despite all the support extended to gender support project where by South Sudan women forum is the focus. For example, Adolescent Girls Initiative (AGI) which is comprised of young mothers who are trained on: financial literacy, basic training in salon and tailoring. Poverty is the real problem to the women of South Sudan as the country is still a young nation which came out of war. Dependency syndromes are one of the evils which ruined the society of South Sudan as a whole. It is for this reason that BRAC selects the poorest family for training in order to improve the lowest in the extended family chain. I agree with Johnson who said that Poverty can also be understood as vulnerability to downward fluctuations in income.



*Figure 6 above is showing young Women undergoing Training in Financial Literacy and Small Business Management*

Juba location is good for the women training, loan funding and capacity building, delivering of the services is possible at any level. For example from the figure 6 above, these young women are being trained on financial literacy outside (outdoors) where they are currently sitting. This is because this Branch does not have a room where training can be done, so the women sit outside during the training. It is a good effort for BRAC to have the training done because some women have benefited because they are able to manage their own life with their small businesses they open through microfinance training. This is supported by John (1997: p. 118), he said providing microfinance can give the poor people the means to protect their livelihoods against shocks as well as to build up and diversify also a means of protecting their livelihoods activities by investing loan capital.

For women in particular, overcoming economic vulnerability embraces a much wider set of abilities than just conventional technical and managerial competency. These include basic literacy and numeracy, social and gender awareness and life skills. It is generally accepted that enterprise development and income-generating projects require a more complex combination of capacities with heavier emphasis on social and management skills than narrowly defined technical competencies. Bennell (1999: p.11). learning opens the door to building a satisfying and productive life, quite apart from a person's employment status and prospects' European Commission (2000: p.9). It is a transitional system which is undergoing a double transformation (Strietska-Ilina, 2001: p.223) in terms both of marketing of VET and shifting expectations of VET, the labour market and citizen. The Poverty Eradication Action Plan (PEAP) 2004) pillar 5 talks of human development where emphasis is put on Community Empowerment, including Adult literacy (p. 6). Therefore adult learning is seen as a means of increasing the ability of the poor to raise their incomes and enhance quality of life of the poor.

**However, BRAC has some reasons for closing Areas Offices and Branch Offices and these are as follows: *Financial Loss; low Economical Viability; No possibilities of extension; Migration and Demolition.* However BRAC's SWOT Analysis is as follows.**

*Strengths of BRAC financial institution:* Leverage on the international experiences to curb program problems; the use of appreciated holistic approach; BRAC's perceived Corporate Position in the eyes of the MF sector in South Sudan (Government and Non-government); training for staff development; new strategic plan; staff re-arrangement and terminate non performing staff.

*Weaknesses of BRAC:* Inadequate social survey for the program; insufficient evidence of better performing model of BRAC's MF in South Sudan; standardized/ Inflexible model to the clients varying needs; language barrier; lack of transport facilities.

*Opportunities of BRAC:* Large number of prospective MF clients; BRAC's Positive image through success of other programs; support from other national and International players; feasibility ultra poor program; feasibility of other programs for example Health, Education and Agriculture.

*Threats which BRAC are face with:* Instabilities due to tribal conflicts; migrations due to demolition, land demarcation and resettlement; the unfinished microfinance bill; inadequate communication networks.

The below 4 table shows BRAC network operations right from the starting point in 2007 up to 2011 whereby it is assumed all factors remained constant.

#### 4.2.3 Table 4: Showing History of BRAC Financial Institution

Particular	2007	2008	2009	2010	2011
Area	1	3	9	9	4
Branches	6	17	45	29	10
Group	217	662	1392	1726	686
Member	4862	14613	22303	26752	8637
Borrower	3455	10402	15787	18498	5602

*Source: BRAC South Sudan*

#### 4.3 Objective Two: The Contribution of Microfinance Training on Women Empowerment

The microfinance training for the women are basically based on how they should manage their loan before given to them, in some cases BRAC first decides for other women which business is suitable for them and then give them loans accordingly. In BRAC the new members are grouped and should be attending meetings which involve orientation/ basic training as a group for at least one month and it is conducted on a daily basis for one month, during the training the Branch's Manager teach them on how to use the money productively based on an individual preferences, then after knowing their interest the Branch's Manager engage the clients for a serious discussion on what purpose the loan is for and the amount needed by the client should reflect the business she intends to operate. This is supported by Author Stewart, in her book *Empowering people* she describes that in order to guarantee a successful work environment, Managers need to exercise the "right kind of authority" (1994: p. 6).

Participation in microfinance programs provide women with access to knowledge and information that help them interact with the outside world and permits the building and strengthening of social networks. By increasing women's economic contribution to the household through participation in microfinance programs BRAC believes that this can improve their sense of self esteem and control over assets. Loans given to women create better effects than those given to men. This is supported by Yunus (1999:p.24) who said that it has been shown that when women get access to financial services; their nutrition status improves, child mortality declines, the sanitation facilities improves and the use of contraceptives increases more than when men receive the loan.

According to the study, Microfinance training has contributed to the women empowerment. Women can now do various types of businesses such as: charcoal selling, baking, retailing – grocery, running bars and selling soft drinks, food cooking and vending, local beer brewing, selling raw fruits and vegetables, running beauty salons, vegetable cultivation, poultry and livestock rearing and tailoring. Though life has generally becomes expensive but some women have managed to buy houses and to own land out of the profits they have got from their businesses.

Table 5 below shows the contribution of Microfinance Training to Women' Empowerment in various Income Generating activities in BRAC Financial Institution South Sudan.

**4.3.1 Table 5: Showing Responses of Clients increased in their Income as a result of loan for various Incomes Generating Activities**

<b>Income Generating Activities</b>	<b>Frequency</b>	<b>Percentage</b>
Charcoal selling	5	10
Local beer brewery	4	8
Selling raw fruits and vegetables	30	60
Food cooking and vending	5	10
Making of breads	3	6
Retailing – grocery	2	4
Running a beauty salon	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: survey by Author (May – June 2012)*

Result from respondents in table 5 show that, there was an increase in income through selling raw fruits and vegetables as a result of loans obtained from BRAC South Sudan. This was represented by 60% of the clients whose sales are fruits and vegetables as well as 10% in charcoal selling respectively. The clients were able to increase their business capital with the loan obtained from BRAC South Sudan and therefore make more investments into their businesses which increase profits and thus high income. I agree with Johnson (1997: p.11) who said that credit provision can enable household income to rise. Clients were able to increase their consumption, pay fees for their children and acquire more assets both for household and business use as a result of increased income. This is supported by Marcus (1999: p. 32) who stated that, the combined microfinance with training or services enable participants to make the most

increases in income. However, the women can invest the loan immediately in a daily business so as to reap profits as fast as possible and be able to pay back in time. Also the income helps them to solve other problems and acquire social connections. However, much as this income increased, it was not clear to what extent. Therefore, there are possibilities of fluctuation in income meaning clients can rotate in and out. This is supported by Johnson (1997: p.10) who said poverty can also be understood as vulnerability to downward fluctuations in income. Therefore, one cannot be sure whether the increase in income was substantial enough and the duration of the increase in income.

**(a) BRAC Loan and local Brewery Business.**

The respondents were able to increase their income through local Brewery Business. Out of 50 respondents interviewed 10% participants realized increased income as a result of local Brewery Business. These clients preferred to plough back the profits or invest them into other business activities which generate income daily to supplement on loan repayment and others family needs. I agree with Johnson (1997: p.118) who said that providing microfinance can give poor people the means to protect their livelihood against shocks as well as to build up and diversity or also a means of protecting their livelihood activities by investing loan capital. However, there are high rate of default in this business because drunkards are not honest and trustworthy to the owners of the business as well as to themselves.

**(b) BRAC Loan and Cooking and Vending Business; making Breads**

The study revealed that, 10% of respondents were able to increase their incomes through Cooking and Vending business; 6% of respondents were making Breads. The clients plough back

the profit into the business while others contributed to daily rotating contributions locally known as “Sanduk” which help to solve other domestic needs. This is supported by (Hashemi et al 1996, Montgomery et al 1996, Morduch 1998, Husain et al 1998: .p 1) they said the provision of micro-credit has been found to strengthen crisis coping mechanisms, diversify income-earning sources, build assets and improve the status of women. However, there were concerns about the nature of this business as it requires commitment at all time in order to realize the profit.

### **(c) BRAC Loan and Saloon/ Retailing - Grocery**

Result from the interview indicates that, 2% of participants in saloon and 4% for Retail-Grocery business were able to realized increased income through their businesses. However, the rate of default is higher in this activity compared to the rest of other activities. This is because high interest rate, short period of repayment and low accumulation of daily income. Some clients divert the loan to different purposes from which the loan was given with the aims of generating daily income to pay for the loan while others divert it to unproductive venture like marriage and wedding.

I agree with Khandker who supported the argument by saying that, the usefulness of microcredit as a tool for reducing poverty depends on local circumstances. Poverty is often the result of low economic growth or high population growth or very unequal distribution of wealth/resources. The immediate determinants of poverty are unemployment or under-employment (low productivity). When poverty results from unemployment, creating jobs is appropriate. When poverty results from low productivity or low income, increasing productivity through training, capital investment is the key. “The social cost of supporting microcredit programs is low, however – estimated at \$11 per household per year.”Khandker (1998: p. 148)

Clients in BRAC are also taught the saving culture and the benefits one obtains through saving by having a saving plan, income and expenditures/ expenses, type of the places to save, how to budget in microfinance. The Branch's Manager educates them before loans are given to them, they are also told not to loan the business money to others member as it will affect the repayment of the loan I agree with Cohen (1999: p.10), Cohen said that there is room for savings services that provides more *accessible and private* savings (author's emphasis)-delinked from loans-that can be used to provide a back up for dealing with day to day economic stresses. The Branch's Managers also educate the women before loan are given to them, they are also told not to loan the business money to others member as it will affect the repayment of the loan. The majority of the clients are women and it concurs with 2001 survey by the Special Unit on Microfinance of the United Nations Capital Development Fund (SUM/UNCDF) of 29 microfinance institutions revealed that approximately 60 percent of these institutions' clients were women. Six of the 29 focused entirely on women. Among the remaining 23 mixed-sex programs, 52 percent of clients were women.<sup>10</sup>

According to my understanding women's training stresses out the ability to make strategic life choices and to transform those choices into desired actions and outcomes, it is not an instrumentalist form of advocacy which requires measurement and quantification of empowerment, therefore their Participation in microfinance programs provide women with

<sup>10</sup> Rani Deshpanda. Increasing Access and Benefits for Women: Practices and Innovations among Microfinance Institutions Survey Results (New York: UNCDF, 2001), 3.

access to knowledge and information that help them interact with the outside world and permits the building and strengthening of social networks.

The acquisition of assets has empowered women in decision making in their homes. This use not to be there before most of these women had training from BRAC and loans given to them. According to one of the respondent, Susan Wani who owns a shop she said, *“She has the knowledge and skills which can enable her train other “willing women” who want to be like her. Susan says some women cannot appreciate your progress instead they will ask: “Do you think you are better than us”. So microfinance training was a kick start for her development and she encourages women to go and get training or to join groups as that will strengthen them economically, socially and politically.* I agree with Kabeer (1998:32) who distinguishes between women as marginal, joint or primary decision makers, using a matrix which considers women’s role in decision making regarding the use of the loan, participation in running the business and the use of profits.

The issue of control over loan use and its relationship to empowerment is highly complex, with different researchers giving varying emphasis to the critical questions noted above on decision making, loan management, marketing, and control over income. For example, Goetz and Sen Gupta (1996:48) distinguish between full control over every aspect of the productive process, significant control, partial control, very limited control and no involvement whatsoever. Kabeer (1998:32) distinguishes between women as marginal, joint or primary decision makers, using a matrix which considers women’s role in decision making regarding the use of the loan, participation in running the business, and the use of profits.

Microfinance training has also helped some women to meet their daily expenses, paying of school fees, hospital bills when their children are sick and buying food. This is supported by Marcus (1999: p. 9) who said that “microfinance clearly contributes to improvements in children’s welfare through increased incomes and thus: improved nutrition, housing, health and school attendance, and reductions in harmful child labour.”

Maintaining business thought small, has an impact because the can no longer depend 100% on their husband and with this they feel happy to contribute to some expenses in their own homes hence they gain more respect within the marriage life. I concur with Robinson (2001: p. 9) and his argument was that microfinance loan services helps low-income people to reduce risk, improves management raise productivity, obtain higher returns on investments, increase their income, and improves the quality of their lives and those of their families. Microfinance reduces poverty by increasing per capital consumption among program participants and their families. Poverty reduction estimated basing on consumption impacts of credit show that about 5 percent of program participants can lift their families out of poverty each year by participating and borrowing from microfinance programs. Khandker (1998: p. 60). Microcredit programs also help smooth consumption, as well as the seasonality of labor supply. Targeted credit also improves the nutritional status of children. The nutritional impact of credit is especially large for girls, and the impact is larger for loans made to women. Microcredit had a significant and positive impact on schooling, especially for boys.” (p. 148)

The majority of women had the same views, opinions that after being given a loan, BRAC trained them on how to manage their business and this made them to buy household items for

their houses. There is self sustainability for the women as some can now maintain themselves as a result of the microfinance training. Some of these women are already successful in their life but the microfinance training helps them to manage their business in a professional way as a career in a particular trade. The terms of the module are designed to attract participation from the poorest of the productive poor who are predominantly women. "...the findings of evaluations have reinforced practitioners' belief that programme participation has positive economic impact....As expected, borrowers had been able to improve their economic returns either by expanding their existing activities, diversifying their strategies or decreasing costs." Nelson (1996: p. 60)

The policy of government of South Sudan and BRAC give affirmative consideration on women, BRAC also works hand in hand with the government of South Sudan that is why majority of BRAC staff are women. Women who go under microfinance training are different from those women who are not trained because, trained women have the skills, knowledge as well as competency when it comes to business activities and their own personal lives. The major policy related factors behind the high maternal mortality rates include, personal variables such as limited maternal education; community factors such as social capital, gender and cultural norms; and factors related to health services provision such as inadequate health service delivery, poor affordability of services and low coverage of deliveries attended by skilled health professionals. Evidence shows that the positive impact of microfinance on poverty reduction as it relates to the first six out of seven Millennium Goals:

- Reduce the proportion of people living in extreme poverty by half between 1990 and 2015 (defined as people living on less than \$1/day).

- Enroll all children in primary school by 2015.
- Make progress towards gender equality and empowering women by eliminating gender disparities in primary and secondary education by 2005.
- Reduce infant and child mortality rates by two-thirds between 1990 and 2015.
- Reduce maternal mortality ratios by three-quarters between 1990 and 2015.
- Provide access for all who need reproductive health services by 2015.
- Implement national strategies for sustainable development by 2005 so as to reverse the loss of environmental resources by 2015.

As an example from the interviews conducted one of the successful women who started a small business of selling tea then moved to the business of running/ owning a shop which deals with television, motorcycles, fridges and from the profits she was able to buy a plot of land hence proud to say, she can train women and men in business skills because of the knowledge, experience she acquired from BRAC. Out of microfinance training, other women learnt the culture of saving and they are sharing the knowledge obtain from BRAC with other women so that they can improve their own lives and the living standards of their families. “We discovered that women used several strategies to balance the management of their households and enterprises” Chebair (1995: p. 27). These included using free labour of family members, investing business profits in time saving domestic appliances, dividing their enterprise working day, and reducing the geographic scope of their business. “Each of the above strategies is a mean of freeing up a small amount of a woman’s time, the essential ingredient in successfully balancing of work and family activities.” Furthermore Chebair (1995: p. 30), “The help of family

workers is never adequate to meet all the family's and enterprise's needs, and women depend significantly less on such labour than do their male counterparts".

Microfinance training is one of the conditions for the women to get financial assistance in form of loan after then women gain skills, Knowledge which makes them become socially, politically and economically empowered through socio-economic opportunity; property rights; political presentation as a result of improvement in leadership qualities, engaging in political activities; social equality; personal rights; family and community development by building decision making capacity, improvement in solving problems related to women and community, increased in social interaction, increase participation level in meetings, improves standard of living, self confidence; market development and nation development hence sense of achievement, enhance awareness. Most respondents clients preferred to plough back the profits or investing them into other business activities which generate income daily to supplement on loan repayment and other family needs.

I agree with Kabeer who found out that microfinance has been effective in increasing incomes and assets, although certainly not in the poorest households. She found that women tend to spend income, when they do control it, on household consumption and 'security-related assets' such as homestead land, whereas male loanees are more likely to invest in further productive activities (Kabeer 1998:28). More interesting from the point of view of gender transformation is," In whose name is any new asset going to be registered and why?" Kabeer found that many women continue to register land and productive assets in their husband's name, because of inheritance laws: assets will be inherited by sons if registered in the husband's name, and by daughters if

registered in the wife's name (Kabeer 1998:48–50). This raises questions about any assumed automatic links between credit and transformation in gender relations but also reflects the extreme dependence of women on husbands and sons for physical security, particularly in old age.

It is a clear sign that the training done by BRAC has a positive impact when it comes to skills, knowledge and competence for example a staff of BRAC who is an ICT officer was one of the trainees of computer before BRAC employed her.

It is a policy of BRAC financial Institution that when a member defaults in paying the loan, no legal action against a defaulter but instead she/ he is convinced/ encouraged to pay because BRAC mission is to make women and men realize their potential. It is now widely asserted, though not so far evident in policy change, that women are not a marginal interest group, but the priority group for human capital development (e.g. World Bank 2000a, b).

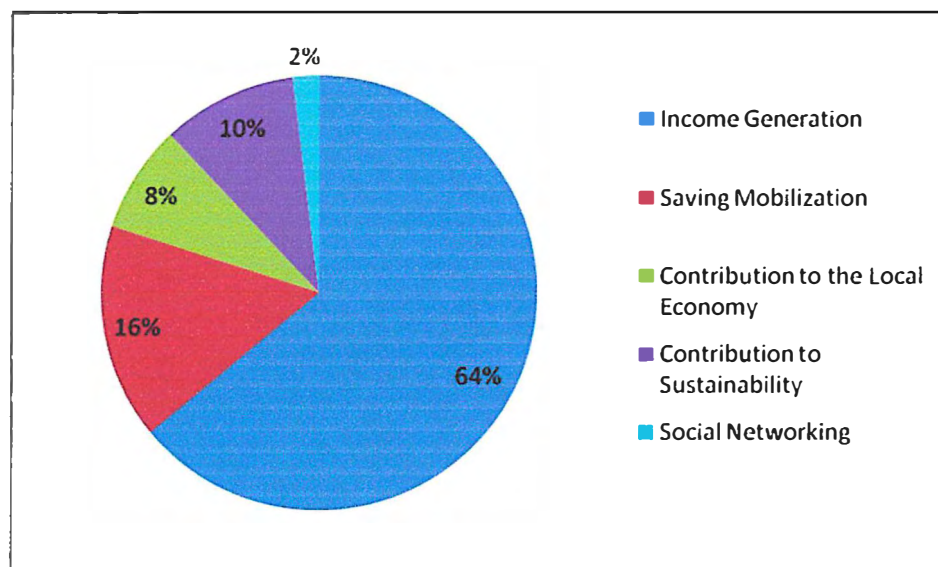
In summary the major contribution of microfinance according to 50 respondents are as follows (i) Income generation by the participating clients; frequency 32 (ii) Saving mobilization; frequency 8 (iii) Contribution to the local economy; frequency 4 (iv) Contribution to sustainability; frequency 5 (v) Social networking; frequency 1 respectively.

4.3.2 Table 6 showing the major Contribution of Microfinance Training

Category	Frequency	Percentage (%)
Income generation	32	64
Saving Mobilization	8	16
Contribution to the Local Economy	4	8
Contribution to Sustainability	5	10
Social Networking	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

Source: survey by Author (May-June 2012)

Fig 7 Pie Chart Showing Major Contribution of Microfinance Training



From figure 7 above, *Income generation by participating clients*: Research has indicated that 64% of BRAC clients at least sustain and sometimes slightly increase their earning after leaving

the program. It has been supported by (Tanburn: 1996), that such services should be demand-led and self-sustaining. BRAC clients invest the accumulated saving in business inventory, the women will also continue to generate incomes after leaving the program.

*Saving mobilization:* 16% shows accumulation of saving which reflects growth on saving and this saving contributes to the investment capacity of the economy.

*Contribution to the local economy:* at least 8% of departing clients is expected to continue contributing to the economy with continued replenishment of inventory, therefore making BRAC small loan contribute to the economy. I am in agreement with Khandker (2001: p.13) saying that “The programs have spillover effects on the local economy, but the impacts are very small.”

*Contribution to sustainability:* 10% of operating costs and the rest goes to building capital and covering inflationary cost.

*Social networking:* 2% of social capital is derive from the groups or associations that are form and these associations form a platform in which clients share and solve their social and other problems like looking after a sick family member, losing relatives the rest of the group member’s would offer a hand either financially, socially or morally. I concur with Hassan (2000: p.24-25) saying the provision of microcredit can enhance a women’s status in the eye of other household members, as she is the source of an important resource, social mobilization and legal education interventions in conjunction with credit is likely to have more significant effect than credit alone.

In some cases, access to credit may be the only input needed to empower women to kick start income generating activities. But power is deeply rooted in our social systems and values. It permeates all aspects of our lives from our family to our communities, from our personal dreams

and aspirations to our economic opportunities. It is unlikely that any one intervention such as the provision of credit or the provision of training will completely alter power and gender relations. Women often value the non-economic benefits of a group-lending program as much as or more than the credit. Some of the most valued benefits include expanded business and social networks, improved self-esteem, increased household decision-making power, and increased respect and prestige from both male and female relatives and community members. Wright (2000: P.262) A MFI's ability to attract the poorest depends on the financial services it offers, and whether they have been designed to be appropriate for the needs of the poorer members of the community.

However, as Wariara Mbugua of UNFPA says, "No longer can this strategy be reduced to simple income-generating activities through revolving funds, but rather it entails and includes other elements of empowerment such as leadership, self-management, networking and entrepreneurship." By adopting a holistic approach that takes into account cultural, economic, and political factors affecting women's empowerment, MFIs can ensure that women are more deeply and consistently empowered through their programs. MFI interventions have the capacity to reduce poverty, contribute to food security, raise incomes and change social life of the poor. The emphasis on microfinance is to reduce poverty, improve living standards by promoting sustainable growth and investment in people through loans, technical assistance and policy guidance and this call for a study. Khandker (1998:1) states that in many countries, among others in Bangladesh, poverty are caused by lack of both physical and human capital and this, the best way to reduce poverty is to deal with both problems; increasing productivity by creating employment and developing human capital.

#### **4.4 Objective Three: Other Factors that Influence the Quality of Microfinance Training**

Education/ Literacy: The bar graph below figure 8 clearly shows that 12 out of 50 respondents represent 24% of the clients which were affected due to lack of the basic education to the citizen as a result of war between the SPLA/M and the government of Sudan. One trainer of BRAC said *“training the trainees is not easy because of the high illiteracy among the clients as a result of lack of basic education, South Sudanese have never had proper education since the colonial period though slow learners are there as a nature of human being.”*

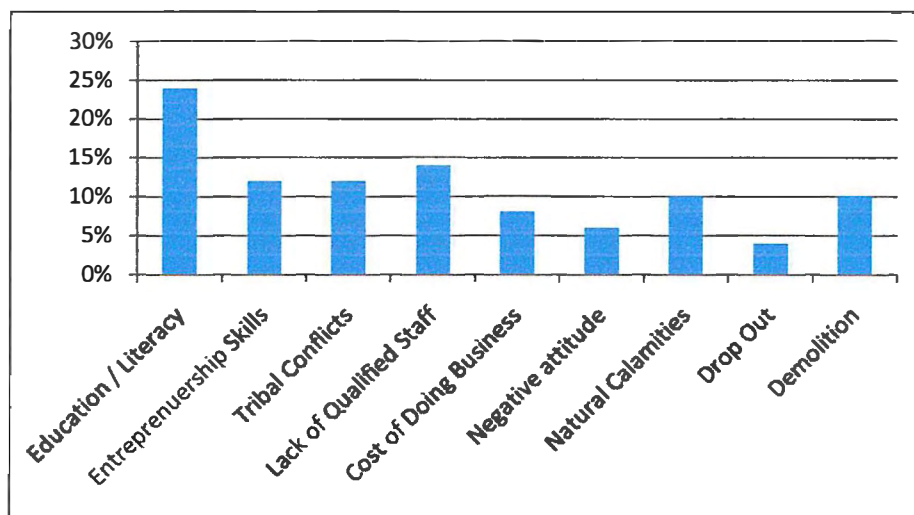
Education is the major factor which has affected the quality of microfinance seriously in all aspects and will take some good years to cover this big gap. South Sudan is under the process of uplifting the education system for the citizen. In a UNESCO presentation during the General Conference held on 30<sup>th</sup> August 1991 in Paris, it was indicated that efforts have been made by member states to introduce reforms to their educational and training systems with a view to social, cultural and economic development and taking into account scientific and technological progress and innovation in the process of education and training (UNESCO, 1991: p. 3).

**4.4.1 Table 7: Below Shows Other Factors that Affect the Quality of Microfinance Training**

<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Education/ Literacy	12	24
Entrepreneurship Skills	6	12
Tribal Conflicts	6	12
Lack of Qualified Staff	7	14
Cost of doing Business	4	8
Negative attitude	3	6
Natural Calamities	5	10
Drop out	2	4
Demolition of premises	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

*Source: survey by Author (May-June 2012)*

**Fig 8 Bar Graph Showing Factors that Influences the Quality of Microfinance Training**



Entrepreneurship skills are still low in South Sudan according to the bar graph figure 8 above with 6 out of 50 respondents representing 12% hence affect the market as a result of market based illiteracy, financial illiteracy. Microfinance started in 2003 and it is still in the process to come up with strategies to overcome the challenges. Outreach is the biggest problem by the financial Institutions in South Sudan because the citizen are not compact together hence difficult to reach every areas due to the insecurity which is still the major challenge in some areas because people’s settlement is still random due to war where by crime and diseases which result to death are rampant in almost all the 10 (ten) States. I agree with Nteziyaremye (2001: p. 1) who stated that the poorer members are at particular risk if there is a sickness or death in the family.

From the bar graph figure 8 above, it indicated that 6 out of 50 respondent’s represent 12% Tribal conflict among the people of South Sudan is one of the major factors and this insecurity affects the activities of microfinance. Muchomba and Sharp (2006: P. 18) report, “livelihoods in Southern Sudan are inextricably linked to both a relatively rich and abundant resource base and

the terrible consequences of more than two decades of civil conflict”. Emphasizing financial sustainability above other concerns can thus result in the exclusion of the poorest, most vulnerable people, and those living in isolated areas from financial services.”Marcus (1999: p. 19)

Whilst programme outreach is extremely important, it cannot be the sole objective for development organizations whose goals are about improving the welfare of participants and their families and for whom questions such as ‘who benefits?’ and ‘how?’ are paramount.”Marcus (1999: p. 18)

“Despite their popularity, groups are not the only way in which a loan can be guaranteed.

Alternatives include personal guarantees, though it may be hard for poorer people to find guarantor and savings.

According to the bar graph figure 8 above, Lack of qualified staff has 7 out of the 50 respondents which indicate 14%, BRAC Country Representative said “*BRAC does not have enough qualified staff in all the programme activities that is why it is their obligation to ensured that the staff are trained whether internally or externally in order to build the capacity of staff for the financial Institution and National development. Secondly all Microfinance Institutions in South Sudan need orientation on microfinance in order for the citizens to benefit from it well- but who will fund the exercise throughout the Country?.*” Lack of seriousness, experiences all IMF needs orientation to beneficiary because they had no chance due to war but now the challenge facing bear the cost of orientation of microfinance to its staff.

The major challenge BRAC is facing is on recruitment of staff whereby the recruited staff can decide to quit the Job after the staff has work for one (1) to two (2) days then resign without

BRAC knowing the course of their resignation. The trainers being three are not enough at times when they are to cover all the State though it is BRAC which decided to employ only three trainers in the Institution according to the budget. One way of reducing poverty could be by creating jobs, another is to invest in human and physical capital to increase workers' productivity. Khandker (1998: p.1) states that in many countries, among others in Bangladesh, poverty is caused by lack of both physical and human capital and the best way to reduce this type of poverty is to deal with both problems; increasing productivity by creating employment and developing human capital.

According to the bar graph figure 8 above, 4 out of 50 respondents representing 8% of the respondents Money Transaction factor, the Cost of doing business in South Sudan is high due to lack of facilities, industries, accommodation, capital to start any business whether retail, wholesale of goods and services or companies which deal with various items. Therefore, the economy is still at stakes as there is socio-economy recovery in all sectors hence economic situation of South Sudan is still unreliable due to the fact that everything is at the beginning stage in which time is the best solution. According to Gordon Brown, *“Over 80 per cent of the population of South Sudan is estimated live below the International poverty threshold of US \$1.25 per day.”* However, loss of business has become the order of the day because to the high inflation which the Country is experiencing as a result of low economic activities, small industrial sector is functioning well hence requiring a lot of capital to purchase/ import goods and services from the neighboring Country.

Loan recovery from clients who are staying in the family land becomes difficult, poor women from the community “talked about how hard it was to make their repayments and few described

real progression in their socioeconomic status, all had relatively weak local market, the weekly repayment schedule is also more difficult for poor households because they lack alternative means or sources of income from which they can repay their BRAC's loans. For this same reason, the poorer members are also at particular risk if there is a sickness or death in the family."Nteziyaremye (2001: p. 3). Returnees is also affecting microfinance programmes, government policies for example demolishing of premises has contributed to the challenges microfinance faces as the clients will have move from one location or place to another. Most of these clients do not have skills to handle their business hence their businesses collapse as a result of use of the capital for the business on family expenses.

According to the bar graph above fig 8, 3 out of 50 respondents representing 6% of the respondents of negative attitude as one of the factors; Some men have negative attitude towards their wives training hence lack of concentration by those women affected and as a result some will not finish the training because the need to stay in their houses as it can cause divorce once they continue with the training and this will result in drop-out of the trainees. Domestic violence at time makes some of the women not go ahead with their business yet it is poverty which increases the level of domestic violence among families. Furthermore Kabeer (2001: p. 65), "These conflicting conclusions about the "empowerment" potential of credit for women are both apparent and real...Consequently some of the differences in findings relate to differences in the incidence of empirical outcomes, some findings referring to "average" and others to "non average" outcomes. Thus Hashemi et al's<sup>46</sup> found that women's access to credit was associated with an overall reduction in the incidence of domestic violence is perfectly compatible with the

findings that it exacerbated violence in a number of individual households as reported by both Schuler et al., 1996 and Goetz and Sen Gupta<sup>48</sup>.”

Women complain that the pay period for the loan is too short and the interest rate is high hence some said they are generating money for BRAC because they do not benefit with high rate and they appealed that BRAC should reduce the interest rate. This is in line with Rutherford (1993: P.23) saying that another major use is to pay off other loans with higher rates of interest. If there is a business loan then training will have meaning but in a situation where things are expensive they do not benefit as individuals.

Demolition of Houses: It is one of government policy to demolish some houses, therefore according to the bar graph above figure 8 indicate 5 out of 50 respondents representing 10% of the respondents affected by this factors which BRAC cannot do anything about as it is a government policy.

Public service keep on changing its policies as the country has just got its independence. The human resource manager believes that not only financial institutions are affected but the government is implementing a system which is appropriate to all sectors of South Sudan. With policy regarding the financial institutions in South Sudan it is still at the beginning stage whereby all the policies are still in draft form waiting to be passed by parliament and the date of passing is not known.

Natural calamities in the bar graph above figure 8 indicate 5 out of 50 respondents representing 10% of the respondents affected by this factor for example rain is the major factor which at times

can stop the trainees from coming to the training center to attend the training as they cannot walk in the rain; in South Sudan nobody can walk in rain even if it continues to rain for a month.

Sickness is another factor which influence the quality of training because when a trainer is sick given the small number of trainers it always affects the training.

According to bar graph figure 8 above shows that 2 out of 50 respondents representing 4% of the respondents affected by this factor of drop out; some of the women drop-out when they have finished paying their loans and immediately they will want their savings to be given back to them. However those who pay promptly are advice to take another loan but those who are not regular are advice not to take another loan.

The study revealed that, clients' drop out has been there. This makes it difficult as it is more expensive to attract new clients and train them to the level where they can access reasonable loans, compared to retraining the old clients. *Drop-outs (see Hulme and Mosley)* "The increasing awareness of the importance of the number of drop-outs a programme experiences has prompted a series of studies in recent years...Khan and Chowdhury (1995) collected information on the drop-outs' length of membership and concluded, 'The average years for which they had been members before leaving was 4.7 for males and 3.8 years for females'. This strongly suggests that BRAC is indeed losing many of its older, more experienced, and cost-effective clients, and that only a part of the drop-outs arose from villagers joining on a test basis before concluding that BRAC's system was not meeting their needs or expectations." (p. 44-45)

“...the reasons for drop-out are, in the words of Mustafa et al (1996), ‘multidimensional’. Indeed, the unifying theme of the studies on the subject is that the reasons for drop-out are complex.

Sixteen reasons for drop-out were catalogued by Hasan and Shahid (1995). Of these, four related to social pressure, four to resource constraints, and four to the organization itself. The remaining four were migration, death, joining another NGO and no access (as hoped) to Vulnerable Group Development cards.” (p. 45) “Mustafa et al. (1996) noted in particular causes related to lack of easy access to savings, the excessive emphasis on credit discipline, the frequent policy changes and conflict among Village Organization members.

The quality of the survey entirely depends on the experience, knowledge and skills of the COs/surveyors. On the other hand, the quality of the extensive of the program and its sustainability depends on the survey outcomes and the formulated information of the area. This is the most vital part of the group formation process, and the sustainability of the program will depend on it to a larger extent. Microfinance programmes are credited with amazing arrays of benefits and at the same time are accused of promoting themselves as “panaceas” (Graham, 2000), resulting in to increasing donor funds and state commitment being channel into microfinance. It is true to pause and examine these claims and concerns and try to separate reality from the publicity currently surrounding the microfinance initiative. Before examining the economic impact of microfinance program, it is important to recognize that there is a significant difference between ‘increasing income’ and ‘reducing poverty’. Despite the prevalent emphasis on raising incomes as a central objective of development programmes, the two are not synonymous. Clearly, the use to which income is put is as important in determining poverty and welfare as the level of income

itself. Increased income can be (and often is) gambled away (Graham, 2000). Indeed, many development practitioners contend that microfinance addresses the symptoms but not the causes of poverty. They recommend that at “community development” level approaches, seeking to “empower” the poor to change their structural basis of the level of their poverty should be sought.

## CHAPTER FIVE

### 5.0 CONCLUSIONS, RECOMMENDATIONS AND WAY FORWARD

#### 5.1 Introduction

In this chapter the conclusion, recommendations and way forward are based on the discussions of the three objectives at the foundation of the study. The objectives were:

- Find out the pedagogical approaches, methods and techniques used in microfinance training.
- To established the contribution of microfinance training on women empowerment.
- Find out other factors that influences the quality of microfinance training.

#### 5.2 Conclusion

Despite all effort BRAC has invested/ put forward to help women realize their potential through providing tools, materials and pedagogical method of training where the women gain skills, experiences and knowledge to empower themselves, women still have various challenges to ascertain fully empowerment because some of their problems which cannot be included in BRAC activities for example infrastructures, environment, insufficient funds, attitudes of the women and dropout.

Microfinance training has really empower women financially, politically and socially because through BRAC training they were able to solved their basic needs as well as some kick start various income generating activities for example selling of raw fruits and vegetables, grocery, salon, charcoal selling and they women were able to support their families with some of the households needs, contribute to local economy, develops a saving culture, make decisions and

support social networking. These women also acquire some of the competences in business through the training.

BRAC has endeavor to provide the best to the women under microfinance training but the Institution are also faced with some factors which is beyond their capacity to handle. These factors include government policy such as demolition of houses; tribal conflict; natural calamities; negative attitudes and drop out of women under training. These have made it difficult to empower all these women. Lastly, South Sudan being a young nation all the policy is still in a draft form of which I do not know when the final draft will be out to ease some of barriers which hidden development of the Country.

### **5.3 Recommendations**

This section provides some of the recommendations that suggest a way forward by pointing out areas of improvement as far as women empowerment is concerned and the following are strongly advocated for to sustain, improve and protect microfinance training and empowerment of women under BRAC financial Institution in South Sudan.

- BRAC and the government South Sudan should play the role of policy formulation and provision of an enabling environment for private sector delivery, microfinance of the poor in a sustainable way. In poverty stricken countries, there are factors that would cause a difference in the lives of the people. This includes; Good education, Good nutrition and Good health services. However, economically women should be

empowered if poverty is to be flushed out of homesteads hence improvement in the quality of life.

- BRAC should include Certification in their programme whereby trained women after completion are given Award/ Certificate. Track empowerment benefits along with institutional financial performance and economic impact indicators; bring women and women's perspectives into the governance, management, and implementation of microfinance programs. Create performance incentives for loan officers and other staff based on client empowerment in addition to portfolio quality and quantity.
- BRAC should plan to construct a bigger training center with accommodation facilities. Collect gender-disaggregated data for use in the design and improvement of programs. Review organizational policies to ensure gender sensitivity and gender equity. Design individual loan products and graduation strategies that meet the needs of women.
- A review of key existing microfinance programs, using recognized poverty assessment/wealth ranking tools, should be organized by BRAC to determine the current poverty levels of clients presently being served.
- A percentage of BRAC's South Sudan new and renewing microfinance program funding should be allocated directly to programs that target the poorest. This percentage should increase over the next five years or so until the poorest are receiving a percentage that is proportional to their representation in the population. Targeting should be done through the use of recognized poverty assessment/wealth ranking tools.

- BRAC South Sudan funding for new and renewing microfinance programs and projects should include resources for summary evaluations to be carried out regularly throughout implementation to provide information about the intake poverty level of clients as well as for the basic financial and social impact assessments.
- BRAC should gather information on women's needs and design products specifically to meet those needs. This existing strength should not be lost as the microfinance industry grows.
- BRAC and the government of South Sudan should incorporate programmatic elements such as training or leadership opportunities that contribute to women's empowerment; Promote women in leadership in the MFIs they support. Consider empowerment impacts when evaluating microfinance program performance and making funding decisions.
- Microfinance must also be re-assessed in the light of evidence that the poorest families and the poorest women are not able to access credit. A range of microfinance packages is required to meet the needs of the poorest, both women and men. Donors need to revisit arguments about the sustainability of microfinance programmes. Financial sustainability must be balanced against the need to ensure that some credit packages are accessible to the poorest.

#### **5.4 Areas for Further Research**

The primary goal of this thesis based on empirical study and literature review from the available sources has been the fulfillment of the requirement for the award of a Masters Degree in

Vocational Pedagogy. However, the findings from this study should open a set of informed questions to guide empirical research in the field of microfinance training. I expect that these questions will shift and expand as empirical data is gathered and as feedback from other actors is received. Some of the suggested areas of research are:

**5.4.1 How can women Training Programme at BRAC financial Institution develop better relationship with other organizations/agencies which can help train women in case they have business ideas which need to be implemented?**

For BRAC training programme to have well equipped women with relevant skills to meet the demands of the market, the women must be exposed to experiences in the workplaces as well as from the business community. For this to happen, the department of microfinance must seek ties with organizations/agencies who take on the role of training the women. This will help to create a continuum between the training by the department of microfinance and business acquisition creation by the receiving agencies.

**5.4.2 What is the most effective way to assess microfinance training needs of the women in terms of knowledge, skills and empowerment?**

One of the most probable challenges limiting the microfinance training of women to meet the business operations could be that those in training positions are not well grounded in areas of training profession. Many trainers may have the relevant content, but lack the ability to deliver it to other women effectively. This calls for the need to carry out empirical study to find out the training needs of the women so that they can be trained in skills of business operations because not all women who are successful are capable of delivering the same skills.

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**APPENDICES**

**DATA COLLECTION TOOLS**

**Appendix (i): Questionnaire for BRAC's Staff Southern Sudan**

Dear respondent (s),

I am a student of Kyambogo University pursuing a Masters Degree in Vocational Pedagogy. I am carrying out a study about Microfinance Training and Women empowerment in South Sudan. I am kindly requesting you to provide the necessary information that will help you and me to improve Vocational Education in South Sudan. The information given will be treated with utmost confidentiality and it is for academic purpose only.

Thank you so much for your cooperation.

**1. DEMOGRAPHIC DATA**

1. Name of the Institution.....

2. Age 15-19  20-25  26-30  35-35  36 and above

3. Sex (tick appropriate) Male  Female

4. How many departments does the Institution have?

.....  
.....  
.....  
.....

5. How is the structure of the Institution arranged?

.....  
.....  
.....

6. What activities are conducted in BRAC Southern Sudan?

.....  
.....  
.....

7. And how are they organized and supervised?

.....  
.....  
.....

**Objective (One): Find out the Pedagogical Approaches, Method and Techniques use in Microfinance Training**

**1(a) APPROACHES AND METHODS**

1. (a) What kind of training is done in this institution?

.....  
.....

2. (a) How do you perform training activities? **Tick appropriate**

Groups

Individuals

Others

specify.....

(b) What approaches do you use in training of the clients?

.....  
.....  
.....

(c) What method do you use in training of the clients?

.....  
.....  
.....

(d) What techniques do you use in training of the clients?

.....  
.....  
.....

(e) Is it a trainees centered approaches or the instructor approaches of training?

.....  
.....

3. What has been the trend in selecting the trainees?

.....  
.....  
.....  
.....

4. How is the training organized?

.....  
.....  
.....

5. (a) Do you have enough instructors for the training?

.....  
.....  
.....

(b) Are the instructors appropriate for the training purpose?

.....  
.....  
.....  
.....

6. Are there any challenges the (a) Institution (b) instructors (c) clients face while operating the training activities? If yes elaborate on your answer

(a) above

.....  
.....  
.....  
.....  
.....

(b) above

.....  
.....  
.....  
.....  
.....

(c) above

.....  
.....  
.....  
.....  
.....

**(b) INSTRUCTIONAL MATERIALS**

1. What tools and material do you use in the training activities?

.....  
.....  
.....  
.....

2. (a) Are the tools and material enough? Yes..... No.....

If yes elaborate on your answer

.....  
.....  
.....  
.....

(b) Are the tools and material appropriate? Yes..... No.....

If yes elaborate on your answer

.....  
.....  
.....

3. (a) What is the mode of instruction? (**Tick appropriate**)

Oral/ verbal..... written..... Charts..... Illustrations.....  
drawing.....

4. (b) Which language is used in communication?

1-English.....  
2-Arabic.....  
3-Others.....

(c) How fluent are you with the language used for instruction?

- A- Very fluent.....
- B- Quite fluent.....
- C- Fluent.....
- d- Poor.....

5. Does BRAC have foreign support for the training programme? **(Tick appropriate)**

Yes  No  if yes elaborate

.....

.....

.....

.....

**Objective (Two): To Establish the Contribution of Microfinance Training on Women Empowerment.**

**(2a) WOMEN EMPOWERMENT**

1. What skills and knowledge do women acquire after doing the training?

.....

.....

.....

.....

.....

.....

.....

6 Are the trained women able to transfer this skills and knowledge to other women?

.....

.....

.....

.....

.....

7 Are there any program specifically targeting women?

.....  
.....  
.....

6. Does the government have affirmative action targeting women? **(Tick appropriate)**

Yes  No

If yes elaborate

.....  
.....  
.....

7. What limitation (gap) has been identified in microfinance training and women empowerment?

.....  
.....  
.....

8. Do you agree that basic entrepreneurship training can lead to managerial decision?

Yes  No

If yes elaborate

.....  
.....  
.....

9. Does the Institution have other partners?

.....  
.....

**Objective (Three): To find out other Factors that Influences the Quality of Microfinance Training**

**(2b) TRAINEE'S PARTICIPATION**

1. Do the clients actively participate in the training process?

.....  
.....  
.....  
.....

2. In what ways is client participation encouraged?

.....  
.....  
.....  
.....

3. What other factors contributes towards women empowerment?

.....  
.....  
.....  
.....  
.....

4. What type of business are the clients running?

.....  
.....  
.....

5. What type of loan does the clients access?

.....  
.....  
.....

**(a) QUALITY IN TRAINING AND THE TOPIC**

1. What is the topic for the training programme?

.....  
.....

2. (b)What quality of the instructors for the training does the Institution have?

.....  
.....  
.....  
.....  
.....  
.....

(b) How competence is the instructors?

.....  
.....  
.....  
.....  
.....  
.....

3. What are the sizes of the group during the training process?

.....  
.....

4. What is the time period for training?

.....  
.....  
.....

5. How do clients access microfinance training?

.....  
.....  
.....

6. Does microfinance training an effective instrument for self-employment?

.....  
.....  
.....

**NB: THANK YOU SO MUCH, COULD YOU PLEASE EDUCATE ME ON WHAT YOU FEEL I SHOULD LEARN?**

.....  
.....  
.....  
.....  
.....  
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.....  
.....  
.....  
.....  
.....

**Appendix (ii): Focus Group Discussion Guide for the Client/ Trainees of BRAC Southern Sudan.**

Dear respondent (s),

I am a student of Kyambogo University pursuing a Masters Degree in Vocational Pedagogy. I am carrying out a study about Microfinance Training and Women empowerment in South Sudan. I am kindly requesting you to provide the necessary information that will help you and me to improve Vocational Education in South Sudan. The information given will be treated with utmost confidentiality and it is for academic purpose only.

Thank you so much for your cooperation.

**1. DEMOGRAPHIC DATA**

**INTRODUCTION**

**Objective (One): Find out the Pedagogical Approaches, Method and Techniques use in Microfinance Training**

**1(A) APPROACHES AND METHODS**

1. How do you perform training activities? **Tick appropriate**  
Groups  
Individuals  
Both
2. What has been the trend in selecting the trainees/clients?
3. How are the training organized?
4. Do you have enough instructors for the training?
5. Are there any challenges the clients face during and after training activities?

**(b) INSTRUCTIONAL MATERIALS**

1. What tools and material do you use in the training activities?
2. (a) Are the tools and material enough? Yes..... No.....

If yes elaborate on your answer.....

(c) Are the tools and material appropriate?

3. (a) What is the mode of instruction? (tick appropriate)

Oral/ verbal..... written..... Charts..... Illustrations.....  
drawing.....

4. (b) Which language is used in communication?

1-English

2-Arabic

(c) How fluent are you with the language used for instruction?

D- Very fluent

E- Quite fluent

F- Fluent

d- Poor

5. Does BRAC Southern Sudan have foreign support for the training programme?

6. Does microfinance training an effective instrument for self-employment?

### **(C) BENEFIT OF TRAINING**

1. What benefit does each of you acquire after being train?

2. Is there any rules and regulation to be follow while you are at the training centre?

3. (a) What are the topic do you train in?

(b) For how long does the training last?

**NB: THANK YOU SO MUCH, COULD YOU PLEASE EDUCATE ME ON WHAT YOU FEEL I SHOULD LEARN?**

### **Appendix (iii): Observation Checklist**

- Infrastructure
- Training place, linguistic analysis
- Material/tools being used
- Environmental features
- ICT/Computers
- Training Aid,
- Record keeping system
- Training Method
- Number of clients being train
- Facial expressions
- Body language

## **Appendix (iv): Interview Guide for the Managers, Administrators and Government official**

Dear respondent (s),

I am a student of Kyambogo University pursuing a Masters Degree in Vocational Pedagogy. I am carrying out a study about Microfinance Training and Women empowerment in South Sudan. I am kindly requesting you to provide the necessary information that will help you and me to improve Vocational education in South Sudan. The information given will be treated with utmost confidentiality and it is for academic purpose only.

Thank you so much for your cooperation.

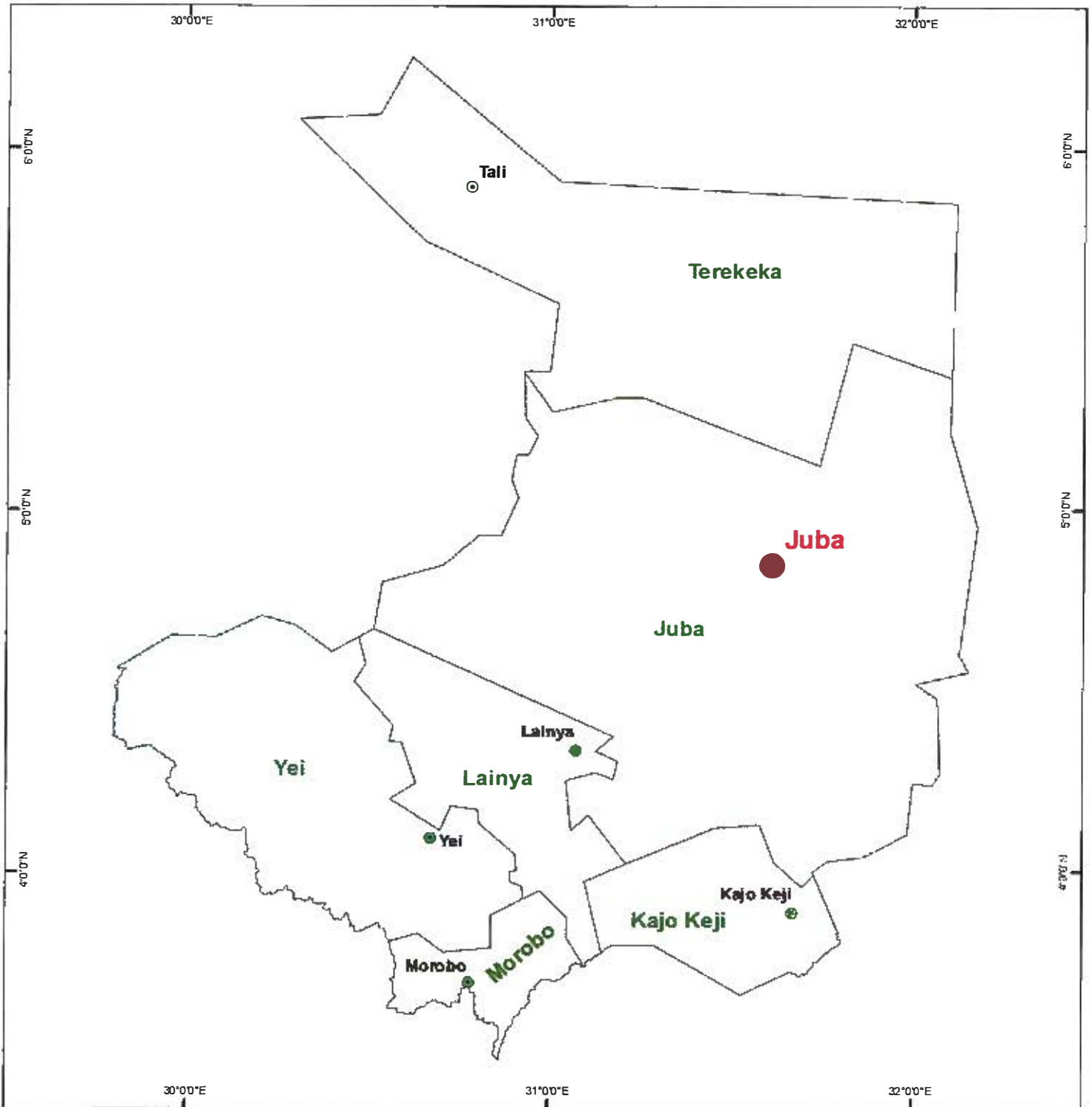
1. (a) Does BRAC have policy on training of the clients?  
(b) What are the policies governing the microfinance Institution in South Sudan?
2. Do you have budget for training?
3. Do you have a work plan?
4. Where do you get your trainer?
5. Whom do you work with in the process of training?
6. (a) What is the role of government in support of the training?  
(b) Does the government have affirmative action targeting women?
7. (a) What are the challenges face as government, administrators and manager in the planning of the training programme?  
(b) What limitation (gap) has been identified in microfinance training and women empowerment?
8. Do you have a gender policy on training?

**NB: THANK YOU SO MUCH, COULD YOU PLEASE EDUCATE ME ON WHAT YOU FEEL I SHOULD LEARN?**

**Map of Central Equatoria State**

**Letter of Introduction**

# CENTRAL EQUATORIA STATE

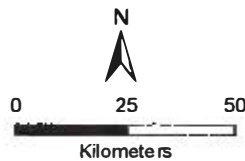


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**Legend**

- Country Capital
- County Capital



Projection: Geographic  
 Datum: WGS84

The boundaries and names used on this map do not imply official endorsement or acceptance by the United Nations.

### Map Location

