



Reference: Ms Jennifer Mgolodela
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07 April 2021

Person No: 855810

PAG

Mr JK Karuitha
Karatina University, School Of Business, Hospital Road,
P.o. Box 1957-10101
Karatina, Kenya
10101
Kenya

Dear Mr John Karuitha

Doctor of Philosophy: Approval of Title

We have pleasure in advising that your proposal entitled *Empirical evaluation of the possible impacts of the transformation of microfinance institutions in Africa* has been approved. Please note that any amendments to this title have to be endorsed by the Faculty's higher degrees committee and formally approved.

Yours sincerely

A handwritten signature in black ink, appearing to read 'M Bosman'.

Mrs Marike Bosman
Faculty Registrar
Faculty of Commerce, Law and Management