



UNIVERSITY OF NAIROBI
BOARD OF POSTGRADUATE STUDIES

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OUR REF: K90/85401/2012

4th December, 2012

MS. MULWA MARTINA MUTHEU
C/O DIRECTOR
SCHOOL OF JOURNALISM

Dear Ms. Mulwa,

I am pleased to inform you that the Vice-Chancellor, acting on behalf of the Senate of this University and on the advice of the University Board of Postgraduate Studies has approved the recommendation of the Board of Examiners that you be awarded the **Doctor of Philosophy Degree** in **Communication and Information Studies** for your Thesis entitled: **"Financial Inclusion of the Poor and Marginalised: A Multi Case Study of the Context of Use of Selected Mobile Banking Products in Kenya"**.

Please accept my congratulations on this achievement.

You will be conferred with your degree at the next University Graduation ceremony. Information regarding the precise date will be communicated to you later.

Yours Sincerely,



PROF. E.W. MUTITU

DIRECTOR, BOARD OF POSTGRADUATE STUDIES

c.c. Director, School of Journalism
Academic Registrar
Deputy Registrar, Examinations (Operations)

EWM/gm

UNIVERSITY OF NAIROBI



CERTIFIED TRUE COPY
OF THE ORIGINAL



This is to certify that

Martina Muthau Mulwa

having satisfied the requirements
for the award of the degree of the

**DOCTOR OF PHILOSOPHY
(IN COMMUNICATION AND INFORMATION STUDIES)**

was admitted to the degree
at a Congregation held at
this University on the

Seventh Day of December in the Year
2012

K. Karanja

VICE-CHANCELLOR

(DEPUTY VICE-CHANCELLOR (ACADEMIC AFFAIRS))

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