ABSTRACT

Chapter 1 briefly introduces the factors that influence maize production in Kenya, which are; price of maize, credit availability and cost of inputs. This chapter highlights the major problem facing Kenya currently which is food shortage.

In chapter two, the research focuses on the cobweb theorem, which explains how prices and output interact in a market; the law of supply and demand is also described, the factors affecting maize production are discussed in details and some journals are also used.

Chapter 3 describes the method that will be used to analyze the data that was collected. Gretl is used in analyzing the data.

Chapter four shows the results of the model. This shows that the model is significant. The results show that there exists a relationship between the dependent variable, maize output and the independent variables; price to produce per Kg, credit available and cost of inputs.

The last chapter describes some of the recommendations that can be used to improve maize production in Kenya.
ABSTRACT

This paper attempts to determine the market penetration of Islamic banks in the Kenyan market. It attempts to single out the effect of advertisements costs and shariah compliant products on the customer deposits.

The study employs semi-annually time series data of Customer Deposits, Number of shariah compliant products and advertisement costs from 2007 to 2012. The linkage between customer deposits, number of shariah compliant products and advertisement cost is modeled. Multiple regression analysis is then used to analyze the model so as to test for the causality between variables of interest. The results indicate that both the number of products and advertisement costs are positively associated with customer deposits. Possible explanations for this relationship are given.
ABSTRACT

Access to financial services has greatly improved with the years. Micro-credit has been considered as tool for socio-economic development and that of poverty reduction, which is usually every government’s aim.

This study investigates micro-credit as tool of poverty reduction and empowerment among women. The objectives of the study are to find out whether access to micro-credit by women reduces poverty and to investigate the factors affecting the impact of microcredit among women. This study’s hypothesis is to find out whether there is a positive relationship between access to microcredit by women and poverty reduction. It utilizes desktop review as the main methodology to provide the overview of the current status of microcredit.

There is a positive relationship between access to microcredit by women and poverty reduction and that microcredit is a relevant method of poverty reduction especially if it hinges on other factors in the market. It has been recommended that proper assessments be done on the factors affecting the impact of microcredit and corrective measures should be taken so as to establish proper frameworks towards provision of microcredit to the poor women clients.