

Appendix

Appendix 1: The data set

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
1	27.2	1	58	0	10	6	0	0	16	40.5	0	21	1	1577.5	0.0	100.0	1400.0	454.3	76.75
2	24.0	0	51	1	7	20	1	1	8	3.0	2	11	1	292.5	92.3	110.8	0.0	709.1	22.26
3	27.2	0	47	1	8	12	1	0	16	4.9	0	4	1	620.0	0.0	40.0	0.0	1789.9	2.19
4	27.2	0	39	1	2	2	1	0	16	9.9	0	7	1	1444.7	0.0	1000.0	500.0	2067.9	42.04
5	35.2	0	38	1	5	5	0	1	16	16.2	3	9	0	595.9	0.0	150.0	150.0	860.3	25.86
6	32.0	0	45	1	5	9	0	1	13	28.3	1	16	1	180.0	0.0	0.0	38.0	402.5	8.63
7	27.2	0	84	1	5	55	0	1	7	8	0	6	0	125.5	70.0	108.5	17.0	0.0	100.00
8	38.4	1	53	1	4	5	1	1	16	52.6	3	14	1	704.7	0.0	140.0	0.0	1419.2	8.98
9	35.2	0	37	1	10	5	0	0	8	12.1	0	13	0	195.0	0.0	10.0	10.0	468.0	4.10
10	35.2	0	50	1	30	13	1	1	8	16.2	11	29	1	2068.0	0.0	0.0	0.0	4519.1	0.00

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB	RPC	BO	RATE (%)
															(UShs '000)				
11	26.0	1	60	0	1	20	0	0	16	121.4	7	9	1	1362.7	1500.0	10.0	132.0	2984.6	35.49
12	28.8	0	55	1	10	9	1	0	16	32.4	0	22	0	2253.0	2275.5	910.0	3463.3	0.0	100.00
13	35.2	0	40	1	5	10	0	0	8	72.8	6	19	1	222.0	0.0	309.0	0.0	0.0	100.00
14	41.6	0	45	1	8	9	1	1	16	32.4	0	31	0	550.0	666.2	10.0	743.9	0.0	100.00
15	35.2	1	50	1	10	5	0	1	8	10.5	0	10	1	916.3	0.0	0.0	0.0	1825.5	0.00
16	35.2	1	43	1	9	10	1	1	8	12.1	0	9	0	205.3	100.0	0.0	249.9	0.0	100.00
17	25.6	0	45	1	7	15	0	1	15	14.2	0	10	1	1204.2	50.0	49.0	0.0	2865.5	3.34
18	15.0	1	28	1	12	3	1	1	8	10.1	4	2	0	271.0	212.4	32.0	200.0	292.3	60.32
19	10.0	0	49	1	4	28	1	0	8	8.1	10	0	0	39.9	3.0	52.8	0.0	0.0	100.00
20	12.8	0	60	1	6	40	0	0	11	111.3	2	14	0	48.9	71.0	0.0	0.0	0.0	100.00

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
21	33.6	1	56	0	7	8	0	0	16	40.5	1	10	0	271.1	100.4	273.7	0.0	0.0	100.00
22	35.2	0	34	1	10	7	1	0	16	16.2	1	5	0	219.4	0.0	0.0	0.0	1967.4	0.00
23	35.2	0	33	1	6	7	0	0	11	4.2	1	2	0	49.9	16.0	0.0	0.0	172.2	8.50
24	12.8	0	40	1	6	10	0	1	15	2.4	0	5	1	217.4	10.0	243.0	0.0	691.6	26.78
25	16.0	0	44	1	7	4	1	1	15	5.3	2	6	1	454.6	25.0	249.0	508.7	0.0	100.00
26	28.8	1	20	1	3	0	0	0	11	12.1	4	4	0	298.3	0.0	0.0	0.0	1313.1	0.00
27	20.0	0	35	1	6	3	0	0	0	40.5	10	7	0	743.2	125.8	0.0	0.0	1195.8	9.52
28	24.0	0	36	1	9	1	1	1	11	10.1	0	10	0	288.5	20.0	50.0	60.0	865.1	13.06
29	36.8	0	45	1	13	12	1	0	11	1.2	0	9	0	335.7	0.0	290.1	0.0	648.8	30.90
30	49.0	0	55	1	6	1	1	0	8	1.6	0	3	0	301.7	0.0	648.0	311.6	0.0	100.00

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
31	25.6	1	40	1	7	15	0	0	8	6.1	0	6	0	369.4	50.0	630.0	95.0	986.6	43.99
32	12.8	0	48	1	10	30	0	1	7	3.2	2	6	0	31.7	0.0	648.0	311.6	0.0	100.00
33	44.8	0	34	1	8	14	1	0	15	0.6	0	3	0	397.9	211.9	0.0	0.0	1571.5	11.88
34	16.0	0	53	1	10	10	1	1	8	1.2	0	2	0	40.3	10.0	0.0	0.0	104.6	8.73
35	24.0	0	45	1	10	5	0	0	8	8.1	4	0	0	18.4	23.0	0.0	0.0	12.7	64.43
36	16.0	0	40	1	7	2	0	0	8	1.2	1	2	1	28.0	31.0	0.0	0.0	15.8	66.24
37	44.8	1	28	1	25	0	1	1	8	3.2	0	2	1	1399.9	330.0	319.0	1735.0	0.0	100.00
38	28.0	1	36	1	5	0	1	0	16	2.0	0	1	1	390.5	0.0	0.0	0.0	1608.8	0.00
39	1.0	1	21	1	3	0	1	0	11	1.2	0	1	1	608.0	5.0	0.0	0.0	609.6	0.08
40	0.5	0	28	1	5	0	0	0	11	1.2	0	1	1	529.5	0.0	40.0	0.0	639.9	0.05

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
41	0.5	1	32	0	10	2	0	0	8	1.5	0	3	0	310.0	88.9	50.0	0.0	471.3	22.76
42	41.6	1	38	1	6	4	1	0	11	0.4	0	1	1	500.0	630.0	1080.0	741.8	0.0	100.00
43	52.8	1	42	1	10	0	0	0	13	0.4	0	2	1	900.0	381.0	0.0	0.0	1207.7	23.98
44	24.0	0	48	1	8	3	0	0	0	5.0	2	7	0	1455.0	220.0	280.0	1976.8	0.0	100.00
45	22.0	1	45	1	14	25	1	1	7	6.1	0	4	0	243.0	14.5	42.5.0	0.0	0.0	100.00
46	8.0	1	27	1	12	12	1	0	11	1.1	0	6	1	2449.0	264.1	71.8	0.0	0.0	100.00
47	36.8	0	50	1	10	0	1	0	8	0.8	0	2	1	266.7	138.0	270.0	0.0	0.0	100.00
48	11.1	0	61	1	10	5	1	0	7	0.2	0	1	0	1271.6	0.0	0.0	0.0	2736	0.00
49	40.0	0	36	1	10	0	1	0	8	0.2	0	1	0	197.0	0.0	250.0	18.5	262.4	50.57
50	32.0	0	32	1	4	6	0	0	7	0.5	1	2	0	588.7	0.0	100.0	771.6	1613.3	35.08

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB RPB RPC (UShs '000)			BO	RATE (%)
51	24.0	1	27	1	10	6	1	0	11	0.2	0	2	1	794.8	0.0	600.0	230.0	490.0	62.88	
52	37.0	0	40	1	10	5	0	0	11	1.1	8	4	0	320.0	0.0	90.0	100.0	766.6	19.86	
53	19.2	0	30	1	15	5	1	0	7	2.2	7	8	0	278.0	256.6	59.1	0.0	0.0	100.00	
54	19.2	0	32	1	20	7	1	0	7	1.0	4	8	0	875.7	120.0	245.0	903.0	0.0	100.00	
55	16.0	0	39	1	9	16	1	0	16	0.2	0	2	1	262.0	0.0	0.0	559.5	0.0	100.00	
56	9.6	0	37	1	9	12	0	1	11	7.5	20	0	0	379.5	15.0	0.0	0.0	746.0	1.97	
57	32.0	0	26	1	45	15	1	0	8	0.8	0	10	0	730.0	110.0	454.0	284.4	459.3	64.88	
58	41.6	0	35	1	8	9	1	0	15	4.9	0	6	0	535.8	20.0	230.5	0.0	411.6	37.83	
59	17.6	0	30	1	9	4	1	0	13	2.8	0	2	0	390.2	18.1	227.6	0.0	390.7	38.61	
60	40.0	1	38	1	10	0	0	0	8	0.2	0	1	0	170.0	0.0	0.0	0.0	396.1	0.00	

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
61	21.0	1	27	1	6	10	0	0	11	8.1	20	0	0	366.0	0.0	0.0	0.0	837.3	0.00
62	30.0	0	60	1	4	12	1	0	8	19.0	0	17	0	620.0	184.2	3.7	0.0	23.0	89.09
63	46.4	0	35	1	6	4	0	0	11	2.0	5	3	0	335.0	0.0	0.0	0.0	1293.6	0.00
64	46.4	0	35	1	10	8	0	0	11	2.0	0	7	0	337.8	214.0	0.0	0.0	472.1	31.19
65	44.8	0	40	1	7	10	1	0	16	1.6	0	7	0	320.0	45.0	0.0	0.0	436.9	9.34
66	16.0	0	50	1	10	20	0	0	8	4.0	0	7	0	346.2	16.0	38.0	0.0	633.0	7.86
67	49.6	0	34	1	8	10	1	0	11	20.2	0	21	0	338.6	60.0	0.0	0.0	144.5	29.34
68	46.4	0	42	1	7	20	0	0	11	3.2	0	5	0	185.0	0.0	0.0	0.0	735.1	0.00
69	112.0	1	35	1	0	35	0	0	0	15.0	22	0	0	482.0	162.2	210.0	0.0	359.1	50.90
70	38.0	1	41	0	12	3	0	0	8	0.4	0	4	0	402.8	22.3	0.0	31.0	271.4	16.42

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB	RPC	BO	RATE (%)
															(UShs '000)				
71	25.0	1	53	0	10	0	0	0	0	0.2	0	1	0	348.2	275.7	0.0	0.0	317.0	46.52
72	112.0	0	58	1	28	38	0	0	0	183.8	136	0	0	1881.5	400.0	1264.0	1195.5	899.5	76.07
73	30.0	1	37	0	6	0	1	0	8	1.6	0	2	0	976.0	0.0	73.8	0.0	1082.6	6.38
74	25.0	1	40	0	7	10	1	0	11	3.2	0	1	0	168.4	184.0	3.8	0.0	23.0	89.09
75	16.0	1	48	1	8	10	0	0	11	2.0	0	11	0	447.8	15.0	170.0	163.0	519.0	40.14
76	26.0	0	28	1	9	3	1	0	11	0.8	0	2	0	500.1	32.5	295.2	429.7	0.0	100.00
77	34.0	1	40	0	10	0	1	0	7	2.4	0	2	0	416.6	10.0	0.0	0.0	1097.7	0.09
78	20.0	1	40	1	10	8	1	0	15	0.2	0	2	0	262.7	0.0	0.0	12.0	469.5	2.49
79	33.0	1	4	1	9	10	1	1	16	1.6	0	10	0	91.3	0.0	0.0	0.0	155.3	0.00
80	64.0	1	32	0	6	1	1	0	15	25.9	0	4	0	1408.0	3.0	434.0	158.0	1756.7	25.30

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB RPC (UShs '000)			BO	RATE (%)
81	50.0	1	38	1	10	10	1	0	11	40.5	4	2	0	1180.0	0.0	0.0	0.	1581.5	0.00	
82	60.0	1	42	1	9	0	0	0	11	2.0	0	2	0	250.0	15.0	11.0	0.0	381.4	6.38	
83	60.0	1	40	0	5	0	1	0	8	0.6	0	2	0	542.5	150.0	11.0	241.3	520.7	43.59	
84	57.0	1	35	1	11	0	1	1	7	0.8	0	1	0	512.5	0.0	11.7	0.0	954.2	1.21	
85	56.0	1	40	1	16	0	1	0	8	0.4	3	1	0	913.0	100.0	0.0	0.0	1508.0	6.22	
86	56.0	1	29	1	12	0	1	0	11	2.0	0	2	0	293.5	0.0	0.0	0.0	547.1	0.00	
87	66.0	1	30	1	10	0	1	0	7	0.4	0	2	0	200.0	60.0	50.0	0.0	253.1	30.29	
88	66.0	1	38	1	11	0	0	0	7	1.2	0	2	0	286.5	0.0	95.0	0.0	400.9	19.16	
89	66.0	1	55	1	14	0	1	0	0	4.0	10	1	0	266.5	100.0	0.0	0.0	348.4	22.30	
90	66.0	1	35	1	14	0	1	0	11	2.0	0	2	0	260.0	163.1	100.0	100.0	71.5	83.55	

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB RPC (UShs '000)			BO	RATE (%)
91	60.0	1	61	1	8	11	1	0	8	20.0	0	12	0	355.0	0.0	0.0	100.0	562.1	15.10	
92	66.0	1	53	1	8	0	1	0	7	1.0	0	1	0	262.5	100.0	70.0	0.0	329.6	34.03	
93	58.0	1	57	1	18	0	0	0	8	1.2	0	2	0	269.5	122.0	0.0	0.0	193.7	38.64	
94	62.0	1	48	1	14	10	1	0	7	4.9	0	1	0	87.0	30.0	89.2	0.0	0.0	100.00	
95	20.8	1	37	1	7	0	1	0	11	3.2	3	1	0	1233.0	0.0	0.0	0.0	1885.0	0.00	
96	50.0	1	54	1	12	3	0	0	7	2.0	0	4	0	479.0	240.0	50.0	224.6	208.9	71.13	
97	40.0	1	60	1	9	0	1	0	16	0.2	0	4	1	700.0	50.0	0.0	0.0	850.9	5.55	
98	40.0	1	42	1	10	10	0	1	8	0.2	0	2	0	631.5	200.0	100.0	28.3	1856.6	15.03	
99	58.0	0	52	1	11	0	0	0	8	1.0	0	1	0	259.5	237.0	40.0	60.0	125.0	72.94	
100	64.1	1	29	1	10	0	0	0	7	0.6	0	1	0	183.5	80.0	0.0	0.0	213.0	27.30	

Appendix 1: The data set (continued)

SERIAL NO.	KM (km)	SEX	AGE (y)	MAR	HSZ (no.)	EXP (y)	OCC	SOC	EDU (y)	LAN (h)	IND (no.)	EXO (no.)	COL	SIZE	RPA	RPB (UShs '000)	RPC	BO	RATE (%)
101	64.0	1	42	1	14	0	0	0	7	0.6	0	1	0	273.5	49.0	30.0	132.0	263.1	44.51
102	64.0	1	32	1	12	0	1	0	7	1.2	0	1	0	227.5	51.0	70.0	10.0	298.7	30.49
103	64.0	1	50	1	8	0	0	0	7	1.2	0	1	0	225.5	46.6	143.7	41.7	76.4	75.23
104	56.0	1	26	0	5	0	1	0	16	1.2	0	1	0	180.0	90.5	70.0	0.0	106.2	60.18
105	36.0	1	32	1	13	0	1	1	11	2.4	0	1	0	270.0	0.0	0.0	0.0	361.6	0.00

Source: UCB RFS, Kampala.

Appendix 3: The analysis of the difference between means

The rationale for the analysis of the difference between means was to investigate whether the differences observed in the arithmetic means of the parameters between the men and women borrowers (see Table 3.2) were statistically significant. The t-test of significance for the difference between two means was used.

Firstly, the hypotheses for this test were stated as follows:

$$H_0: \mu_m - \mu_w = 0$$

$$H_1: \mu_m - \mu_w \neq 0$$

where

μ_m = population mean value for men borrowers; and

μ_w = population mean value for women borrowers.

The null hypothesis, H_0 states that the difference between the means of the two populations (m) for men and (w) for women for the variable was not significantly different from zero. The alternative hypothesis H_1 states that the difference between the two population means was significantly different from zero.

The t-calculated for the means of the variables were calculated using the formula (A1) below:

$$t = \frac{(\bar{x}_{im} - \bar{x}_{iw}) - (\mu_{im} - \mu_{iw})}{\sqrt{\frac{s_{im}^2}{n_m} + \frac{s_{iw}^2}{n_w}}}$$

where

t = calculated t-value, since the variance was unknown;

\bar{x}_{im} = mean for the variable i for men borrowers;

\bar{x}_{iw} = mean for the variable i for women borrowers;

μ_{im} = population mean for the variable i for men borrowers;

μ_{iw} = population mean for the variable i for women borrowers;

s_{im}^2 = variance for the variable i for men borrowers;

s_{iw}^2 = variance for the variable i for women borrowers;

n_m = number of men borrowers in the sample;

n_w = number of women borrowers in the sample; and

$$d.f = \frac{\left[\frac{s_{im}^2}{n_m} + \frac{s_{iw}^2}{n_w} \right]^2}{\frac{(s_{im}^2/n_m)^2}{n_m - 1} + \frac{(s_{iw}^2/n_w)^2}{n_w - 1}} \quad (A2)$$

At the 95% level of significance, the critical t-statistics for a two-tailed test for each of the degrees of freedom was shown in Table 3.2. Hence, the decision rule was that the null hypothesis H_0 should be rejected if the absolute value of the t-calculated value was greater than the t-tabulated value, and the alternative hypothesis H_1 accepted otherwise.

Appendix 4: The chi-square test of independence

A chi-square test of independence was conducted to investigate whether there was any independence between gender and each of the dummy variables. Each borrower was classified according to two criteria, i.e, gender and a dummy variable, namely marital status (MAR), society membership (SOC), ownership of collateral (COL) and other occupation (OCC).

The hypotheses were as follows:

H_0 : The characteristics were independent,

H_1 : The characteristics were dependent

Frequencies of the occurrence of the dummy variables and percentages for each occurrence were computed and reported in Table 3.3.

The expected number of observations were computed according to the formula:

$$E = [(\text{row total for the cell}) \times (\text{column total for the cell})] \times \frac{1}{n}$$

The degrees of freedom was computed using the formula:

$$\begin{aligned} df &= (r-1) (c-1) \\ &= (2-1) (2-1) = 1 \end{aligned}$$

The tabulated chi-square value for 1 degree of freedom and 5% level of significance was 3.84. The decision rule was therefore to accept H_0 if the tabulated chi-square value exceeds the calculated chi-square value and to reject H_0 and accept H_1 otherwise. The results of the chi-square test were summarised in Table 3.3.

Appendix 5: Formula for calculating the t-values

The formula for calculating t-values is as follows:

$$t = \frac{b_i - \beta_i}{se(b_i)} \quad (A3)$$

where

t = calculated t-value

β_i = the hypothesised value of the coefficient;

b_i = the estimated value of the coefficient; and

$se(b_i)$ = the standard error of the estimated coefficient.

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