



**Microcredit and Women's Empowerment in
Kyenjojo District of Uganda**

A Research Paper presented by:

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UGANDA

in partial fulfilment of the requirements for obtaining the degree
of
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:
SOCIAL JUSTICE PERSPECTIVE
SJP

Specialization:

(Human Rights Gender and Conflict studies)

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The Hague, The Netherlands
December 2019

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This document represents part of the author's study programme while at the International Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

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List of Acronyms

BRAC Bangladesh Rural Advancement Committee

CMF Commercial MicroFinance

\$ Dollar

FGD Focus Group Discussion

HOFOKAM Hioma Fort Portal and Kasese Microfinance

LTD Limited

MFI Micro Finance Institutions

NGO Non-Governmental Organisation

NTV National Television

PEAP Poverty Eradication Action Plan

UGX Uganda Shillings

VO Village Organisations

Abstract

Over the years, women empowerment has taken center stage in Uganda's government policy and development agenda while acknowledging that women have a role to play in economic growth. Therefore, the issue of microfinance institutions offering microcredits to women is top on the agenda of poverty eradication in Uganda. However, Uganda is not immune from the ongoing global competing debate on the extent that access to microcredits empowers women. Several studies in Uganda in the recent past have produced conflicting reports on the impact of microcredit on women's empowerment in Uganda. As a result, the study attempts to analyze the ways in which microcredit programs have influenced the lives of women in Kyenjojo district. How has the involvement in the microcredit program affecting the women's decision-making positions in poor households and the community as a whole? Most importantly it highlights how these women can be empowered to overcome the challenges they experience in the process of accessing the microcredit scheme. Data was collected through qualitative methodological approaches such as in-depth interviews, focus group discussions and semi-structured interviews with women beneficiaries of microcredits, and men with wives participating in the schemes, together with key informants from NGOs and Micro-Finance Institution representatives that have microcredit facilities for vulnerable women. To support the analysis of data, two major concepts, Empowerment, and Patriarchal Bargain were explored. The findings show that women's access to microcredit empowered them economically by generating income from their investments through profits, which are used to improve their standards of living, give them access to property, and pay for their children's educational needs. Those that are married were able to foster egalitarian relationships with their spouses in the household, the divorced and widows earn more respect from the community as they become financially independent, and the singles and never married were able to independently plan for a brighter future. However, there are challenges such as loan repayments due to the size of the loans, as well as husband approval or consent for married women to secure loans. In conclusion, the study shows that microcredit empowered women in different ways, and highlights the challenges, portraying how they affect women differently. For example, single and never married women's empowerment experiences are different from those of married or divorced women. However, the study suggests that future research should look at how the financial empowerment of single and never-married women helped them in negotiating a better relationship with their future.

Relevance to Development Studies

Women are a pillar for both social and economic development this implies that the study on women empowerment helps in identifying the gaps that continue to fuel inequalities. This is key for influencing policies that will help in addressing the problems that continue to hinder women from accessing and enjoying human rights.

Keywords

Women, Empowerment, Microcredit, Uganda, Kyenjojo, Economic, Gender, Patriarchal, bargain, Roles.

The Competing Debate on Women Economic Empowerment and Social Emancipation

1.1. Introduction

Different micro-finance and microcredit programs have been promoted by bilateral and multilateral donor agencies to support business ventures for the poor which could potentially give rise to their economic and social empowerment (Mayoux, 2001:435). This study focuses on how access to microcredit has influenced the lives of poor rural women, a subject that has also been a topic of some controversy. For instance, in Bangladesh, Aktaruzzaman and Farooq (2016) reported that microcredit improves borrowers' household consumption but does not improve the durable goods and health care. Islam et al., (2015) have argued that access to microcredit is associated with increasing household consumption and developing new business, especially those who are poor. For Fernandez (2011), microcredit is not working, while Nghiem et al. (2012) and Cull et al., (2009) findings revealed that the scheme has little or no effect in Vietnam and Thailand respectively.

From the existing empirical studies, it is evident that the contradictory findings as regards the impact of microcredit leave room for a number of questions that required urgent answers to ascertain whether microcredit programs really empowered women. This is also the case in Africa, where several studies (van Rooyen et al., 2012; Ganle et al., 2015; Akingunola et al., 2018) on microcredits impact in Sub-Sahara Africa have come out with mixed results on the effects of microcredits on women empowerment. To analyze some of these nuances this research analyses the case of the Kyenjojo district in rural Uganda. Kyenjojo is located in Western Uganda and was carved out from Kabarole districts of the Toro region in the year 2000. It was bordered by the Kabarole District in the west, Kamwenge District in the south Kibale District in the north, and Kyegegwa District in the east. In 2013 Kyenjojo district estimated population was at 412,000 with 96% population rural-based and depends on agriculture for livelihood (Mayanja et al., 2016:6) and the district has one of the highest poverty rates in the Western Region of the country.

1.2. The Problem Statement

Over the years, women empowerment has taken centre stage in Uganda's government policy and development agenda acknowledging that women have a role to play in economic growth (Eton, 2018:1-2). Thus the government of Uganda set up a fund to support women over the years with rapid expansion and diversification of the microfinance industry, with strong support from the central bank and numerous donors (Agness, 2014:1). The issue of microfinance institutions offering microcredits to women is top on the agenda of poverty eradication in Uganda. This was supported by various development

partners that are committed to eradicating poverty as a significant focus of its sustainable growth and development (Eton, 2018; Agness, 2014). The Government initiated this as a policy strategy within the overall Poverty Eradication Action Plan (PEAP). The main problem that this study intends to resolve is that little is known about how women transform their lives after involving in a microcredit program, how they utilize and invest their money and at the same time manage to deal with a non-cooperative spouse.

Two formal institutions are involved, one commercial bank with a rural mandate (Centenary Rural Development Bank), finance companies (Commercial Microfinance Ltd., BRAC, HOFOKAM), and a large number of semi-formal NGOs/MFIs - among them five international NGOs, 17 large local NGOs, and 50 financial cooperatives. Besides, there is an unknown and unrecognized number of unaffiliated informal microfinance institutions (Seibel & Almeyda, 2002:1). With the increasing interest of donors coupled with several NGOs offering sustainable financial support services, the microfinance industry began to take shape (Carlton and Wien, 2001:16). The focus of the government is on women, this explains why women dominate the microfinance market, with over 60% of microcredit beneficiaries are women (Seibel & Almeyda, 2002:1).

Uganda is not immune from the ongoing global competing debate on the extent to which access to microcredits has empowered women. Several studies in Uganda in the recent past have produced conflicting reports on the impact of microcredit on women empowerment in Uganda. While Lakwo (2006) and Mukhooli (2015) found that rural women microcredit clients in Uganda experienced improved decision-making power within their households and gained greater ownership over some household assets typically controlled by men and as a result reduce tension between the husbands and wives. Blattman et al., (2013: 53) study in Uganda shows that improvements in economic well-being do not necessarily have secondary effects on a woman's health and empowerment. Blattman and others maintained that despite women gaining economic empowerment, they still did not participate in the decision-making of the household or enjoy the independence to take their own actions without permission from the husband.

However, the study conducted by Professor Leo De Haan and Alfred Lakwo in Uganda on the impact of micro-credit on business change and social emancipation for women findings is contrary to Blattman et al (2013) findings of women gaining economic empowerment without social emancipation. The findings of Leo De Haan and Alfred Lakwo shows that women that participated in a microcredit program in Uganda experience significant social emancipation and empowerment, particularly in household decision making but did not experience improvement in their well-being as poverty is still much persistent (De Haan, & Lakwo, 2010). There are those that argued that microcredits have caused problem for women in Uganda by increasing tension in the households (NTV-Uganda, 2016; Ajiambo, 2019) while others maintained that women participation in microcredits program has reduced domestic violence in the household (Murungi, 2009; Kwagala, 2013). Irrespective of

whether women access microcredit empowered or disempowered women or did not have the desired effect of empowering women economically and socially in Uganda. It is highly imperative to explore rural women's experience in the access and utilization of microcredit.

1.3. Objectives

The primary objective of this paper is to analyze the ways in which microcredit programs have influenced the lives of women in Kyenjojo district. It is concerned with analyzing how their involvement in the microcredit program has affected their decision-making positions in the poor households and the community and how these women can be empowered to overcome the challenges they experience in the process of accessing and using the microcredit scheme.

1.4. Research Questions

1.4.1. Main Question

To what extent have microcredit programs contributed to the empowerment or disempowerment of women in poor rural households in Uganda?

1.4.2. Sub-Questions

In which ways have access to microcredit influenced the economic empowerment of women in poor households?

How have these women experienced and coped with the challenges they faced in households where the prevailing ideologies are based on patriarchal norms?

In which ways have the microfinance NGOs supported these women in their business and household problems?

1.5. Study Outline

The presentation of the argument in this study will be in six chapters. The first chapter already discussed the background of the study, the research problem, questions, objectives, and justification of the study. The second chapter will focus on the methodology that elaborates on the approach to data collection, the field experience in relation to limitations and challenges will be discussed in detail. The third chapter will be on the literature review with detail attention on microfinance and microcredit debate for women empowerment. To support the analysis of data in chapters four and five, the discussion on the concepts of Empowerment and Patriarchal Bargain will also be part of the central discussion in chapter 3 of this study. Chapters four and five will be for

the discussion of findings from the data analysis while chapter six will be for conclusions, summary, and recommendations of the study.

Chapter 2 Methodology

2.1 Introduction

To have a clear understanding of how microcredit has empowered women in Uganda and the challenges they encounter in accessing microcredits, I adopted a qualitative methodological approach. I conducted in-depth interviews, focus group discussions and semi-structured interviews for women beneficiaries of microcredits, and men with wives participating in the schemes as well as key informants from NGOs and Micro-Finance Institutions representatives that have microcredits facilities for vulnerable women. The study was conducted in Kyenjojo one of the districts in Uganda for the case study to examine if women access microcredits led to empowerment or disempowerment as highlighted by the mix results of previous studies. Yin (1984:23) defined a case study research methodological approach as “an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used”. The method allows a researcher to scrutinize the data within a specific context carefully.

This study involved collecting primary information from the field, and the researcher used a purposive sampling technique to identify the study participants. 49 respondents participated in this study through focus group discussions and semi-structured interviews. Four focus group discussions consisting of married, singles, separated, and widowed women were conducted, and each group had 8 participants, ten women and seven men participated in semi-structured interviews and out of those 2 were representatives of the two microfinance organizations BRAC Uganda and HOFOKAM. Usually, a case study method opts for a small number of individuals or a geographical as the subjects of study (Zainal, 2007). Case studies, in their true essence, explore and examine contemporary real-life occurrence through comprehensive background analysis of a restricted number of happenings or situations, and their relationships (Zainal, 2007:1).

While there has been criticism that one cannot generalize based on a single case or story, the approach is much better for a case study and not suitable for full-fledged research, and subjective which is highly influenced by the researcher’s bias interpretations (Flyvbjerg, 2006:2). The majority of women in Uganda under the micro-credit schemes have one thing in common; they are all poor and affected by the patriarchal structure of the society which can be verified from previous studies. Through reports of previous studies, the case study research approach gives room for a holistic and in-depth exploration of multifaceted issues for a comprehensive understanding (Noor, 2008:1603). “Through case study methods, a researcher is able to go beyond the quantitative statistical results and understand the behavioural conditions through the actor’s perspective” (Zainal, 2007:1). It should be noted that a case study in

itself is not a research method or should not be confused with qualitative research, although researchers can select methods of data collection and analysis that will generate material suitable for case studies (Yin, 2017). Typically, data are gathered from the diversity of sources and by using several different methods which can be mix quantitative and qualitative or mixed such as interviews, observations, and statistical evidential approaches (Yin, 2017).

2.2 In-depth Interview, Focus Group Discussion, and Semi-structured Interviews

An in-depth interview is one of the qualitative research techniques that this study used in collecting the required data. It is a technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation (Boyce & Neale, 2006:3). “In-depth interviews are useful when you want detailed information about a person’s thoughts and behaviors or want to explore new issues in-depth” (Boyce & Neale, 2006:3). Therefore, it helps set the foundation for data collection and analysis due to the sensitivity of some of the information relating to wealth and other private information of the participants. Through in-depth interviews with women and men, one could tell if patriarchy ideology has come to pass from the stories they shared.

Also, focus group discussions for women were conducted to collect relevant information. The approach was deemed appropriate for this study because it was useful in facilitating group conversation or a collective dialogue that helped in identifying how a group of people feel about a particular issue which in one way or the other affects them as a group (Kamberelis & Dimitriadis, 2013; Liamputtong, 2011). The fact that HOFOKAM and BRAC-Uganda give out microcredits to an organized group of women in village organizations (VOs), having focus groups discussion for women in the same VO helped to understand how these women dealt with tension that could arise within the household due to the change in income status. This was vital to the understanding of how the women explore the patriarchal bargain narrative because failure by a member to pay back the loan due to lack of control over the loan collected will affect other members of the VO for future consideration for loans with both BRAC-Uganda and HOFOKAM.

At the same time, the purpose of using a focus group is not to produce consensus data and information (Hennink, 2007). Rather, it is to stimulate a plethora of viewpoints that can assist in having a clear view about the hitches the women beneficiaries of microcredits from HOFOKAM and BRAC-Uganda encounter in both the access, utilization, and repayment of loans due to patriarchal ideology. An ideology that has the tendency of controlling women's decisions on when to access loans, how to use them, and when to pay-back. In addition, to focus group discussion, the semi-structured interviews

were conducted for HOFOKAM and BRAC-Uganda representatives in Kyenjojo district. Interviews are important in a situation where there is little information about the study, and there is a necessity for full perceptions from the respondents (Gills et al., 2008:292). The method was deemed to best suit collecting information from those that provide microcredit facilities for the women. It is important to know what kind of support these microfinance institutions have in place to mitigate violence against women beneficiaries of loans by their husbands and what mechanism do they have in place to ensure that the women that are coming to them will not lose the loans to their husband.

2.3 Sample Selection Criteria

Purposive sampling was used to access the key informants for interviews, the focus group participants as well as the those that participated in the in-depth interviews. It is a selection approach sample with a precise purpose in mind (O'Leary 2010: 170). This approach is deemed to be suitable because the data that this study seeks to acquire can only be acquired from beneficiaries of microcredits as well as organizations that offer such programs. Through BRAC-Uganda and HOFOKAM, 10 women and 7 men were selected for in-depth interviews and out of these 2 were representatives of BRAC and HOFOKAM. 32 women were selected to participate in the focus group discussions. The women were divided into groups of women that are 1), married, 2) separated, 3) singles, and 4) widows or the head of the household that their decisions are not subjected to husband or male authority.

The area officers of both HOFOKAM and BRAC-Uganda were also interviewed and depending on the situation in the field. I also interviewed 5 men that their wives are beneficiaries of microcredit loans from HOFOKAM and BRAC-Uganda in order to get a better sense of how credit affected gender relations within the households from both women's and men's perspectives. The table below is a summary of the selection of participants.

Table 1.

Research Method	Targeted ence	Audi- pants	Number of partici- pants	Justification
FGD 1	Married women, those in living together union		8	To understand if there is any negative or positive impact of micro-credits on their status in the household
FGD 2	Divorced and Separated		8	To understand if there is any role that microcredit play in the contribution to

			the divorce or separation
FGD 3	Singles, never married, or in living together union	8	To understand how they intend to deal with the patriarchal ideology in the event that they get married or engage in living together union
FGD 4	Widow and Head of Household	8	To understand the differences between the experiences of those that have to contend with the patriarchal ideology of the household and those that are independent
Semi-Structure Interviews	HOFOKAM and BRAC-Uganda representatives in Kyenjojo districts	2	To look at the available support to ensure that loan collected really serve the purpose of empowerment and not disempowerment
In-depth interviews	Women beneficiaries from HOFOKAM and BRAC-Uganda	10 women 5 Men	To understand the extent microcredit, contribute to households' problems and tensions between spouse

Source: (Author)

2.4 Procedure for Accessing the Study Participants

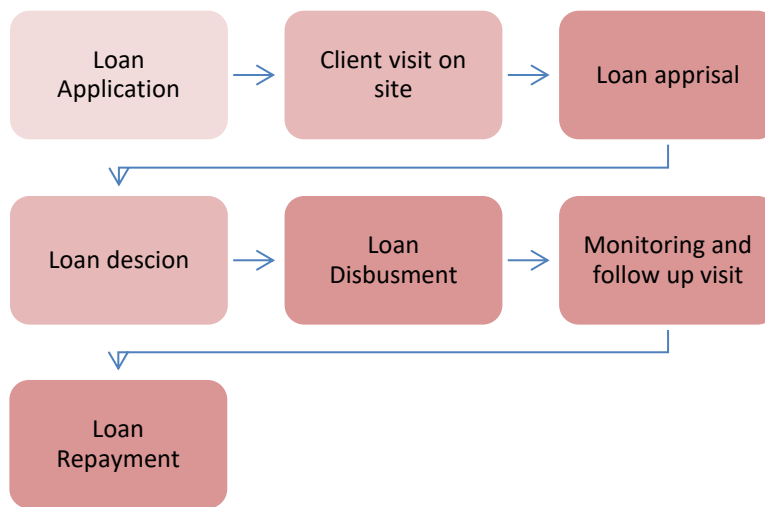
I made use of my professional network and my social capital of 7 years' experience in working with different NGOs implementing women empowerment related programs to access BRAC-Uganda and HOFOKAM. Both organizations were considered because of their popularity among the women in Kyenjojo district. BRAC-Uganda is one of the 13 countries subsidiaries of BRAC (Bangladesh Rural Advancement Committee, and later change to Building Resources Across Communities) International, an international development organization based in Bangladesh (Fazle Hasan,2016).

BRAC-Uganda operates in 80 of the 136 Uganda's districts through 159 branches across the country with 213,072 microfinance members (BRAC-

Uganda,2017:22-23). BRAC-Uganda was established in 2006 as a credit institution and acquire the status of the Tier II Financial Institution Licence to operate as a Micro-Finance Bank under the supervision of the Bank of Uganda in 2019 (Waswa, 2019; Segawa,2019). The choice of BRAC-Uganda as a source of data for this study is because BRAC microcredit program targets poor women (20- 50 years) with stable businesses to enhance the performance of their self-employment activities (agricultural or non-farm microenterprises). BRAC uses the group lending model, to provide individual loans to women who must belong to a village organization (van Ophem, & Antonides, 2016:84) and they have a very strong presence in Kyenjojo district.

HOFOKAM (Hoima, Fort Portal and Kasese Microfinance), is another important source of data that was explored in this study. HOFOKAM was founded in Western Uganda by three Catholic dioceses in 2003. Besides, HOFOKAM is Uganda's oldest and largest rural Micro-finance institution that caters for people with low incomes in rural areas in 12 of the extremely poor districts where 70% of the population live below the US\$1 a day in Western Uganda. The choice of HOFOKAM for the source of data collection was influence by its specialty in the village bank that enables the organization to reach the poorest clients. As documented by Wrenn (2007) and Fred (2011), HOFOKAM lends money to microentrepreneurs congregated in a group between 15 and 40 members who must all be residents of the same village and known to each other. The members of the village bank act as guarantors for each other which makes it possible to lend money to people who have limited or no material guarantee, therefore who are very poor.

Prior to my arrival at the field for data collection, I had already contacted a network of social workers in Kyenjojo district. Therefore, it was easy to proceed with plans already in place before my arrival for easy access with supports of my contacts in the HOFOKAM and BRAC-Uganda office. Apart from having access to conduct a semi-structured interview for their representatives, they also helped me by providing the list of contact persons of all their VOs in Kyenjojo district to help in accessing the members of the VOs that might be interested in participating in the FGD. During weekly meetings which normally take place on Sundays because that's when most women don't go to work, I visited the various VOs meetings to arrange for the selection of the participants from each of the VOs. Since the number of women in a VO can be up to 50, it is not visible to involve all the members. Therefore, only members of the VOs that fit into the criteria stated early were considered. However, those that participated in the in-depth interviews were selected across all VOs of both HOFOKAM and BRAC-Uganda. The two institutions follow a systematic loan disbursement process;



Source: (Author)

2.5 Ethical Issues and Limitations

Consent is one of the major ethical challenges that one needs to deal with in conducting any qualitative interviews. It is the ethical obligation of the researcher to ensure that the interviewees or study participants are fully informed on how their words will be used, participants that are willing and happy for their words to be recorded and used for academic projects to be stored in achieve might not necessarily feel the same way about them being published online for the whole world to access freely, especially if sensitive subjects are covered. Considering the sensitivity of the subject of research that can have aftermath consequences on the marriage of the participants. The identity of the participants was concealed to avoid embarrassment, hurt, and/or betrayal, damage of reputation, or even endangerment. Pseudonyms were used to represent the identity of the participants.

The same approach was replicated for the focus group participants. Sharing one experience might trigger undesirable memory of past events, therefore, I ensured that the participants are aware they can disengage from the interview at any time they feel uncomfortable and they will not be persuaded to continue. The participants did more of the talking and questions were only asked from stories shared for further clarification and the participants were informed of their rights to decline to answer the questions. The limitation of this study is that Uganda has 135 districts and Kyenjojo is just one of them, which means that the findings of the study are restricted to the district and should not be taken as a general phenomenon in the Uganda context. This is because Uganda is divided into different regions and the position of women differs as per region.

Chapter 3 Theoretical Framework: Empowerment, Patriarchal Bargain

3.1. Introduction

This chapter discussion focus is on the theoretical framework deeply rooted in the concepts of empowerment, patriarchal bargain, and gender roles. While the first part of the chapter briefly looks at the importance of microcredits on women empowerment, the second part of the chapter focus is on the empowerment debate. What it means and the different ways that women can be empowered. The third part focuses on the patriarchal bargain and the gender power relation to help understand how women deal with different challenges that hindered them from fully benefiting from microcredit schemes initiated by the government to empower them. The last part of the chapter is the conclusion.

3.2. Microcredit as The Vehicle for Woman Empowerments?

Since the 1970s, and particularly after the successful results in Bangladesh, several actors, including states, bilateral donors and NGOs have supported microfinance and microcredit facilities as means to reduce poverty and promote women's empowerment through giving women access to economic capital, in the form of ownership of and control over resources, income and asset (Seibel & Almeyda, 2002; Lakwo, 2006; Hassan, 2014; Akisimire et al., 2015; Al-Shami et al., 2017; Mudi et al., 2018). It has been argued by several scholars (see Akisimire et al., 2015; Lakwo, 2006; Pradipta & Kalachand, 2016) that women with this additional income are in a better position to have decision-making power in the household. In particular, when this economic capital is merged with social and cultural aspects such as education as suggested by Klugman et al. (2014). Eton (2018:4) noted that "no society can prosper without access to resources for men and women so that they are empowered to shape their own lives and contribute to their families and communities". The lack of finances influence and undermine women's power to access and participate in business opportunities like tenders (Mudi et al., 2018:110). To this end, the donor community, national governments, and other grassroot based development agencies took microfinance high on their plan (Lakwo, 2006:6).

While there are plethora of studies (Fernado, 1997; Feiner & Barker, 2006; Khan & Sajid, 2011; Al-Mamun et al., 2014; Christian, 2016) since the last two decades portray microcredit as an essential tool for women empowerment, Islam et al., (2015) maintained that it has less impact on women who share their husband business (Islam et al., 2015). Other scholars (Bajracharya & Amin, 2013; Balasubramanian, 2013; Ganlea et al., 2015) have pointed out

the negative impact of microcredits such as women's lack of control on their loans. Most especially, in situations where the women rely on their husbands to repay the loans (Goetz and Gupta, 1996; Leach and Sitaram, 2002; Garikipati, 2008). The implication of this is that microcredit can also be a detrimental to many women, particularly to those who have a little control over their loan because it may affect their ability to meet loan repayment in time (Ali & Niehof, 2007; Goetz and Gupta, 1996; Kabeer, 2001). The consequences of such action are that women borrowers will lose their credibility to access more loans after they refused to pay back as at when due.

However, there are those that maintained that microcredits have positive impacts as well as mixed effects that range from positive, no effect and negative effect. For Linda Mayoux, women empowerment through microcredit is a complicated situation that cannot be a solution to all development problems that women encounter in society. Mayoux (1995:4) maintained that microcredit is most unlikely to be a success for the vast majority of poor women unless it is part of a transformed more comprehensive agenda. She was of the opinion that only a few numbers of women would come out better-off and this is based on their level of existing social capital that they possess. As a result of the competing debate on whether women are empowered through, microcredit or not, it is important to critically examine what empowerment is and what does it means to be empowered and this will be elaborated in the next section.

3.3. Empowerment

Formerly used to designate proletarian struggles to antagonize and transform imbalanced and unjust power relations (Cornwall, 2016, 342), empowerment has become one of the most flexible of the international development's many buzzwords (Cornwall, 2016; Cornwall & Eade, 2011). Over the years, empowerment has turned out to be a predominant term used by development donors, international NGOs, banks, and philanthropic capitalists in the discourse of "mainstream development policies for women and girl's greater justice and equality and the broader democratization of power relations in society" (Cornwall, 2016, 343). Be that as it may, empowerment is a contested concept and a complex idea which cannot be epitomized by a specific definition as well as measured with a distinctive benchmark (Gibson, 1991).

In agreement with Parpart et al., (2003:4), the term empowerment should be understood as a multidimensional social process (sociologically, politically, psychologically, economically) that enable people to take control of their lives. Empowerment is not something that can be bestowed by others, it is all about acknowledging inequalities in power, emphasizing the right to have rights, and taking actions that can bring about fundamental structural change in favor of greater equality (Sen, 1997; Kabeer, 1994; Batliwala, 1993). However, empowerment cannot be understood without a clear understanding of the nexus between power and empowerment. Power, as defined by Batliwala (1994:129), is the control over "material assets, intellectual resources and ideology" and

empowerment as “the process of challenging existing power relations, and of gaining greater control over the sources of power” (Batliwala, 1994: 130). Therefore, empowerment, in its broader sense, symbolizes groups or an individual's increased "power". Though power means access to and the control over ideological, intellectual, and material resources (Batliwala, 1994), in the context of development discourse, it refers to both the "external" changes that occur in the social status and fundamental power relations in society as well as "internal" transformation within an individual's sense of self independence (McNelly and McCord, 2001). Therefore, it is practically impossible to understand empowerment without power because the various definitions of empowerment are directly connected with power (Mayoux, 2000).

In general, empowerment literally connotes significant shifts in power relations which means empowerment is relational in nature, a complicated reciprocal relationship between women's 'self-understanding' (Kabeer, 1994) and the 'capacity for self-expression' (Sen, 1997) to access and control material resources. Sen defines capabilities as what people are capable of doing or what they are able to be - the various opportunities that they have to accomplish different lifestyles and as a result, the ability to live a good life. Crucial to the Sen argument is the notion of functioning's, and capabilities. Functioning reflects the range of possibilities that a person can be or do, while capabilities also express the ability to choose from this functioning (Sen, 1979). For instance, being able to participate in the labor market, which implies that a woman that is targeted to benefit from the microcredit schemes must possess the capability to function in the society before the gender equality and empowering all women and girls can be realized. This is because of the significance of empowering people to support themselves, and of focusing on individuals as the actors of their own development (Stiglitz et al., 2009).

The debate on empowerment echoes that empowerment is a process whereby people gain control over the various factors that encumber their choices which in turn restrict them from exercising their choices that are requisite to the quality lifestyle they desire (Sen 1999; Nussubaum, 2000; Ravallion and Shaohua, 2001). As posited by Bennett, (2002), empowerment should be understood as the enhancement of assets and capabilities of various groups and individuals to engage, influence and hold the institutions that affect them accountable. In many societies, in the developing world, in particular, the resources are primarily directed to men which consequences are detrimental to the realization of women's rights.

Therefore, there is a need to empower women which can be in different forms as documented by various studies (see Young 1993; Friedmann, 1992; Mayoux, 1997; Hur, 2006; Mandal, 2013). For Friedmann (1992), women empowerment follows the path of four different categories of power. They are political power (access to decision making power in the household that influence them daily), social, psychological power (sense of potency that is reflected in self-esteem and self-confident behavior), economic power (access to assets, income, markets and decision-making power in the economic activities), and social power (access to certain bases of individual production such

as knowledge, information, financial resources, skills and participation in social organizations).

In connection with Friedmann's categories of power, different scholars have recognized three core variables of empowerment. While Kumar and Sreedhara (2004) identified the variables as social, economic, and general empowerment, Fayyaz (2002) on the other hand, divided women's empowerment into three categories such as political, social, and economic empowerment. Regardless of the variables of women empowerment identified by scholars, women's empowerment can take place at a hierarchy of different levels in societal, community, household, and individual, a household which involves two complementary processes (Malik & Luqman, 2005:100-101).

The first process, as identified by Malik and Luqman is the social mobilization and collective agency, as poor women often lack the necessary capabilities and self-confidence to tackle and encounter the prevailing inequalities and impediments against them. The second process is economic security to complement social mobilization because, given that women are subjected to livelihood insecurity and economic deprivation, they will not be in a pole position to mobilize processes (Malik & Luqman, 2005:100-101). However, from all the Friedmann four categories of power, various scholars (Sultana & Hasan, 2010; Nader, 2008; Sosibo, 1999; Kamal, et al., 1992) argued that economic power is the most significant to women empowerment because they will be able to eliminate their economic dependency on husbands and also be able to take care of their families. Therefore, they will develop some level of self-confidence and self-esteem that is important for personal, psychological and other types of empowerment (Mandal, 2013). In this regard, it is fundamental for women in a district like Kyenjojo to be empowered to access more micro-credits and engage more in income-generating activities so as to cab down the effects of male dominance and gender power relations that aim at keeping women confined to doing housework.

3.4 Patriarchal Bargain and Gender Roles

Before going deep into the discussion of what the idea of the patriarchal bargain implies, it is important to briefly highlights and explains some important concepts that make up the terminology. The first one is patriarchy, a social system in which men hold sway of primary power and preponderate in roles of moral authority, political leadership, control of properties, and social privileges (Green, 2018; Meagher, 2011; Green, 2010; Ferguson, 1999). It is an idea that is associated with a patriarchal ideology that acts to elucidate and validate men's dominance which is habitually attributed to the inherent natural differences between women and men. However, sociologists (see Gottfried et al., 1998; Awwad, 2011; Glenn, 2016) considered patriarchy as a social construct and not an outcome of inborn differences between the sexes while focusing on the way gender roles in a society affect power disparities between women and men.

Gender role is the second term that is closely intertwined with the patriarchal bargain. It explains how the male and female gender are expected to

function, act, speak, dress, and behave in society (Levesque, 2011; Gochman, 2013; Janssen, 2018). This implies that individuals that are identified as female must exhibit the trait of femininity, kind, and nurturing which is expected from them while those identified as male are expected to be muscular, tough, a protector, be aggressive, and show no emotions. It is a term that helps in understanding how institutions “arrangement of men as sole breadwinners at the national level influence individual men’s breadwinning experiences and how such experiences affect their normative beliefs about men’s and women’s behavior” (Cha & Thébaud, 2009: 216).

In a patriarchal society such as Uganda, men's status in society is deeply embedded in the economic status and the breadwinner ideology that make men consider themselves as the only valid member that needs to provide for the family (Cha & Thébaud, 2009). The gender norms in Uganda entitle men to take charge of the entire functioning of the household, for example, a man is supposed to provide food, buy clothes, cater for health services, and manage all the handy work. Historically the inability of the man to occupy the breadwinner status is considered as a failure on the part of the man and therefore, the men find it difficult to accept the egalitarian arrangement of men that is more predominant in a non-traditional society (Cha & Thébaud, 2009: 215). However, many women in patriarchal societies such as Uganda continue to tactically challenge the norms and gender roles that restricted women to the kitchen to engage in economic activities to become financially independent from their husbands or their households that are male dominant in what Kandiyoti (1988) described as “patriarchal bargain”

A patriarchal bargain can be understood based on Kandiyoti's argument, as the strategies adopted by women and they choose to accommodate and uphold patriarchal norms, accepting gender roles that disadvantage women in general but make the best use of her own options, safety, options, and power. It is "an individual strategy designed to manipulate the system to one's best advantage, but one that leaves the system itself intact" (Wade, 2011). While it has been used to explain why women in patriarchal societies kowtow to societal norms, Kandiyoti notes that patriarchal bargaining across societies is not homogenous as it changes in nature in different societies based on ethnicity, caste, and class (Kandiyoti, 1988).

Women choose to accommodate the patriarchal system because they feel that the benefits that they receive by conforming exceed the benefits that would come from challenging or changing the system (Becker, 1999). The patriarchal bargain has been used in many cases for individuals to advance in society, but many are unaware of the effects this on the setback it gives minorities as a whole. By women conforming to the patriarchal bargain system and accepting/negotiating with gender roles and sexism this can have a huge impact on women in society as a whole. It may show that women who succeed will be "those who are male-cantered and male-identified; who conform to patriarchal values; and who do not seriously threaten the patriarchal order (Becker, 1999).

Sequel to the foregoing analysis, it suffices to argue that the empowerment and dis-empowerment of a woman are largely associated with the culture and social norms of the society in which she lives. As suggested by Fletschner and Kenney (2011), the socially accepted norms and roles played by women in their families have profound effects on the type of economic activities women engage in, the technologies available to them, the kind of people they must interact with, the places they can visit, and actually the powers they can exert over their own capital. In settings where such norms are strictly observed, they do limit women's mobility, which compromises their ability to access information on credit, training, institutions, and markets. This, in the end, affects women's ability and potentials to engage in business and this is where Kabeer's shows concern. From Kabeer's perspective, the socio-cultural values and beliefs are very significant in legitimating inequalities. As a result, the process of empowerment should then begin with cultural change (Kabeer, 2005).

Men in patriarchal societies want to exercise their powers as the heads of households. Actually, some men want to control their wives' income to the extent of managing expenditures and savings. Those who may accept that women can have separate planning for their income, use it as an excuse not to provide for the household needs and expenses and instead leave the burden to the woman (Nabayinda, 2014:17). In such cases, some women surrender their loans to their husbands. In their study, Hunt and Kasynathan (2002: 20) found out that many women have been used as postboxes by their husbands, as they borrow money and pass over the full amount of their loans directly to their husbands with little or no access to the income and profits generated. However, there are differences, in this case, with regard to how women might respond depending on their income, class, religious background and other power relations. For instance, there exists a big difference between married women and the other group of women (single, separated and widowed) when it comes to decision making with regards to their income. The married women still wait for approval and consent from their husbands whereas the single, separated, and widowed are capable and free to make decisions at any time whenever necessary.

3.5 Conclusion

The discussion of the theoretical framework in this chapter is deeply rooted in the concepts of empowerment and patriarchal bargain. I look at the importance of microcredits on women empowerment while also focusing on the empowerment debate. What it means and the different ways that women can be empowered. In addition to the empowerment debate, a patriarchal bargain helps to understand how women deal with different challenges that hindered them from fully benefiting from the microcredit schemes initiated by the government to empower them.

Chapter 4 Microcredits and Women's; Economic and Social Empowerment

4.1 Introduction

This chapter analyses the findings on the impact of access to microcredit on the empowerment of women living in poor households in Kyenjojo District of Uganda. The discussion in this chapter contributes to the ongoing debates on whether different microcredit programs empower women from poor households or not. Empowerment, as earlier discussed in Chapter 2 of this study, is based on women's right to gain access to resources and opportunities, have a sense of self-worth, have a right to make different choices and decisions in their lives, and lastly have the power to control their lives at home or outside the home.

Based on the findings of this research, the discussion in this chapter is organized into four sections that highlight the various impact of micro-credits in the advancement of women empowerment in the Kyenjojo district of Uganda. The first section of the chapter focusses on the impact of micro-credits on employment creation, income, savings, stock and Start-up capital for women. The second section discussion is on the impact of women's access to microcredit on access to property while the third and fourth sections are for the discussion on the impact of women's access to microcredit on admittance to education and how microfinance institutions support women respectively. The conclusion of the chapter is the last section.

4.2 Economic Empowerment

It is challenging to separate financial information on employment creation, income, savings, stock, and start-up capital. However, this study makes an attempt to evaluate each of them independently based on the findings from the field. The findings of this study show that microfinance organizations play a vital role in providing microcredit opportunities that help women in Uganda to start-up or boost business activities that empower them economically because most of the women do not have a source of funding to start business activities that would generate income. Table 1 below shows the type of businesses that the women engaged in;

Table 2. How the Respondents used their loans

Loan used For	Start-up	With existing capital	Women	Men	Total
Mobile Money	5	4	9	0	9
Farming	3	6	9	3	12

Tea Planting	0	1	1	0	1
Food store	3	1	4	0	4
Restaurant	1	0	1	0	1
Selling Clothes	1	0	1	0	1
Retail shops	10	4	14	1	15
House for Rent	2	2	3	1	4
Total					47

Source (author).

24 of the women from the focus group discussions indicated that they collected microcredits from BRAC and HOFOKAM microfinance institutions to start business activities while 18 collected loans for business expansion. During one of the focus group discussions, Lydia, a 30-year-old married woman and a beneficiary of HOFOKAM loans for the past six years explained how microcredit had changed her life from a mere apprentice in a local restaurant to a business owner that now employed four people working for her. According to Lydia;

"After four years working as an apprentice with a local food seller, I took loan of \$94 from HOFOKAM 6 years ago to start my local restaurant business and today I am proud that I am an employer and no longer an employee, I don't need to rely on my husband for money to buy everything" (Lydia, HOFOKAM beneficiary, Married FGD, August 2019)

Similar to the testimony of Lydia, the story of Phionah, a 24-year-old single woman who was able to start a mobile money and phone call business with the help of loans she got from HOFOKAM is another example of the impact of microcredit on women economic empowerment. According to Phionah, she got her first loan of \$81 four years ago, which she used to start a phone call center, and as the business continues to grow and expand, she ventured into the mobile money business. For Phionah, without the loan, it was practically impossible for her to be financially stable, secure, and independent.

"When I finished secondary school, my parents started to pressurize me to find somebody to marry that will take over my bills because their only concern was my younger ones still in school. The loan I got from HOFOKAM saved me from early marriage because I was able to start a business that I now use to support my younger ones as well as my parents" (Phionah, HOFOKAM Loanee, Single/Never Married FGD, August 2019)

The situation of Phionah echoes Morrison, & Sabarwal (2008:4) position that "empowerment can be interpreted as the freedom of choice and action to shape one's life, including the control over resources. Phionah's experience is that the microcredit empowered her to take a stand against the idea of getting her married against her will by her parents due to poverty. She was able to chart the course of her life journey. Many other women gave testimonies of how the microcredits empowered them to start their businesses. However, 12 of the women were already entrepreneurs and about to be out of business only

to be saved by the loans from BRAC-Uganda. One of the respondents, Peragi, a 50-year-old divorcee, noted that she collected the loan of \$4044 to expand her tea farming agribusiness. 40 people are currently employed in her tea farms as she confirms when asked if the loan helped her to take care of her children. She elucidates further that;

"When I started the tea plantation on a small piece of land given to me as an inheritance from my late father's family after the divorce from my husband, I did not have enough money to manage it. Then the opportunity to get a loan from BRAC-Uganda came, it was a massive turn around for me, and the expansion of my business allowed me to create employment for 40 people, in particular, women by working on my farm". Besides, as a mother, I was able to take care of my children" (Peragi, Divorcee, BRAC-Uganda loanee, Interview, August 2019).

The story of Scovia, a 47-year-old widow echoed the account of Peragi during the focus group discussion. Scovia has a farm, but the annual yield from the farm is always at a loss. Therefore, she got a loan of \$120 to buy fertilizers and pesticides to nurture her crops.

"For the past four years, I always work hard throughout the year, and at the end of each harvest, my farm yield is always disappointing to the extent I started running away from my suppliers because of debt. So last year, I had planted Irish potatoes of 5 hectares, which needed fertilizers and when I got the money, I had to buy the fertilizers and spray to apply to my farm". (Kyamupaire Scovia 2019).

The findings of this study so far resonate with studies conducted by Vaessen et al. (2013) and Norwood (2014) that showed women increasing their income by getting finance from Microfinance organizations and investing them in different economic activities. Findings from this research have demonstrated that Microfinance Organizations are the primary source of capital for women setting up and expanding business activities in Kyenjojo District of Uganda. Through accessing capital for starting and expanding different business activities, 3 of the 42 interviewed women that collected microcredit loans have created employment opportunities not only for themselves but also for other people.

4.3. Empowerment to Possess Property

Gender norms and socio-economic reasons hamper women from owning properties in Uganda most especially in rural areas like the Kyenjojo district whereby on top of being poor women lack information. Property can include different items such as land, houses, domestic appliances, and domestic animals. Microfinance organizations aim at helping women in Uganda gain access and own property. Through owning property, the women will be empowered in different kinds of ways in society (Roy & Tisdell, 2002; Deere & De Leal, 2014). From the findings of this study, 32 women from Kyenjojo District of Uganda collected microcredits mostly for business investment purposes such as retail shops, Mobile money, Farming, tea planting, restaurant, food stores,

and selling clothes. Apart from that, other women invested in properties such as houses, land and domestic animals. As a result of the investment, they now live improved quality lifestyles. For example, Tibakanya Veronica, a BRAC-Uganda loan beneficiary, used her loan of \$148 to boost her business that was initially valued at \$80. She was able to buy a plot of land from the proceeds of her business. She makes the following statement on answering if the loan changed her life in any way;

"Since I collected the loan, I have managed to buy a small plot of land where I constructed a house and am now staying in my house where I don't have to worry about paying rent at the end of every month. Although the bank approved little money that I requested initially my business is moving on well and am managing the monthly loan repayment ". (Tibakanya Veronica, 2019).

It was not only Veronica that used proceeds from her business to build a house on the plot she bought using profits from the loan, which relieved her expense of renting a house. The acquired property was in some case a form of investment, while in other cases, it was a lifestyle upgrade. Through the creation of business activities courtesy of microcredits, women from poor households generate income for use in their families and manage to make savings for future prospects and investment. Topista Nteziyaremye, a 44 years old married woman who is in the business of selling second-hand clothes noted that;

"Nyowe nkegura itake" literally meaning "I managed to buy a piece of land for settlement using the loan, now am the owner of a piece of land happily". Without expanding my business with the support from the loan, there is no way I can be a proud owner of a piece of land" (Nteziyaremye, BRAC-Uganda, FGD August 2019)

28 of the total 42 of the women that participated in the interviews and FGDs attest to the assertion of Veronica and Nteziyaremye on how the loans have helped them to generate incomes that empowered them to own properties. The experiences of the women in Kyenjojo district agree with Karuga (2014: 41) studies that demonstrate how women who participate in microcredit programs are most likely to own properties. Also, the previous study in Uganda by Banks and Brockington (2014: 32) indicated that BRAC-Uganda had helped many women to buy better houses. The findings from this study also support the other studies with the idea that women who participate in microcredit programs have higher chances of owning their own properties in Uganda, for instance, houses, animals and land.

Although 83% of the findings of this study resonate with studies conducted by Vaessen et al. (2013) and Norwood (2014) that showed women increased their income by accessing microcredit and investing them in different economic activities. 17% of the findings showed that 8 women find difficulties to pay back the loan. Out of the 8 women 3 were married and 5 separated. The reasons for failing or struggling to pay back the microcredit were different among the two categories of women. Married women noted that their husbands have control over their finances and they have to request money to pay

back the loans. On the other hand, the separated noted that they are overwhelmed with household expenses, for example, paying school fees, health services, buying food as well as providing all the other necessities in the home. They expressed that their income is divided so as to take care of their children. Micro credits are seen as a source for accessing capital for starting and expanding different business activities, but 7 women who participated in this study vow not to take more loans if they complete paying the loans they have at hand.

4.4. Empowerment to Access Education

According to Namayengo et al. (2016), education is one of the ways through which people get empowered, and women usually seek lump-sum monetary help in the form of microcredits to invest in their education or education of their children. Women from poor households in Uganda face a significant challenge in educating their children or even advancing their studies. However, the positive impact of access to loans on education was more felt among the separated and singles. They noted that they are able to timely cater to essential needs like paying school fees for their children and access to health services. They added that before they separated they had to seek approval from their husbands to clear bills on time and if they went ahead to do so without approval tension would arise in the household. Women who participated in session FGD for the separated gave specific examples of how profits made from using microcredit changed their lives. From my discussion with this group, Natukunda 35 years old single mother of three children, she explained how she was able to take care of her children's education from the income generated from the profits collected from a business she started using microcredits. She further expressed how the loan has prevented her from suffering continuous domestic violence from the father of her children.

"I separated from my husband because of domestic violence. Unfortunately, the violence did not stop after separation because I always go to him to ask for money so that the children can go to school. Moreover, since I was not employed, I faced much humiliation from him. He continues asking me to come back home if the education of my children is important to me. However, since I got the loan from HOFOKAM to start my own business, I do not have any reason to go to him for money for the past three years, so I am free from violence and humiliation" (Natunkunda, HOFOKAM loanee, Interview, August 2019).

The experience of the Natunkunda was shared among the widows and divorcees that I interacted with, although, some women from the married women's focus group also indicated that they had used some of the loans they collected to pay school fees for their education. Similar observations were also made among the women in the single's focus group discussion. Clearly, one of the fundamental purposes of women living in poor households in Uganda to collect loans is for investing in business so as to finance education. According to Adongo, a 26 years old single woman,

"I will go to university next year; I have been saving money for the past two years that I started my business. I already lost hope of furthering my education, but the loan I collected for a start-up business helps me a lot, I will surely continue doing the business to support my education" (Adongo, BRAC-Uganda beneficiary, FGD, August 2019)

Through education, the women hope for a better future because academic qualification is rewarded with job opportunities in the field of specialization, which improves the economic status of a person. Some women support themselves in school, while others pay school fees for their children from the proceeds they got from various businesses. The account of Natunkunda and Adongo is consistent with the findings of Chepsat et al. (2014) a similar study in Kenya confirmed that all women who participated in microcredit programs were able to pay school fees for their children. Also, in a systematic review of evidence on microcredit impact in sub-Saharan Africa, Rooyen et al. (2012) determined that over 70% of microcredit beneficiaries in sub-Sahara spent their proceeds from business activities supported by microcredit loans on education. For the fact that Adongo, a single lady is saving money to go back to college and Natunkunda, a divorcee that used to go begging her ex-husband for school fees of her children can now take care of her children education to them this is a sense of empowerment. According to Mosedale (2005), before talking about empowerment, one must feel disempowered so as to claim to be empowered. This implies, that statistical reports in the variation of income might show an increase in income after accessing microcredit, and yet the women will still feel not empowered.

4.5 Decision-Making, Respect, and Self-Esteem, Respect

When women collect microcredits, they make decisions on how to invest the money wisely. Once the women start making active decisions regarding their loans, they are more likely to make more choices in their households too. That is because the women have much to contribute to their houses; therefore, gaining the power to make decisions (Rooven et al., 2012). This research produced a finding with a mixed reaction when it comes to the issue of the impact of the women's economic empowerment through microcredit on decision making in the household, self-esteem, and respect in the society. Lydia, who is married, was emphatic about how owing a business has changed her status in the household and the extended family in general.

"No matter how small my business or the number of people working for me, I am proud that there are people making money through my business to take care of their families and this has boosted my confidence, self-esteem, and earn the respect of my extended family members. Apart from the fact that I can now contribute financially to the household and the extended family in general, many extended family members bring their children to my shop to come and serve as an apprentice" (Lydia, HOFOKAM Loanee, FGD 2019)

Even though, 29 out of the 42 women that participated in both FGDs and interviews consented to the fact that women's financial independence gives them a voice in the household decisions, others believe that the woman voice in decision making depends on the status she occupied in the household before accessing loans. Achen, a 55 years old divorcee explained further;

"It does not matter whether you financially independent or not. If you have a loving and responsible husband, you will always be part of decision making, in fact, your husband will not do anything without telling you. However, if you have a husband that did not love or respect you, even if you are a multimillionaire, he will still be hostile to you when you try to make decisions as an independent woman" (Achen, BRAC-Uganda beneficiary, Interview, August 2019).

What can be deduced from Achen's argument is that it is not in all cases that change in the economic status of a woman translates to having a voice in the household when it comes to decision making. It shows that the husband still possesses the patriarchal power to determine who does what and who gets what in the family. The position of Achen resonated with a study conducted on Rwanda female MPs by Uvuza (2014) and Warner (2016) that shows virtually all the MPs that were interviewed lamented that their empowerment politically and Economically did not extend into their various homes. The study shows that regardless of the power these women have achieved the majority of them that are married are still subjected to the societal gender roles and cultural expectations of a woman in the household (Uvuza, 2014). While the Rwanda case I mentioned is not related to the case of Uganda's study, the take away from the situation is empowerment validation that requires the men to give. From Achen's argument, before your husband can respect you, you also must be a good and loving wife that keep and abide by the rules.

While the 5 out of the 8 women in the separated FGD felt that bargaining power in decision-making in their households depends on the existing relationship before accessing the microcredits, the single women were of the opinion that access to microcredits is critical for them in making the right choice so that they will not end up with men that will maltreat them and limit their development because he holds economic and financial power over them. Most importantly, it boosted their self-esteem.

"most men of nowadays do not want to marry a woman they see as a burden that will solely depend on them to survive without any contribution to the family. I cannot speak for others, but for me, the fact that I am self-employed allowed me to choose whom I want to marry and also earn me much respect from my fiancé. Many of my friends have fallen victims of marrying wrongs guys with the hope that the man will cater to their needs. After marriage, they lost their voice in their marital homes, and some of them are now separated or divorced their husband because of domestic violence because they are trying to make their voice heard in the household decisions" (Phionah, HOFOKAM Loanee, FGD, August 2019)

What can be deduced from Phionah decision to be financially independent before getting married has been captured by several studies that suggest poverty play significant role in young girls' decision to get married (McLaughlin &

Lichter, 1997; Otoo-Oyortey & Pobi, 2003; Stark, 2018) and access to microcredits have proven to be helpful in guiding their decisions (Svanemyr et al., 2015). However, the findings of this study are in line with other studies (Bouchama et al., 2018; Parker, 2016; Peterman, 2012) that argued that without widows' access to microcredits, they would remain marginalized and invisible in the society. All the widows that participated in this study shared how access to loans to start and expand their businesses has brought them respect. For example, Namukisa Peragi bought land and has planted tea bushes. She employs over 40 people on her farm. She commands respect both at the family and community levels.

"More than 40 people work in my tea plantation; you can say I am a boss lady (laugh), and you know that you must respect the boss if you do not want to lose your job. Everybody around here even in the neighbouring villages respects me, including the village council leaders. Although, I cannot say I would not lose respect if I am out of business because divorcee and widows do not normally earn respect from this our society. One thing I am sure of is that in as much I am still in business, no one dares disrespect me" (Peragi, Divorcee, BRAC-Uganda loanee, Interview, August 2019).

From the testimony of Namukisa Peragi, the discrimination against widows in the society does not apply to her because of her financial status. In a society whereby poor widows are expected to live on crumbs and in most cases go begging on the street, controlling a business that employs people did not only give them a voice but also earned her respect in the society. Empowerment literally connotes significant shifts in power relations which means empowerment is relational in nature, a complicated reciprocal relationship between women's 'self-understanding' (Kabeer, 1994) and the 'capacity for self-expression' (Sen, 1997) to access and control material resources.

4.6. Size of loan and unforeseen circumstances that hinders repayment

The story of the women so far appears as if everything is rosy in their accessing microcredit as a source of empowerment. The findings of this study show that some of the women are struggling to meet up with their loan repayment while others raised concerns about the size of the loans available to the women that are interested in starting a business. Also, they discussed unforeseen circumstances that hindered prompt repayment. Table 2 below shows the number of participants that are ably paying back their loans and those that are struggling with the loan payment.

Table 3: Payment of Loan

Ability to Repay Loan	Female	Male
Yes	34	4
No	8	1

Total	42	5
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Source: (Author)

All the 42 women said that when they requested a specific amount that they know will be enough to start or expand their businesses, the amount that microfinance institutions eventually approved in most cases is not always enough to execute their plans. For instance, Agnes, a 39 years old divorcee submitted a loan application and business plan of 400,000 UGX (\$107), but she was only offered 101,000 UGX (\$27) to expand her business. She was not able to execute her plans in time because she was still looking for money from other sources to complement the loan but unfortunately one of her sons fell sick, and she eventually had to devote some of the money to take care of her son. She noted that;

"You know that timing is very important in business decision making, I saw an open opportunity to expand my business, but the money I got from the HOFOKAM is not enough to do what I wanted to do. Unfortunately, unforeseen emergencies occurred that I have used part of the money to resolve. I am not the only one; many of us have experienced this kind of situation". (Agnes, HOFOKAM beneficiary, FGD August 2019).

Women failure to meet loans repayment deadline is one of the challenges that previous studies (van den Berg, 2015; Alhassan et al., 2016; Namayengo et al., 2016) identified as one of the major challenges that contribute to women inability to access loans or the required amount needed for their businesses. However, several other women supported Agnes's position. For example, Grace, a 32 years old married woman lost her phone three weeks after she bought it with the loan, the phone was meant for transacting mobile money business.

"It was a very sad experience because I had not recovered the capital invested before the incident occurred. I was crying and could not eat for days. It was my husband and friend that helped me with money that I used to buy another phone. I could not meet the repayment deadline, which is a stain on my credit rating because if you delay in payment, it will affect your next loan" (Grace BRAC-Uganda beneficiary, FGD August 2019).

The challenges of the small size of the loan expressed by the women during the focus group discussion and interview are consistently highlighted by Luyirika's (2010) findings in a similar study in Uganda. The initial amount of credit offered to women is small and in most cases are not for the women pre-planned business ventures. It should be noted that microfinance institutions have loan disbursement evaluation criteria that they follow and in most cases, poor women do not meet the criteria and that's why loan requested is always less than what is approved. The consequence of this is that women adopt a new business plan that will suit the available fund, which may lead to high failure rates (Luyirika, 2010:71). This eventually forces the women to join multiple microfinance institutions so that they can use the new loans to meet up with the repayment plan of the initial loan while waiting and hoping for their

businesses to grow and become sustainable to pay other loans they got from various microfinance institutions (Terry 2006:95).

4.7. How Microfinance Institution Supports Women

A number of women living in rural areas of Uganda access business capital from microfinance NGOs (Carlton & Wien, 2001; Seibel & Almeyda, 2002; Mpaata, et al., 2017). Microfinance NGOs have special microcredit programs for women from poor households, which help them access small and low-cost loans (Mpaata, et al., 2017). The beneficiaries from these programs, in many cases, have little or no collateral at all. Most of the women use the loans to start new business ventures or invest in their existing business activities. The profits made from the business activities or investments made are used for repaying the loans in installments. Some microcredit programs require women to access loans in groups, while others give loans to individual women.

Semi-structure interviews with microfinance NGOs representatives from HOFOKAM and BRAC-Uganda revealed that microfinance organizations understand their responsibility in supporting women in their business activities once they enroll for their microcredit programs. The microfinance NGOs have different plans that women can enroll in depending on their financial needs. For example, HOFOKAM Microfinance credit services provided through 'village banks', small-medium entrepreneurs (SMEs) and solidary credit products. BRAC-Uganda, on the other hand, focuses on crediting women with already running business ventures to expand their operations. The main aims of the two microfinance NGOs are illustrated below as provided by their representatives.

"The main aim of BRAC-Uganda Microfinance is to provide innovative and technological led friendly, affordable financial solutions and services to the people in the community. This has been evidenced by our alternative channels as ATM services, cell phone Banking, Agency Banking, etc. (BRAC-Uganda Representative, 2019).

"The microcredit services primarily aim at elevating the economically active poor to realize their potential and improve their economic status. Yes, there is a success for the credit services and growth realized in the households that acquire the services more with various women educating their children, improving agriculture products, house construction and business growth for the various businesswomen" (HOFOKAM Microfinance Representative, 2019).

Although the microfinance NGOs target to support women from poor households in Uganda, they use a win-win approach, whereby they ensure that they can regain their credit back after some time with some interest on top. To ensure that the women effectively manage their loans, the HOFOKAM Microfinance representative indicated that:

"There is proper financial management training conducted with clients and proper pre-loan disbursement assessment and examination with the client to

enrich them with risk management skills and business growth, usage of the loan product and prosperity in elevating the economic status of the beneficiaries" (HOFOKAM Microfinance Representative, 2019).

On the other hand, BRAC-Uganda Microfinance representative indicated that they take care of their beneficiaries under Loan Orientation Seminars to equip them with financial knowledge, offer them financial advice to enable them to take up informed credit decision, and monitor their business periodically to assess business progress and give advice where necessary (BRAC-Uganda Representative, 2019). Therefore this implies that microfinance NGOs are providing adequate support to women so that they can make informed decisions. Although the loans approved for these women are less than what they requested or applied for, microfinance NGOs do this as a form of protection both for their credit and the woman who might in turn encounter difficulties when it comes to repayment.

■ 4.8. Chapter Conclusions

According to the findings access to microcredit programs has influenced the economic empowerment of 34 women of the 42 that participated in the study. This indicates that the living conditions that were considered poor have changed because of increased and timely access to basic needs in their households. Although Kyenjojo District is among the poor districts in Uganda, increased participation in microcredit has helped in many ways as earlier noted women are able to participate in businesses, own properties as well as support their children acquire education. As seen in this chapter, women's access to microcredits has enhanced employment creation, income, savings, stock and start-up capital of the creditors. For instance, microcredits serve as start-up capital for business ventures and provide capital for the enrolled women to increase their stock for those with existing businesses. In the long run, women generate income from their investments through profits, which are used to improve their standards of living.

Women also make savings that can be used in the future for other business ventures. Through microcredit programs, women living in poor households of Kyenjojo District of Uganda have acquired personal properties. Women enrolled in microcredit programs collect loans, which they use to buy pieces of land, rear domestic animals and built houses. The microcredit programs have empowered women to own their properties for instance 10 of the 42 that participated in this study confirmed ownership of land purchased from the income generated from the utilization of microcredits.

Traditionally, men in Uganda dominate everything at the family and community levels. This notion makes it hard for some men to accord women the respect they deserve in their households and communities. When women get empowered through microcredit programs, they build egalitarian relationships with their husbands in their households. That is because the economic empowerment of the women gives them a chance to contribute to providing in their households, hence gaining more respect and power at the household

This chapter has demonstrated that microfinance NGOs play a critical role in supporting women in their business activities. That is because the sustainability of the microfinance NGOs depends on the success of the women who receive funding from them. If the women fail to repay their loans, it means that the microfinance NGOs will run bankrupt. Before issuing out loans, the NGOs ensure that they have assessed, trained and equipped the microcredit borrowers with the necessary information and skills to invest the credit money wisely. In addition to that, the microfinance NGOs make constant follow-ups to check on the performance of the women in their investments and offer necessary expert help where necessary. That helps the women achieve their investment goals, hence empowering them economically.

Chapter 5 Patriarchal Bargaining; A Strategy Adopted to Deal with Challenges of Women Empowerment

5.1. Introduction

In the previous chapter, it has been established that microcredit is an essential tool for women empowerment in Kyenjojo district. However, what this chapter seeks, is to unravel how women that are enrolled in microcredit programs deal with challenges in the society, and how they cope with them, especially those who live in households where prevailing ideologies are based on patriarchal norms. Uganda is a society where men consider themselves as the heads of the family, and they own everything in the family, including their wives. Because of that, they have to consent to everything that happens within their families. An attempt against their word comes with serious consequences. These societal patriarchal norms are impediments that yield negative impacts on women who access microcredits. Therefore, the discussion in this chapter is divided into four sections. First, I discuss the challenges of husband and male intimate partner's consent or cooperation with women to be able to access loans. The second part focus is on the challenges of decision making in the household while the discussion in the third part is centered on the challenges of maintaining a creditworthy status. The discussion in each section of this chapter highlights the challenges and also discusses the coping mechanism and this is deeply embedded in the concept of patriarchal bargaining adopted by the women to tackle the challenges as well as the role of the micro-finance institutions to help the women in resolving their problems.

5.2. Consent and Approval of Husband

According to Horton (2017: 66), a man has the final say in the family because he is the head of the family, which implies that a woman must consult her husband before collecting microcredits to avoid misunderstandings. This relates clearly to the situation in Uganda where women both poor and rich in rural or urban areas have to seek authority from their husbands to access microcredits. From the findings of this study, consent and approval of the husbands are one of the major obstacles that some women have to negotiate before they can access microcredits from micro-finance institutions. This is common among the married category of the research participants; however, their experiences of negotiating consent differ significantly.

From the accounts of the married respondents as well as those of husbands with wives as beneficiaries of microcredit, several factors contribute to securing approval from the husband or finding it difficult to convince him to sign-off on the loan request decision. Kemigisa, a 50 years old married woman

argued that the issue of consent and approval of husband depends on the existing relationship between the woman and her husband, the age of the children and the location where the proposed business will be conducted. She further noted that it was after the third time of asking for approval from her husband that she got the consent to proceed with securing the loan to start a business.

"My husband rejected the idea of me collecting the loan to start a business two different times because our children were small and the business I proposed that time would require conducting my business in the market which is like 7km from our house. Five years later, I proposed a business that will not require me to move far away from the house, and for the fact that my first child was 12 years and old enough to look after his younger ones, he did not think twice before giving his consent (Kemigisa, BRAC-Uganda loanee, Interview, August 2019).

From the account of Kemigisa, it was clear that the gender role and power relations in the household played a significant role in shaping her decision to access microcredit. The consent was only given by her husband when the household gender role of Kemigisa was guaranteed not to change. Gender power relations in the household as suggested by various studies (Kasynathan 2002; Fletschner and Kenney, 2011; Nabayinda, 2014) is not only a limiting factor for women to access microcredits but also limits them from partaking in sound business choices and mobility. This compromises their ability to access information on credit, training, institutions, and markets. For instance, Kemigisa was not able to do the type of business she would have loved to do that would bring desire profits because she was not allowed to conduct business far away from home just because she has to take care of the children and household chores. Besides, she was denied consent by her husband for 6 years on the premise of her gender assigned household roles which the husband considered to be under threat if she ventures into economic activities. She was only successful to acquire the loan because she adopted a strategy that accommodated the patriarchal demand of her husband without challenging and upsetting the household power relation. The strategy is to change her business idea, location, and approach that will keep her closer to the children in the house while earning some income for herself.

Gamisha, a 42-year-old married woman supported the position of Kemigisa on the need to apply caution on the issue of husband consent and approval because the issue of husband consent depends on the context of the specific households. She is married, but the husband depends on her to take care of the family since he was involved in a ghastly accident that left him paralyzed six years ago. Therefore, she is like the acting head of the household as the decisions rest on her shoulder. She, however, maintained that;

"It is true that traditionally, the husband is the head and the woman must seek approval from her husband before she ventures into anything but in a situation whereby it is the wife that has been sustaining the family no matter how poor they might be, the idea of husband approval is not applicable.

Even the husband will count himself lucky that his wife has not left him (Gamisha, HOFOKAM loanee, Focus Group, August 2019).

From the testimony of Gamisha, it is evident that she has the final say in the household as her traditional gender role in the household of looking after the children were reversed to be the responsibility of the husband while she took up the traditional gender role of the husband as breadwinner. To have a better understanding of why the husband's consent and approval is a major issue that women have to deal with to access microcredits, I interviewed 5 men that have wives utilizing microcredits. Men's opinion also differ on the subject matter, while some agreed to the fact that most women face challenges convincing their husbands on the need to secure microcredits to start a business, others did not see it as a problem and only considered such actions as husband performing his duty to ensure that the household is run smoothly. The men that agreed to the issue of consent as a problem that hindered women were of the opinion that, it is a double standard to women decision to secure microcredits that can help improve their lives because when husbands decide to secure microcredits from microfinance institutions or any other source, they don't secure approval from their wives unless they are legally married.

Baguma 46 years old who is legally married, noted that the government of Uganda provides security to legally married women and in such cases, men are asked for their wives' consent when they apply for microcredits. This is one of the strategies employed by the government to protect women from scenarios where men access microcredits and use the money for other things and in the end, microfinance institutions sell the collateral to recover their credit. Bukenya, 52 years married man believed that a man that loves his wife would not even wait for the wife to come and seek approval before he takes actions that can better the life of his wife. He explained how he took his wife to a local lender to secure a loan that she used to start a business 18 years ago before HOFOKAM stated operating in the district.

"It saddens my heart when I heard stories of men denying their wives the opportunity to advance in life. Nobody knows tomorrow; you can fall sick or get involved in an accident that will render you useless completely, it is your wife that will be there to take care of you and the household. Due to the experience of my cousin, that insisted that his wife will not take a loan to start a business and remain a full housewife, he became depressed and eventually died after losing his farm to fire because the wife that ought to support him is not working. That is why Immediately I got married; I was the one that encouraged my wife to take a loan to start a business so that my family can have a backup plan" (Bukenya married to HOFOKAM beneficiary, Interview, August 2019)

However, Mwesigye Joseph, a married man did not consider the issue of husband consent as a problem for women that want to secure a loan to start a business because men also seek the permission of their wives on certain issues. Most especially when it is the husband that will have to run around to solve the issue of debt and repayment if the wife mismanaged the loan on frivolities that are not business-related. From his perspective, it is not everybody that is

business-oriented and has the entrepreneur discipline can manage micro-credits. As a result, many men included have on different occasions denied their wife's idea of securing loans.

"I did not think twice that my wife had made the right decision when she told me she was contemplating to take a loan from BRAC-Uganda to give my approval and total support because I know her to be a shrewd business-woman. However, I refused my ex-wife on multiple occasions when she brought the idea of collecting loans because I am aware that she cannot run a business; she does not have the skills and discipline. She would be better off working for somebody but not as a business owner" (Mwesigye Joseph, married to BRAC-Uganda beneficiary, Interview, August 2019).

Regardless of the argument around the issue of consent, research has shown married women have little or no control over their loans because they lose their micro-credit funds control to men even when given consent by men to secure the loans (Hulme and Arun, 2009). From the findings at least the single, separated and widowed women are in total control of their income, they decide on how to spend and save which are key elements for building strong finance management conduct and investments. This resonated with Salia et al. (2018: 274) that when women try to remain in control of their funds, they find themselves contesting the patriarchal ideologies and traditional gender norms of the society.

Although the findings of this study did not find any evidence that can lead to the conclusion that women access to loans contributes to the escalation of tension and marital conflict in Kyenjojo district, however, what was discovered from the findings was that the women patriarchal bargaining strategy is responsible for averting potential conflict situations. From the responses of married women during interviews and focus group discussions, 6 out of the married women follow the laydown rules by their husbands while others hide their financial status from their husbands. According to Frista, a 32 years old married woman;

"I do not take money home because I know my husband will ask me for money to buy alcohol, I make sure I saved 90% of my money after sales with the daily contribution collector before I go home. And the moment I get home, I will tell him that there is no sales or task force disturbed us at the market today. I have perfected the art of lying to him with different believable stories. So anytime our children fall sick or need money for school, I will take from my savings and solve the issue and tell him that I borrowed it from the market cooperatives which I will have to pay back in 3 months. By doing this, he gave up on asking me for money" (Frista, HOFOKAM loanee, Focus Group, August 2019)

The strategy of Rose, a 37 years old married woman was different from that of Frista. For Rose, she is aware that her husband is always furious when she missed church evening services of Tuesday, Thursday, and Saturdays for any reason. Therefore, she adopted a strategy of working a half-day on the church days and full day on other days of the week and make sure that she is back at home before 6 pm because the husband returns from work at 7 pm every day.

"A few months after I started my business with the loan I got from BRAC-Uganda, I noticed that my husband started to complain frequently about my arrogance and attitude. I did not argue with him. I sat him down and asked him to tell me what I can do to make him positively change his view about me. He appreciates the fact that I did not argue with him; he told me about the church services and getting home late. Immediately, I changed my routine; in fact, he has been very supportive since I follow his rules" (Rose, BRAC-Uganda loanee, Focus Group, August 2019).

However, Grace, a 48 years old widow, was of a contrary opinion that consent or approval of husband is a challenge to secure microcredits. She opined that;

"there was never a time that my husband rejected my position to take up microcredit. I knew the right time, mood, and environment to present any issue before my late husband. Many women that complained about finding it difficult to secure their husband's approval for loan probably presented the issue before him when he was not in the mood. Why can't you wait till his weakest moment to make demands? Trust me, most demands made by women during the period when their husbands are happy, they do not usually go unapproved". (Grace, BRAC-Uganda loanee, Focus Group, August 2019)

As demonstrated above, married women and those that are separated managed to get the consent and approval of their husband by deploying different strategies to accommodate and uphold patriarchal norms, accepting gender roles that disadvantage women in general but make best use of their own options, safety, and power which is a form of patriarchal bargain as described Kandiyoti (1988:26). The adopted strategy by the women in Kyenjojo district is common in many patriarchal societies. For example, Adamu (2004) recounts how Hausa women in northern Nigeria accept that husbands need to provide for material needs, and wives remain secluded, obedient, and agreeable to sexual relations. However, some women pretend to be poorer than they are in order to gain more money, therefore intentionally replicating the hierarchy, while at the same time also using means such as withholding sex to negotiate their want from their husband.

Azari (1983) also gives an example of women in Iran taking off the veil, a restriction imposed on them by an Islamic theocracy, in exchange for security and stability, and also subverting it subtly. The majority of women that participated in this study were able to get approval and consent of their husbands and avoid conflict that might arise from the economic empowerment that gives them bargaining power in the household. From the findings, the women in Kyenjojo districts were able to individually design strategies to manipulate their husband dominance which is a representation of patriarchy system to one's best advantage, without being confrontational which is line with Wade (2011) argument on the patriarchal bargain.

5.3. Microfinance Institutions Support to Women is Beyond Microcredit

Microfinance organizations understand and consider the fact that microcredits can cause violence in households. Families that use their microcredits very well experience improved relationships while those that misuse their microcredits experience deteriorated relationships and domestic violence. The issue of domestic violence comes in when women fail to pay back the microcredits and then approach their husbands to help them payback. The representative of HOFOKAM had to say the following about conflict and disagreement in families as a result of microcredit;

" While the conflicts and disagreements are based on a personal/family level, our credit services do not at any time encourage such for families. There is no clear correlation between our microcredit services and the conflicts and disagreements among married couples. If the originality of such conflicts and disagreements is aligned to our financial services, proper training and agreements ought to be reached in proper consensus with the couple to avoid any disagreements and disassociation of our services" (HOFOKAM Microfinance representative, Interview, 2019).

This shows that HOFOKAM Microfinance does not have any specific plan in place for helping its borrowers to avoid conflict or domestic violence as a result of microcredits. BRAC-Uganda, on the other hand, had the following perspective on conflict and disagreement in families as a result of microcredit;

"This is two-way traffic like two sides of the coin. Loans have, in some instances, caused conflicts and disagreements and deescalate the same. In most cases where one of the two parties fails to meet his or her loan obligations and the resultant loss of the matrimonial property has culminated in disagreements and conflicts. When the loan facility is meant to solve a family problem (A collective and Common cause), These conflicts have been tremendously reduced hence harmony and co-existence in the family" (BRAC – Uganda Microfinance Representative, 2019).

BRAC-Uganda has taken the initiative to prevent the occurrence of conflicts and violence in families because of women accessing microcredits. The BRAC-Uganda representative outlined the measures as follows:

"Taking up spouse consent before a client takes up a loan facility to avoid surprises when it goes bad and Engaging Local council Leaders whenever a client takes up a loan facility" (BRAC-Uganda Representative, 2019).

5.4. Conclusion

This study has shown that patriarchy still play a significant role on the women access to microcredit as the married women have to seek the approval of their husbands before they can go ahead to collect loans. However, the women were able to avoid confrontation and tension by adopting patriarchal bargaining strategies to navigate their way through the issue of consent from

their husbands. Microfinance organizations have demonstrated that they understand that microcredit programs can have both positive and negative impacts on a family. BRAC-Uganda has taken the initiative to help family members avoid conflicts when accessing microcredits while HOFOKAM left the responsibility of conflict resolution entirely on the microcredit borrowers. BRAC-Uganda microfinance requires both the man and woman to give consent before issuing loans for legally married couples to avoid conflicts. Besides, the microfinance organization also offers training to other couples on financial management to avoid misunderstandings and conflicts in the household.

Chapter 6 Conclusions

Introduction

The research was conducted in Katooke, a sub-county located in Kyenjojo district of Uganda. The principal objective of this study was to analyze different ways in which the micro-credit programs have affected the position of women in poor households and how the women can be empowered to overcome the challenges they experience under prevailing patriarchal relations in Kyenjojo District of Uganda. The specific issues that the study evaluated through the research questions are; 1) the different ways access to microcredit influenced the empowerment of women in poor households in Kyenjojo District of Uganda. (2) How women in Kyenjojo District of Uganda experienced and coped with the different challenges they faced while accessing microcredits in households where the prevailing ideologies are based on patriarchal norms. (3) In which ways did the micro-finance NGOs support those women in their business and household problems.

Impact of Microcredits on Women Empowerment

The findings to the first research question showed that access to microcredits empowered women in Kyenjojo district in different ways. It empowers women economically and to be independent financially which in turn led to other form of empowerment such as access to education, to acquire and own properties, improve their status in decision-making in the households as well as the community, and most importantly, financial independence of the women has led to boosted self-confident and respect from the community. However, the experiences of women differ from each other based on social status (married, separated, widowed or single). While the majority of married women already have some level of autonomy in decision making in the household and the community at large due to their marital status. Divorced and Widow felt the positive impact of the microcredit more as it restored their lost voice, honor, and respect in the society that has a negative perception about divorcee and widows. The married women indicated that collecting microcredits helped them build and maintain relationships in their families.

Nevertheless, the investments made from the acquired microcredit increased the income of the families involved. In the community, some women have invested and employed many people in different industries because of microcredits. The women manage businesses, and their employees, both male and female, have to respect them. The empowered women, therefore, have a voice in their communities and they can even vie for political leadership positions in the communities. The women's conversations with their husbands on how to use their loans strengthened their relationships. The women also indicated that economic empowerment gave them a bargaining voice in their families.

That is because it helped them achieve equality and sealing the loophole for inequality that promotes domestic violence against women. It is also important to note that access to microcredit empowered the singles to dictate the rules in their relationship with future suitors for marriage. They were empowered financially to be independent rather than rushing into marriage with the hope that their husbands will cater for all their finances. Many of the women started and expanded their businesses, employed other women as well as men to work for them, make enough money to return to school or pay for the children schools fees, most notably the divorced and separated women that their husbands have refused to take care of the educational responsibilities of their children. As demonstrated in this study, the economic empowerment prevented domestic violence as the women separated and divorced from the husbands do not have to go begging cap-in hand before they can pay their children school fees.

Challenges and Coping Mechanism

For the second research question that seeks to unravel the challenges and how the women have dealt with them, two major issues were identified — first, the issue of husband consent and approval for the women to access loans from micro-finance institutions. The second one is the issue of loan size and loan repayment. Again, the experiences of women are different from each other. For example, the singles did not require approval and consent of the husband, as well as the majority of the divorced or separated women and widows that signed up for loans, do not require husband consent. However, the women that required consent deployed patriarchal bargaining by adopting several tactics and strategy to please their husband to approval their decision of getting loans — for example, involving the husband in developing business ideas, setting up businesses to a location not far from the house, most especially presenting their decision of taking out loans to their husbands when he is in good mood. Some women adopted a seduction strategy for the husband to approve. The deployment of patriarchal bargaining was useful in avoiding conflicts the reducing tension due to the change in women's position in their different households. Many women avoided conflicts by ensuring they followed the rules and regulations set by their husbands. They ensure that their household responsibilities are not affected by their business that can make their husbands complain. The ability to balanced husband's and household's needs and attention while going about their businesses is key to avoiding marital conflicts.

The second challenge that the women encountered is the problem repayment of the loan and the small size of the loan that many claimed it is not enough to generate the needed profits that will be enough to address their needs. Therefore, on many occasions, they end up plummeting the principal business capital to address family emergencies. This obstacle is shared among the divorced and widowed, the singles have no or little responsibilities while the married can easily fall back to their husbands especially those that are very

supportive to help in repaying the loans. Concerns about the size of the loans were raised by virtually all the women that participated in the study. The majority would have loved to have more than their loan limits in HOFOKAM and BRAC-Uganda. However, they will need to meet a specific requirement before both organizations can upgrade their loan limits.

6.4 Roles of Micro-financial Institutions

The third research question examined how both HOFOKAM and BRAC-Uganda help the women both are starting a business as well as addressing the challenges the women encounters. Microfinance organizations have a significant role to play in ensuring that microcredit programs create a positive contribution to empowering women in poor rural households in Uganda. Through issuing microcredits for investing in business activities, the microfinance organizations ensure that women from poor households have their income. As a result, women use their income to contribute to household purchases and raising their positions in their families. That enables the women to attain equality in their homes hence having a voice against domestic violence.

Most notably, the widows received significant attention from the organizations being one of the most vulnerable groups in the society that are invisible from access to public and social services. However, the two organizations are aware of tension associated with the change in economic activities and the status of a woman in her household, however, only BRAC-Uganda has a strategy in place to ensure that conflict did not arise as a result of the loans.

Therefore, the organization ensures that the husbands of the married women were involved in the loan process. This is to get them adequately equipped with the benefits of supporting their wives to succeed in their businesses. Regular training on investment, saving the culture, and all sorts of financial advice are given to the women by both organizations. However, the two organizations insisted that it is not their responsibility to train women with vocational skills that they use to start a business, that is the function of the government. All that they could do is to access the skills and capacity of the women that require loans and offer loans that matched their skills which can yield reasonable profits that will keep them in business.

However, one of the most important highlights of the findings that require further investigation by researchers in the future financial empowerment of single and never-married women through microcredit helped them in negotiating a better relationship with their future spouse. This study shows that young women that would have used marriage to a man as an escape route from poverty were able to get out of poverty and as result were able to set the terms and conditions of their relationships with men. However, what is not clear is what happens after they got married and if they still felt empowered as they were before marriage. Therefore, this study will recommend that further studies should be conducted to understand whether married and divorced

women that were financially empowered through accessing microcredit before marriage indeed continued to be empowered while in and after marriage.

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