



Micro-credit and Women Empowerment: A Case of Female Headed Households in Uganda

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Abstract

Progress of any society especially the poor is based on government Interventions or any development partner. Micro-credit are mandated to empower women. This study aimed at finding out whether the outcomes of utilization of Micro-credit have led to empowerment of Female Headed Households (FHHs). Data collection was done from 209 respondents. Qualitative Research design guided the study. Research tools like questionnaires, interviews, focused group discussions and observation were mainly employed. Data was collaborated with the literature review during discussion. The Study reveals that Micro-credit provided loans to start income generating projects, training and skills development, mobilisation of savings, money transfers and mobile money banking services, leading to improved incomes, household welfare and domestic purchases. Above all, female headed households continue to be poor and marginalised amidst such Interventions. The study recommends that Micro-credit be made more flexible, incorporate special relief non-financial intermediations and schemes in order to meet the deliberate gender needs within the household and at the community level.

Keywords: Micro-credit; female headed household; empowerment.

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1. Introduction

Throughout the antiquity of the development process, the development partners have tried to recognise approaches that can uphold the level of the females' participation in the contest for development. Thus lending through microfinance has been precisely targeted at the females in a tender to improve their socio-economic heights by provision of financial services to low income clients [1]. It focuses on low income clients thereby making it possible for them to access small loans to start businesses, pay tuition for their children, and purchases household assets thereby changing people's lives and energizing marginalised groups since its inception [2]. Microfinance service interventions are known to achieve both poverty reduction and women's empowerment goals concurrently [3]. Global statistics show impressive figures about the proportion of women in microfinance and bear witness to the attention given to women. Although women's access to finance services may empower women, there is a lack of empirical in-depth studies to suggest so. On one hand, studies provide evidence that women's access to financial services improves women's household decision-making and bargaining power [4]. The scholar further asserts that the increasing number of women accessing Micro-credit has reached 15 % which he believes could reduce poverty and gender inequality. Other studies from Africa, [5]) suggest that the status of women, in both rural and urban areas, grow most of the food crops and fetch water and fuel. Women also do much of the work on cash crops, some do piggery, poultry, knitting, and work on people's crops to earn cash, and do non-agricultural work for cash as well as participate in community self-help activities. Uganda has the most vibrant MF service providers in Africa that are issuing loans facilities to individuals and groups of women [6]. Females have always taken an active role and acute attention in accessing and utilizing MF services irrespective of their underprivileged situations in the commercial banks. This study focused on female headed households (FHHs) in Mbarara (MM) and Bushenyi- Ishaka (BIM) Municipalities. MFIs have been operating in these towns for over two decades. The central question is whether, access to Micro-credit has improved the socio-economic situation of women at both household and community?

1.2. Problem statement

It has been observed that in Mbarara and Bushenyi Ishaka like in any other municipality in Uganda, Micro-credit have been positioned as a poverty reduction strategy. It has been used to provide low-income people with small loan amounts and other Micro-credit as a stimulus to exploit their productivity and develop their business potential to help them improve their livelihoods [7]). Microfinance was therefore used as an intervention strategy to address the marginalized situation of FHHs with the hope that when the access credit facilities, they would achieve socio-economic empowerment and thereby contributes to the development of their communities and urban poverty reduction among households. Nevertheless, there is lack of information on the practices of microfinance in Mbarara and Bushenyi- Ishaka municipalities and the magnitude of the impact. How Micro-credit is utilized in order to attain socio-economic empowerment remains a challenge. This study was set out to explore how far Micro-credit has been utilized to improve the socio-economic status of FHHs.

1.3. Literature review

In order to map out the linkage between Micro-credit and women empowerment, the literature was guided by

the feminist empowerment model which talks about the empowerment of women through Micro-credit. In this model, Microfinance is promoted as an entry point in the context of a wider strategy for women's socio-economic empowerment which focuses on gender awareness and feminist organization [8]. From that view, empowerment is defined as transformation of power relations throughout society [9]). Therefore, economic empowerment is seen as more than individualist terms to include matters such as property rights, changes intra-household relations and transformation of the macro-economic context. In regard to gender, the fundamental concerns in this model are gender equality and women's rights. From there, women's empowerment is seen as an integral and inseparable part of a wider process of social transformation. The model focuses mainly on poor women and women capable of providing alternative female role models for change [9]). Nevertheless, from the feminist empowerment viewpoint, this study focuses on how economic empowerment gained by FHHs through accessing Micro-credit has permitted them to develop gender equitable relations within the community. Author [11] explains the linkage between Micro-credit and poverty reduction in regard to women's empowerment through three models, namely, Financial Self-Sustainability, Poverty alleviation Paradigm, and Feminist empowerment Paradigm

1.4.The Financial self-sustainability paradigm

This paradigm is related to the 'financial systems approach' which offers a commercial – oriented and a minimalist package of financial services for economically active poor [12]. It includes neo-liberal development model which support the provision of credits to women as a tool for their empowerment, especially economic empowerment [13]. Economic empowerment is defined in this model as expansion of individual choice and capacities for self-reliance [14]. It underlies the models of microfinance promoted since the mid – 1990s by most donor agencies and the Best Practice guidelines promoted in publications by USAID, World Bank, UNDP and CGAP [9]. Its main policy focus is the financially self-sustainable microfinance programmes which increase access to micro-finance services to large numbers of poor people, especially the entrepreneurial poor who are the key targeted group [9]. Women are targeted in this regard because of the high female repayments rates and the contribution of women's economic activity to economic growth. In addition, the main assumption in this model is that access to Micro-credit will automatically lead to economic empowerment without other complementary interventions or change in the macro-economic growth agenda through enabling women's decisions about savings and credit use, enabling women to set up microenterprise, increasing incomes under their control. It is also assumed that this increased economic empowerment will lead to increased well-being of women and also to social and political empowerment [12].

1.5.The poverty alleviation Paradigm

Microfinance Programme is viewed in this paradigm as a part of integrated programme for poverty reduction to the poorest households [12]. With regard to that, empowerment is defined as increasing capacities as well as choices, and decreasing the vulnerability of the poor people. According to the gender lobbies practitioners, the main idea behind targeting women in this paradigm is related to higher levels of female poverty and women's responsibility for household wellbeing [12]. The main assumption in this paradigm is that increasing women's access to microfinance will enable them to make a greater contribution to household income and this, together

with other interventions to increase household well-being, will translate into improved well-being for women and enable women to bring about wider changes in gender inequality [8].

1.6. Feminist empowerment paradigm

In this model, Microfinance is promoted as an entry point in the context of a wider strategy for women’s economic and socio-political empowerment which focuses on gender awareness and feminist organization [8]. From this view, empowerment is defined as transformation of power relations throughout society [9]. With regard to that definition, economic empowerment is seen as more than individualist terms to include issues such as property rights, changes intra-household relations and transformation of the macro-economic context. In relation to gender, the fundamental concerns in this paradigm are gender equality and women’s rights. From there, women’s empowerment is seen as an integral and inseparable part of a wider process of social transformation. It targets mainly poor women and women capable of providing alternative female role models for change [9]. However, this research from the feminist empowerment perspective analyses if and how the economic empowerment gained by women through accessing Micro-credit and developing their own enterprises has allowed them to develop gender equitable relations within the community. Below is the figure linking Micro-credit to women’s empowerment through those three paradigms elaborated by [11]. Figure one below explains the relationship and comparison of the three models.

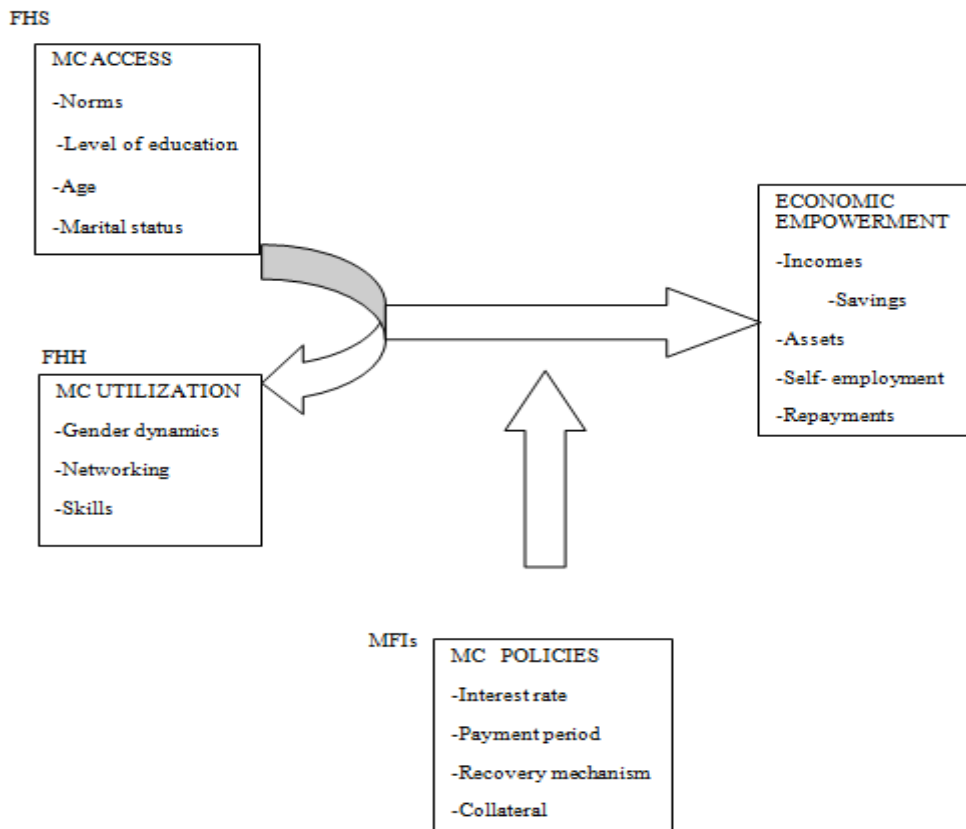


Figure 1: Conceptual Framework showing the linkage between the variables under study

Source: Adopted from Linda Mayoux (2005)

2. The linkage between Micro-credit and women empowerment

However, this research from the feminist empowerment perspective analyses if and how the economic empowerment gained by women through accessing Micro-credit and developing their own enterprises has allowed them to develop gender equitable relations within the community. The figure below maps out the linkage between Micro-credit and women's economic empowerment through the feminist empowerment model as explained by scholar [11].

2.1. Analytical framework

In regard to the above framework, I position myself only on women's status and access to and utilization of Micro-credit, their control over loan utilization and its income, the decision making within the community, and the transformation of gender dynamics within the household and the community, especially changes to the existing patriarch practices.

Different gender attributes, increasing women's access to Micro-credit (saving and credit) has been assumed to be one way of facilitating them to gain income, and therefore to overcome economic dependence on male relatives and to make decisions related to their loan income from it [8]. Decision making about the utilization of resources is thus linked to control over those resources including loans and their incomes. When women control decisions related to loan and its income, this helps them to optimize their own welfare as well as that of their household. However, scholar [9] contend that access to microcredit alone is not enough to enable women to make decisions and to change the existing gender norms and traditions within the household which contribute to women having a subordinate position and place men in a dominant position, giving them the decision making power.

On the other hand, women's lack of decision making and bargaining power affects the level of control over household resourceful assets as well as income from loans. For example in a study carried out by scholar [10] in Bangladesh, it was found out that however much some women applied for and accessed loans in their names, the use and control of it was in the hands of the husband's or relatives. Furthermore, scholar [11] disclosed how credit could bring negative impressions on women such as overwork for marginal gains, men's takeover of profitable enterprises and their benefits and even increase domestic violence.

Furthermore, though it has been assumed by some development experts and researchers that women's increased access to credit is a way of promoting gender equality and the transformation of gender dynamics within the community, it is also necessary to remember as [11] stated that credit by itself cannot overcome male-controlled structures at household and community stages; access to microfinance only are therefore inadequate tools for women to transform the existing gender dynamics in a patriarchal environment. In addition to that, [11] further argued for the same view and highlighted that some other interventions are still needed to transform women. This study intends to provide a comprehensive picture of the potential effects of microfinance (aimed at women) on intra-household resource access, control and utilization by focusing on urban poverty reduction and empowerment of female headed households of Mabarara and Bushenyi-Ishaka towns in south west Uganda

3. Methodology

The study was carried out in Mbarara and Bushenyi-Ishaka municipalities located in south western Uganda. Mbarara municipality is a main commercial centre and houses the political and administrative headquarters of Mbarara district with the population of 195,013 of which 52,923 females and 26 % are poor [12].

On the other hand Bushenyi and Ishaka was formerly town within the same proximity that were merged to form Bushenyi- Ishaka town. The municipality has a population of 41063 [12].

The municipality houses the administrative headquarters of Bushenyi district. Both towns have informal and formal business enterprises attracting establishment of microfinance institutions to give loans to small and medium enterprise operators.

The two particular towns were chosen because of their close proximity, the observed increased economic activities in terms of new buildings, schools, hotels and restaurants among others as well as the establishment of microfinance institutions amidst poor housing facilities, low rate of business expansion, poor health and sanitation conditions and patriarchal tendencies.

Data was collected using field tested questionnaires, interviews, observation as well as focus group discussion. Data from female headed households was collected using questionnaires that were self-administered. One focus group discussion was conducted, and one interview administered. Observation was also done and pictures of respondents in their enterprises taken. Data collected was reduced tabulated and presented following the thematic analysis.

3.1. Limitations of the study

Studies by [13] show that compared to men, women generally have more limited social and business networks of the type that facilitate access to Micro-credit and income. Moreover, in order to balance the equation, there is a need to study men's responses to changes in economic opportunities, household responsibilities and the income generating activities of women. However, men are not included in my study. This is an issue for a further study altogether.

3.2. Presentation of research findings

3.2.1. Access to Micro-credit and women empowerment

From the respondents' views and perception, Micro-credit provided included extension of small short term loans primarily as working capital on simplified terms, Informal appraisal of borrowers and investments, Provision of collateral substitutes such as group guarantees or compulsory savings, Provision of access to repeat and acquire larger loans based on repayment performance, Provision of streamlined loan disbursement and monitoring and secure savings products.

Respondents further reported a number of benefits which included increased household incomes, improved housing and household facilities, access to self-employment, increased financial literacy and empowerment. The pie-chart below presents the statistical data findings.

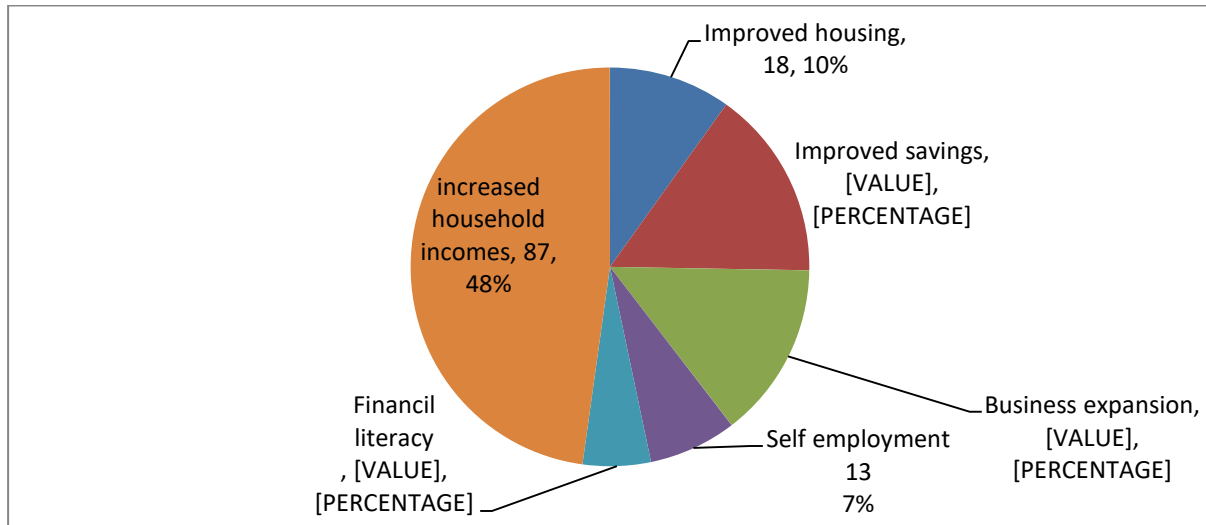


Figure2

3.3. Field data 2015

The above data can further be confirmed by the voices as recorded from the borrowers on the benefits. The table below presents the voices. This is illustrated in the table below:

Table 1: showing voices of respondents in regard to Micro-credit

MBARARA MUNICIPALITY	BUSHENYI-ISHAKA MUNICIPALITY
1. “I was given a loan which I used to finish the plastering of my house. Thanks to my group members for giving me all the money we got as a group. I can now boost of a good home”. (KII-BESANIA SACCO)	“I was given a loan which I used to buy a piece of land where I built my house. Thanks to my group members who invited me to join them so as to access a loan. I can now boost of a house” (KII-BUTUURO PEOPLES’ SACCO)
2. “I have nothing to say about MFIs, our MFI gave us solar panels and now our home lights and we charge phones for our neighbours who also pay some money”. (KII- ANKOLE FARMER’S)	“We got a loan which we used to connect electricity in our house’. .Thanks to our family members (KII- BUSHENYI DEVELOPMENT FINANCE TRUST)
3. “Am a civil servant who earns government salary, my son was about to sit for his university exams yet salary had not been paid to me. I rushed to one of the MFI and applied for a salary loan which was given to me in a period of 48 hours”. (KII-NYAMITANGA SACCO)	“I was given a salary loan to pay school fees for my secondary school children at Kampala International University” (KII-ISHAKA FARMERS’SAACO)
4. “I got an emergency loan when my child was referred to Mbarara referral teaching University Hospital. This loan helped me to clear bills of a private clinic where my patient was first diagnosed. My daughter is now studying in Primary seven” (KII KING OF KINGS SACCO)	“I got an emergency loan to pay medical bills for my children at Kampala International Hospital” (NYABUBARE SACCO),

3.4. Field data, 2015

4. Discussion of the findings

Referring to the respondents' response rate on Micro-credit increasing household incomes; it is evident that loans helped women to start income generating activities resulting into self-employment. This is supported by [14] who once said that the poor stay poor; not because they are lazy, but because they have no capital, He further stated that the only difference between the rich and the poor is access to capital. Therefore, the acquisition of capital inform of loans from Micro-credit helped women to start up income generating enterprises that have finally increased their household incomes. It was further revealed that access to Micro-credit as a result of income generating projects empowers women. Other studies related the findings of this study on women empowerment, For example, [15] believe that women can obtain equal social and economic status in the society and need not be treated as a burden to the family if they could get a chance to borrow money and have their own income. Scholar [16] supports the view that Micro-credit play a major role in gender and other development strategies because of its direct relationship to both poverty reduction and women in development.

The respondents' response rate on Micro-credit is propelling women to save as a pre-condition for loan one to access a loan. Women were encouraged to open accounts in SACCOs either in groups of 3-5 members or as individuals. While others have opened accounts to access loans, others have used them for savings. Saving by FHHs was found to be different ways. While in one of the FGDs in one of the villages women owned the tents, chairs and benches they bought using group saving account. The chairs were being hired by the community in form of group business. Income from the tents, chairs and benches is used to service the loan they acquired as a group. In another development, a respondent in an FDG said and showed us a group of women who were working in some one's garden so as to save money to clear a weekly loan from BRAC Microfinance (though not part of this study). Others worked and pooled money weekly which they saved with MFIs. The savings with interest therein were shared at the end of the year. This is similar to what was observed by [17] in his study in Uganda where MFIs gave interest to women that was earned at the end of the year to cater for individual household needs, but also used for loan repayments. According to [18], saving products may relieve the unexpected shocks that may face the poor and enhance their repayment rate as well as support the financial position of borrowers. In this regard women were positioned in a state of family responsibility and empowered. The position of responsibility however, is a sign of an added workload according to women according to a study in Rwanda by [19]. This is because women play a domestic role in the home- a factor that explains their need to keep at home. By involving themselves in income generating projects outside the home chore gives them more workload than men.

Female headed household borrowers were provided with training and development skills to enhance their capability in use of microcredit services. They train how to keep records, manage and evaluate their businesses. This helps women evaluate business loans. When asked how they have benefited from the training, they responded that they can now market their produce, while others said that they can now keep business records, others say that they can now save and keep records of their savings while others said that they use loans

properly as a result of financial literacy. Scholar [20] explains that literacy and education are central in determining development paradigm in civil societies. One of the cases reported was that a FHH learnt business from a friend by going together to the markets to sell commodities. This shows the extent of social capital building among the microfinance clients. In their study on microfinance and human development, [21] conceded that access to credit; skill training availability and access to information are necessary skills for driving women into empowerment. FHHs become independent because of exposure to new sets of ideas, values and social support that make FHHs more assertive of their rights. In his poverty reduction paradigm [8] concludes that Micro-credit comes with other interventions to increase household well-being which translates into improved well-being for women and enable women to bring about wider changes in gender inequality.

The study found out that growth in the business resulting from microfinance loans leads to increased self-employment. Women borrowers invested in piggery, poultry, knitting, market and food vending, mobile money kiosks, hair dressing salons and other community self-employment projects. Similar studies in Africa by scholars [22,23] and [24] concur with this study that Micro-credit enhances self-employment through income generating projects started, owned and manned by women. This implies that women were able to make personal decisions in regard to direction of their businesses instead of relying on male relatives. The study also found out that women who got access to microfinance loans improved their housing conditions by plastering them. Others bought solar panels and connected their houses with electricity for lighting while others bought furniture for their houses. According to the study analysis by [18]), in Malaysia and Yemen, access to Micro-credit has had a positive economic benefit as borrowers begin to invest in household assets rather than home consumption. Scholar [25], acknowledges that access to financial services improved the economic status of households in South Asia where areas of improvement studied were asset acquisition and purchase of agriculture firm in puts thereby promoting new agricultural principles and practices, increasing ownership of livestock and levels of savings and reducing reliance on money lenders. Scholar [26] further indicates that micro-credit programmes assist clients' borrowers to insure themselves against crises by building up household assets and such assets can be sold off to increase household income or used as a mortgage to access a loan facility for further microfinance borrowing to expand the borrowers' businesses. Although [27] argues that women poses property in defective form (unregistered property) which does not attract loans as it cannot be mortgaged in the bank due to. Most property belonging to women are not registered in their own names, but in the names of their late husbands or male relatives. Such property cannot attract loans for women's future orientations and thus cannot be mortgaged for lending.

Micro-credit was earmarked for reducing vulnerability of the women according to the responses. This is because women's ability to access emergency loans paid off tuition and medical bills for their children. Scholar [9] emphasizes that during crises, microfinance institutions play an important role in reducing women's' vulnerability. This improved their household livelihoods, become confident of themselves before the rest of their family members and community where they live. Scholar [9] believed that women can obtain equal social and economic status in the society and need not be treated as a burden to the family if they could get a chance to borrow money and have their own income. Scholar [16] asserts that microfinance plays a major role in gender and other development strategies because of its direct relationship to both poverty reduction and women in development.

5. Conclusion and Policy Recommendations

Micro-credit has been promoted in Uganda as a strategy for poverty reduction and women's empowerment. This study intended to analyze whether access to Micro-credit among women has resulted into more equitable gender power relations within the community. The study findings are that Micro-credit have impacted on women by improving family income and helping women to meet the basic gender needs, as defined by [14] the immediate perceived needs. This contributed to improving quality of life in the household as well as the community where women live, increasing women's self-confidence and self-reliance at household and community level. However, the practical evidence demonstrates that because of unchanged patriarchal tendencies rooted in Uganda's socio-cultural norms within the household and the community related women's participation in income-generating activities using microfinance loans has contributed to an increased domestic responsibility for them. This study therefore argues that mere microcredit given to women may not be sufficient in changing the existing gender stereotype characterized by patriarchal tendencies within the household as well as the community.

Consequently, in regard to the above findings, this study makes the following policy recommendation to Policy makers and microfinance service providers.

- Incorporate special relief non-financial intermediations and schemes in order to meet the deliberate gender needs within the household and the community like extension of trainings aimed at nurturing awareness in the space of gender to male and female recipients of their services;
- Incorporate gender impartial strategies into male facilities;
- Expedite best application of gender inclusive laws and strategy set up for promoting women's status at both household and community level;
- Use of local newspapers and other platforms like community meetings or radio programs at appropriate times to females. Many females continue to be unaware of their human rights which allow male subordination to be continued. Access to information may therefore provide an answer;
- Gender mainstreaming by introducing gender and empowerment issues to microfinance credit borrowers and incorporating this in staff drilling.

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