

**THE EFFECT OF MICROCREDIT ON GENDER EQUALITY IN UGANDA, CASE
STUDY LIRA MUNICIPAL COUNCIL**

BY

OTIM MOSES AUGUSTINE

BBA/40542/123/DU-LR

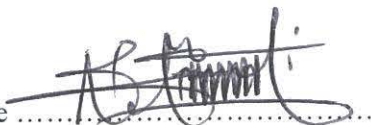
**A RESEARCH REPORT SUBMITTED TO THE FACULTY OF BUSINESS IN
PARTIAL FULFILMENT OF THE REQUIREMENTS OF THE AWARD OF A
BACHELORS DEGREE IN BUSINESS ADMINISTRATION OF KAMPALA
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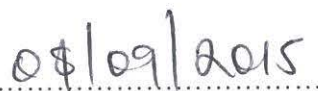
Declaration

I, Otim Moses Augustine do hereby declare that this research report is entirely my own and has never been submitted to any other university or institution for any award.

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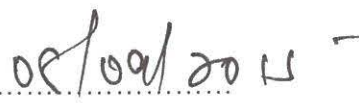
**Otim Moses Augustine**

BBA/40542/123/DU-LR

Approval

This is to certify that this research report is a result of Otim Moses Augustine work which was under my supervision and is ready for submission to the Academic Board of Kampala International University with my approval.

Signature: 

Date: 

Mr. Ebong Charles

(SUPERVISOR)

Dedication

I dedicate this proposal to my Mother Hellen Okuu, my Lovely wife Judith Amongi Otim who consistently supported and encouraged me throughout my course, my Children Kish Darius Okuu, Caleb Ricky Otim and my precious daughter Faith Emmanuella Adur and my sisters and brothers for their great support towards my studies. May the Almighty God Bless You All.

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Last but not least; I sincerely thank all those who made great contribution to my life especially my friends. May God bless you abundantly.

Contents

Declaration.....	ii
Approval	iii
Dedication	iv
Acknowledgements	v
ABSTRACT	1
LIST OF FIGURES	1
LIST OF ACRONYMS	4
CHAPTER ONE	5
INTRODUCTION.....	5
1.0 Introduction.....	5
1.1 Background	5
1.2 Problem statement.	7
1.3. Purpose of the study.....	8
1.4 Specific objectives.	8
1.5 Research questions.....	8
1.6 Scope of the study.....	8
1.6.1 Context Scope.	8
1.6.2 Geographical Area of Study.....	8
1.6.3 The time Scope.	8
1.7 Significance of the subject.	9
CHAPTER TWO	10
LITERATURE REVIEW	10
2.0 Introduction.....	10
2.1.0 Literature on Micro Credit.....	10
2.1.1 Forms of Micro Credit.....	10
2.1.2 The Benefit of Micro Credit in promoting gender equality among men and women.....	11
2.2 The challenges faced in achieving gender equality between men and women through extending microfinance credits.....	12
2.3 Strategies to curb the challenges to achieve gender equality through microfinance credit extension.....	14

CHAPTER THREE.....	16
METHODOLOGY.....	16
3.0 Introduction.....	16
3.1 Research design.....	16
3.1.1 The study population.....	16
3.1.2 Sample size.....	16
3.1.3 Sampling Techniques.....	16
3.1.4 Sources of Data.....	17
3.1.5 Primary data.....	17
3.1.6 Secondary data.....	17
3.1.7 Instrument of data collection	17
3.1.8 Interview guides.....	17
3.2 Questionnaires.....	17
3.2.1 Procedures of Data collection	18
3.3 Ethical consideration	18
3.4 Data analysis.....	18
3.5 Limitations and delimitation to the study.....	18
 CHAPTER FOUR.....	 19
DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESEARCH FINDINGS .	19
4.0 Introduction.....	19
4.1 Back ground information of respondents	19
4.1.2 Educational level of respondents	20
4.1.3 Marital status of respondents.....	21
4.1.4 Age brackets of respondents	22
4.2 Benefits of micro credit to gender equality.....	23
4.3 Access micro-credit.....	27
4.4 How long have you been a client of the micro finance institution?	28
4.5 Number of times the members had received credit.	31
4.6 Ease with which credit can be accessed by men and women	32
4.7 The challenges facing microcredit services in achieving gender equality in Lira Municipal Council. 34	

CHAPTER FIVE	42
SUMMARY ON BIO DATA.....	42
SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.....	42
5.0 Introduction.....	42
5.1 Summary of Findings	42
5.2 Conclusion	43
5.3 Recommendation of the Study	43
5.4 Areas for Further Research	45
REFERENCES.....	46
APPENDICES.....	48
APPENDIX I: A QUESTIONNAIRE GUIDE FOR THE LOAN OFFICER RESPONDENT.....	48
APPENDIX II: INTERVIEW GUIDE FOR THE MICROCREDIT CLIENTS RESPONDENT ...	52
PROPOSED BUDGET FOR THE RESEARCH STUDY	54

ABSTRACT

The topic of the study was to establish *the effect of Micro Credit on Gender Equality in Uganda, a case study in Lira Municipal Council*. The objectives of the study were; to examine the Nature of micro credit to gender equality, to establish the level of gender equality and to analyze the relationship the relationship between microcredit and gender equality in Lira Municipal.

The major sources of data were from both primary and secondary sources and the instrument of data collection were interview guides questionnaires. Data was analyzed through the use of frequency table and percentages. The findings revealed that majority of the people have access to micro credit and that they use it to expand their businesses. The finding further showed that micro credit has played a major role in the livelihood of women and men in Uganda. The finding further showed that there is a significant relationship between micro credit and gender equality. The study recommends human capital development of rural women so as to improve more access and financial information flows improvement of the life and affirmative action policy, improvement of MFIs loan threshold and concentration of MFIs on saving mobilization.

LIST OF FIGURES

Figure 1: Gender of respondents	20
Figure 2: Educational background of respondents	21
Figure 3: Marital status of respondents.....	22
Figure 4: Age brackets of respondents	23
Figure 5: Benefits of micro credit to gender equality.	24
Figure 6: Access to micro credit.....	28
Figure 7: the distribution of respondents on how long have you been a client of the micro finance institution.....	29
Figure 8: show the distribution of respondents on the role of micro credit in improving the livelihood of women and men.	30
Figure 9: Showing Number of times the members had received credit.....	31
Figure 10: Ease with which credit can be accessed by men and women	33
Figure 11: Showing the interest rate on the loan per year.....	34
Figure 12	34
Figure 13: Showing challenges facing microfinance programs in achieving gender equality.	36
Figure 14: Showing strategies to curb the challenges faced by microfinance credit extension in achieving gender equality between men and women.....	40

LIST OF TABLES

Table 1: Gender of respondents	19
Table 2: Educational level of respondents.....	20
Table 3: Marital status of respondents.....	21
Table 4: Age brackets of respondents	22
Table 5: Benefits of micro credit to gender equality.	23
Table 6: Access micro credit	27
Table 7: the distribution of respondents on how long have you been a client of the micro finance institution.....	29
Table 8: Showing Number of times the members had received credit.	31
Table 9: Ease with which credit can be accessed by men and women	32
Table 10: Showing the interest rate on the loan per year	33
Table 11: Showing challenges facing microfinance programs in achieving gender equality.....	35
Table 12: Showing strategies to curb the challenges faced by microfinance credit extension in achieving gender equality between men and women.....	39

LIST OF ACRONYMS

AMFIU	Association of Micro Finance Institutions in Uganda
CSO	Civil Society Organization
FGD	Focused Group Discussion
MDGs	Millennium Development Goals
MDI	Micro Deposit Taking Institutions
MFI	Micro Finance Institution
NFED	Non- Formal Education Division
NGO	Non-Governmental Organization
UPE	Universal Primary Education
UWMFO	Urib Wunu Mon for Cooperative Credit and Savings Organization
W SACCO	Wazalendo Cooperative Credit and Saving Organization

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter is comprised of the background of the research study, the problem statement, the general and specific objectives of the study, the research questions, and the scope of the study and the significance of the study.

1.1 Background

This research report was envisioned to find out the effect of microfinance credit on gender equality among the men and women in Uganda, case study being Lira Municipal Council, Lira District in Northern Uganda. However the background of the study was built based on a diversity of knowledge from the region of study (Northern Uganda), national and international perspective. Gender equality is not a women's issue but a societal one.

Gender equality refers to similarity in the treatment of women and men based on human rights provisions. It means that women/girls and men/boys have equal conditions to realize their full human rights and potential to contribute to national, political, economic, social and cultural development and benefit equally from the results (Regina N Kamuhanda, July 2010).

Microcredit refers to the provision of small loans (microloans) to impoverished borrowers who typically lack collateral, steady employment and verifiable credit history. It is designed not only to support entrepreneurship and alleviation of poverty but also in many cases to empower women and uplift the entire communities by extension. (Esther Duflo, 2012).

Microcredit is part of microfinance, which provides a wide range of financial services especially savings accounts, to the poor. Modern microcredit is generally considered to have originated with the Grameen bank founded in Bangladesh in 1983 and is presented having "enormous potential as a tool of poverty alleviation and gender equity fulfillment". Critics however have not had a positive impact on gender relationships as it leads the clients especially women borrowers into a debt trap and constitute a "privatization of welfare". (Dean Karlan, 2012)

Development will only be sustained if women and men participate and benefit equally from political, economic, social, and cultural development processes, and if they fully exploit their potential. However, gender inequality especially with male being more powerful than women have resulted into the diminishing of women capacity to make and act on their own meaningful strategic life choice in terms of where to live, whether and whom to marry, when to have and how many children to have and who have custody over the children, the education of the girl child, freedom of movement and association and right over the family assets such as land and so on and hence dependent on the powerful resource owners (the men). Thus, the women who internalize their lesser claim on household resources or accept violence at the hands of their husband do so because to behave otherwise (resist the men dominance) is considered outside the realm of possibility. (Regina N. Kamuhand, July 2010).

In Lira Municipal council like in other parts of Uganda, women consistently trail men in formal labor force participation, access to credit, entrepreneurship rates, income levels and inheritance and ownership rights. For instance, although 83% of women are engaged in agricultural production, only 25.5% control the land they cultivate while the rest lies under the control of the men, they continue to suffer very high time burdens in pursuing their livelihood strategies, they work considerably longer hours than men (between 12-18 hours a day, with a mean of 15 hours). Women bear the brunt of domestic tasks, in addition to agricultural and other productive work. This has a negative effect on food security, household income, participation in community life, health and overall productivity and Schooling. (David Roodman, 2011)

Lira District general illiteracy rate is high, with the female having a higher rate of 68%. This scenario creates enormous challenges for women as they are increasingly taking on the burden of family provisioning, seriously undermining the sustainability of household livelihoods. (Lira district local government five – year development plan financial year 2010/11 – 2014/15 volume i: policy issues).

Social and cultural bias and consideration put the girl-child at a disadvantage. In some households, particularly the “not so well to do”, parents often choose to take boys to schools, leaving girls behind when money is not sufficient to cover school expenses for both. Choices

have to be made especially for secondary and higher education where the parents have to meet the cost of education. Furthermore, domestic chores, early marriages, and pregnancy put girls at greater disadvantage when it comes to accessing education. (Regina N. Kamuhand, July 2010).

Microfinance, by targeting women through extending to them microfinance credits, allows not only improvement in gender equality but also effective decrease in poverty through its effect of gender equality on development. This means that for a long time, microfinance was used as an intervention strategy to address gender inequality with the hope that when the both men and women accessed credit facilities, they would achieve socio-economic development and thereby contribute equally to the development of their communities. (Tom Murphy, 2011).

1.2 Problem statement.

It has been observed that in Lira, like in other districts in Uganda, microfinance has been applied as a gender equality strategy. It has been used to provide low-income people with small grants, micro-credits and other microfinance services as an impetus to exploit their productivity and develop their business to help them improve their livelihoods and status in the communities where they live.

Despite moves to prioritize women's financial inclusion especially in the access of microcredit, it is not yet known whether generic initiatives are benefitting women, or whether those that target women specifically are more effective in creating gender equality. Even where women do access microcredit and have the potential to engage in economic opportunities, the potential for these services to contribute to their empowerment is debated as studies indicate that most women borrowers have only partial control over loans, or have relinquished all control to male members of the family (Mayoux 2009).

Therefore, this study sought to solve this controversy by clearly examining the effects of microcredit in achieving gender equality mission or emphasis be put on the need for additional strategies, rather than relying on micro-credit alone.

1.3. Purpose of the study.

- To find out the effect of microcredit on gender equality in Lira Municipal Council.

1.4 Specific objectives.

- To examine the nature of micro credit to gender equality in Lira Municipal Council
- To establish the level of gender equality Lira Municipal Council
- To analyze the relationship between micro credit and gender equality in Lira Municipal Council.

1.5 Research questions.

- What is the nature of micro credit in Lira Municipal Council?
- What is the level of gender equality in Lira Municipal Council?
- What is the relationship between gender equality and Micro Credit in Lira Municipal Council?

1.6 Scope of the study.

1.6.1 Context Scope.

The study covered the effect of microcredit on gender equality. It specifically analyzed the benefits of microcredit in promoting gender equality between men and women. The independent variable being Micro Credit and dependent variable being Gender Equality in Lira Municipal Council.

1.6.2 Geographical Area of Study.

The study was conducted in Lira Municipality.

1.6.3 The time Scope.

The study covers a period from Jan 2015 to August 2015. This helped the researcher come out with appropriate information which can be relied on incase of future related study.

1.7 Significance of the subject.

- To the academicians, the finding of this study will be a basis to expanding on their knowledge towards the impact of microcredit on gender equality.
- The findings will help in assessing the strength of microfinance credit in achieving the target of gender equality in the Millennium Development Goal (MDG).
- The findings of the study will act as a basis of policy makers in setting reliable policies and reforms to address the challenges women face in accessing microcredit and economic problems in general.
- The findings of the research will serve as reference points for future microcredit beneficiaries and researchers by providing some literature about the impact of microcredit on women economic empowerment.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter is to look at what other researchers and academicians have written about the effect of microcredit on gender equality. It covered accredited literatures on scholar literatures on the benefit of microcredit on gender equality, the challenges facing microcredit in achieving gender equality and the strategies to curb the challenges facing microcredit in achieving gender equality.

2.1.0 Literature on Micro Credit

Microcredit is a variation on traditional credit service that involves providing small loans to people who would otherwise be unable to secure credit, typically because of poverty. Related barriers may include unemployment or underemployment and a lack of collateral and credit history.

Microcredit is sometimes provided to fund a business initiative by the recipient. The entrepreneurs involved are sometimes referred to as “micro-entrepreneurs” because the scope of their projects and the sums required to fund them are very modest.

2.1.1 Forms of Micro Credit

Two main types of microcredit are Group lending, or solidarity lending, which allows a number of individuals to provide collateral or guarantee a loan through a group repayment pledge.

The incentive to repay is based on peer pressure; if one person in the group defaults, the other group members makes up the payment amount. (Internet)

Individual lending focuses on one client and does not require other people to provide collateral or guarantee a loan. This lending is based on the amount a member has saved and also willing to comply by terms and conditions of serving the loan. (Internet)

2.1.2 The Benefit of Micro Credit in promoting gender equality among men and women.

The increased access to microcredit services has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of ‘virtuous spirals’ of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment (Linda Mayoux and Maria Hartl, August 2009)

The positive effects on women’s confidence and skills, their expanded knowledge and the formation of support networks through group activity and market access leads to enhanced status for all women in a community. In some societies where women’s mobility has been very circumscribed and women previously had little opportunity to meet women outside their immediate family, there have been very significant changes. Individual women who gain respect in their households may then act as role models for others, leading to a wider process of change in community perceptions and men’s increased willingness to accept change. (Linda Mayoux and Hartl, August 2009).

Data from Uganda suggest that women’s decision-making power increases when they have access to micro-credit further urged that micro credit services leads to women’s economic empowerment by positively influencing women’s decision making power at house hold level and their overall social economic status relatively to the men counterpart although noting that the economic empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures .Some of these changes include increased participation in decision making, more equitable gender status in family and community, increased power and increased self-esteem and hence contributing greatly to generating economic activities and participation in family’s decision making of rural women (Hoque and Itohara, 2009)

Women who had access to micro credit experienced income rise and ability to save more money as compared to their counterparts who could not access such services. Another significant outcome revealed by the study was increase in the women’s ownership of productive assets (cattle, goats) and non-productive (jewels, Television, radios, singing, vehicle owning and other house hold goods) as a result of accessibility to credit because they could afford such assets through profits generated from their micro enterprises and match their men counterpart. (Sultana and Hasan, 2010)

Through the access of microcredit, it help give women access to self-employment and contribute to the amelioration of family life and influences the social situation of women by promoting self-confidence and the capacity to play an active role in the society. It gives women the ability to mobilize their productive capacities for the benefit of economic development (Alexandra Dobra, July 2011)

Women (and girls) should be the focus of microfinance, not because of their gender as such, but because they are marginalized. In many cases, microcredit has contributed to changes in attitude about women's contribution to and role in economic and social development. Specifically, microcredit has resulted in increased recognition of women's productive role. (Tom Murphy, 2011)

Microcredit credit programs have increased women access to financial and economic resources. In addition it increases social network and having greater freedom of mobility in terms of business. Access to credit is urged to have access to a potential contribution on improved resource base among women borrowers. Evidence reveals that micro credit provision can potentially enhance income generating activities and build assets and consequently improve status of women socially and economically (Noreen, 2011)

Research so far has shown that poor women in particular benefit from microcredit. Women's status, both in their homes and in their communities, is elevated when they are responsible for managing loans and savings. The ability to generate and control their own income can further empower poor women. (Ewgenija, 2011)

2.2 The challenges faced in achieving gender equality between men and women through extending microfinance credits.

Women's increased contribution to household income does not ensure that women necessarily benefit or that there is any change in gender relations within the household. Although women do, indeed, often feel more in control and have a greater sense of self-worth, these subjective perceptions are not necessarily translated into actual changes in well-being, benefits or gender relations in the household. Although in some contexts women may seek to increase their influence within joint decision-making processes, rather than seek independent control of

income, neither of these outcomes can be assumed to occur (Linda Mayoux and Maria Hartl, August 2009)

The issue of group liability (i.e. when members guarantee each other's loans) has been the subject of much debate. Mutual liability groups, particularly the Grameen model, were once widely promoted as a good mechanism for encouraging repayment and providing social collateral. In practice this strategy often proved counterproductive as it constraint women of their limited resources acquired from the MFIs: if one member defaults and some others are unable or unwilling to cover the default, there is less incentive for any of the others to repay, because they will still not get a loan. This has limited the access of microfinance credits but also transfer the burden to loan repayment to the trustworthy committed clients (Linda Mayoux and Maria Hartl, August 2009).

Registration of loans in women's names does not necessarily mean participation even in decisions about loan applications. The offer of a loan and actually taking a loan are qualitatively and significantly different. It denotes access but no actual take-up microfinance credits Men may take the loans from women or directly negotiate loans in women's names with male credit officers, as an easier way of getting access to credit. Loans may be repaid from men's earnings, through women forgoing their own consumption, or from income or borrowing from other sources. High demand for loans by women may be more a sign of social pressure to access outside resources for in-laws or husbands than of empowerment (Karlan and Zinman 2010).

There is a division of roles between women and men in a family, and financial management tends to be the responsibility of men. Because of this, once a man joins a micro finance credit, it is assumed that the family has joined, and that it is hence not necessary for the wife to also join. Even when couples open joint ac- counts, men are still responsible for managing the account (Regina N. Kamuhand, July 2010).

The small amounts of money given at a time affected the growth of the enterprises of the women. With the small monies, the choice of investment was limited and in most cases the profits realized were very scanty and only enough to pay back the loan. It was also noted that there were too many deductions from the money disbursed initially yet the whole amount was paid back. The respondents reported that they paid even for what they had not received and what was

annoying was that the deductions were made from the small amount to be given, thus the money given was lowered even the more (Martha Nakakuta Luyirika, November 2010)

In theory micro-credit is expected to increase clients' accumulation of non- financial assets for use in their businesses. However, the requirement to repay debts may lead borrowers to sell non-productive non-financial assets to raise funds quickly. Micro-savings ought to enable clients to accumulate funds gradually and therefore enable them to invest in financial and non-financial assets in the longer term. However, these accumulated assets are used by the clients to offset their microfinance credits received from the microfinance institutions (Stewart R et al, 2012).

Women face the barriers to access finance including lack of education, knowledge and skills to deal with long, complicated application procedures and repayment schedules. Although women are often recipients of microcredit, they lack the support and advice to invest and channel them for better long term advantages. (El Salvador, 2013)

While Most MFIs maintain that they do not discriminate against women and offer the same accessibility to women as they do to men, there is a wide divergence in the number and amount of loans that have actually been given to women. Furthermore, MFIs increasingly prefer to look at households as their client and do not like to distinguish between men and women. Some, while targeting households give loans only through women. Others prefer to talk about entrepreneurs and the working poor and have found it preferable to work with men. Others have no gender-specific policy of lending or quotas regarding the distribution of loans to men or women. Therefore, complying with gender equality goals and objectives remain a challenge. (Maliha and Shazreh, December, 2013)

2.3 Strategies to curb the challenges to achieve gender equality through microfinance credit extension.

Groups and programs do not need to be women-only to help bring about change. Involving men can avoid unnecessary gender conflict and enable women to be more open about their needs and aspirations in the wider community. Male support can be encouraged by developing new male role models and men's networks for change. There are significant opportunities for change in mixed programs in which men staff work on gender issues with men, and women leaders bring women's concerns before a male organization. (Linda Mayoux and Maria Hartl, August 2009).

Sensitize women on the proper way to treat and relate with their husbands once they start earning, to ensure that their economic empowerment does not threaten their husbands' egos. Male domination arises out of men fearing to lose their leadership position and power in a family once women become financially empowered and independent. Once they get money, women should behave responsibly, continue to treat their husbands with respect, ensure that their domestic responsibilities are not neglected as they engage in economic activities, and willingly join their husbands in bearing the financial responsibility for the household without grumbling. To sensitize the women, use positive role models from current membership (Regina N. Kamuhand, July 2010).

Sensitize men to recognize and appreciate the benefits of allowing their wives to engage in income generating activities to the welfare of the household. One approach could be using male members whose wives are financially empowered as positive role models to sensitize fellow men. To sensitize men, it is important to bear in mind that they do not like to attend workshops; hence using other media like radio would be more effective (Regina N. Kamuhand, July 2010)

CHAPTER THREE

METHODOLOGY

3.0 Introduction.

This chapter captures the methodology that was used to conduct the study. It presents how the researcher carried out the exercise. It constitutes the research design, study population, sampling method, sample size, data sources, data collection procedures and tools, data presentation and analysis, research ethical consideration as well as limitation and delimitation of the research exercise.

3.1 Research design.

The researcher used a cross sectional design which involve the use of both qualitative and quantitative methods so as to capture the details and adequate information. The use of both methods was also to ensure that the data was effectively interpreted using the tables with frequencies and percentages as well as narratives.

3.1.1 The study population.

The study targeted different clients accessing microcredit as well as employees (the Loan Officer), managers, and other stakeholders. A total of 80 respondents were considered for the study population.

3.1.2 Sample size.

A sample of 50 respondents was selected this study. This comprised of the microcredit clients, respondents who do not access microcredit, and the loan officers. The researcher used 30 members of MFI's clients (10 men and 20 women), 15 non micro credit clients (5 men and 10 women), and 5 loan officers to find out their understanding of the effect of microcredit on gender equality in Lira Municipal Council.

3.1.3 Sampling Techniques

The researcher used simple random sampling in selecting the microcredit clients as it provide equal chances for the members to be selected. Here, the researcher selected the readily available clients to participate in the study to meet the objectives of the study. The researcher did not determine the select but rather control the participation in order to achieve the research

objectives. He also used purposive sampling method in selecting the loan officers because they are well versed with the effect on microcredit on gender equality.

3.1.4 Sources of Data

Data comprised of both primary and secondary data with primary data preferred in order to supplement secondary data.

3.1.5 Primary data.

Here, the data was got by use of the interview, questionnaires data collection methods to get first-hand information from the respondents.

3.1.6 Secondary data.

Here, the researcher got information from already publicized information. The main sources included text books, journals, and other publications by microfinance stakeholders. The researcher analyzed this information before being used.

3.1.7 Instrument of data collection

The researcher used interviews, questionnaires and observation during data collection methods. These are as presented below.

3.1.8 Interview guides.

The major issues concerning the study topic was discussed in a face to face conversation between the researcher and the respondents concerning the topic under study. These covered those who are willing to spare their time to respond to the researcher as well as those who do not know how to read and write.

3.2 Questionnaires.

This consisted of a set of pre-determined questions both open and closed ended prepared by the researcher to the loan officers to collect data concerning the topic under study. The structured questions were divided into appropriate sections determined by the research questions and objectives. These were supplied to the loan officers who did not have the time to participate in a face to face conversation with the researcher but able to read and write to answer to the pre-determined questions set by the researcher.

3.2.1 Procedures of Data collection

The researcher got a letter from the department of CEODL of Kampala International University which presented to the respondents to seek their permission in the participation in the research exercise. After permission was granted, the researcher collected, edited, coded and tallied ready for analysis.

3.3 Ethical consideration

To ensure high standard of ethic, the researcher first sought permission from the respondents for free participation and made sure that the responses are treated as confidential by not disclosing it to other respondents to enable them give their own view on the research topic and not to disclose the information collected to any third party. Finally, the researcher reported true findings as got from the field in the research report.

3.4 Data analysis

The information collected through questionnaires, interview and the FGD was assessed and scrutinized, edited to eliminate errors and later coded and group according to the study topic and objectives. Finding was interpreted in line to research objectives and reviewed literature in order to attach meaning to data collected. Frequency table and percentages were used to present the research findings. The data analysis and presentation were done as follows.

3.5 Limitations and delimitation to the study.

The researcher encountered the following problems in the field during data collection;

- Luck of Cooperation from some clients especially in extending their times to provide the researcher with sufficient and correct information and in returning the questionnaires. The researcher overcame this by selecting only willing respondents and limited himself to them in collecting the information from the field to ensure maximum level of cooperation.
- The challenge of obtaining sensitive and accurate information from the respondents was faced. This was overcome by assuring the respondents that the data is for academic purpose and the information will be confidential.
- Some respondents were unwilling to give information regarding the study mainly because of ignorance and illiteracy. The researcher explained in details and in local language about the study and what was required of the respondents.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESEARCH FINDINGS

4.0 Introduction

This chapter covers presentation, analysis and interpretation of research finding. This was inline with the objectives of the study which was as below.

- i. To examine the nature of micro credit to gender equality in Lira Municipal Council
- ii. To establish the level of gender equality Lira Municipal Council
- iii. To analyze the relationship between micro credit and gender equality in Lira Municipal Council.

4.1 Back ground information of respondents

The study sought to establish the bio-data of the respondents and in their different category; findings are presented in table 4.1below;

Respondents' rate:

Received questionnaire/sample size *100

$$50/50*100= 100$$

Gender	Frequency	Percentages
Male	18	36
Female	32	64
Total	50	100

Source: Primary data, 2014

Table 1: Gender of respondents

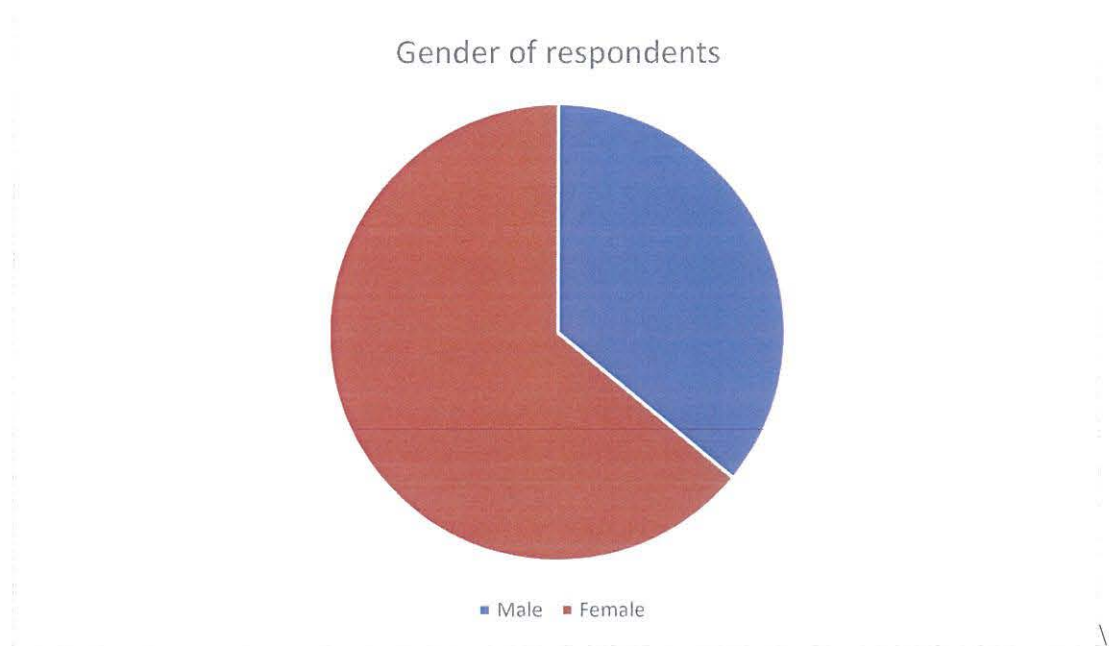


Figure 1: Gender of respondents

Women respondents formed the majority of those who responded to the questionnaires (64%) as opposed to only 36% of the respondents who are male. This, therefore, means that female respondents were more interested in the study than their male counterpart

4.1.2 Educational level of respondents

Qualification gender	Frequency	Percentages
Non	00	00
Primary	5	14.3
Secondary	25	71.4
Tertiary/institutions	4	11.4
Total	35	100

Source: Primary data, 2014

Table 2: Educational level of respondents

Educational background of Respondents

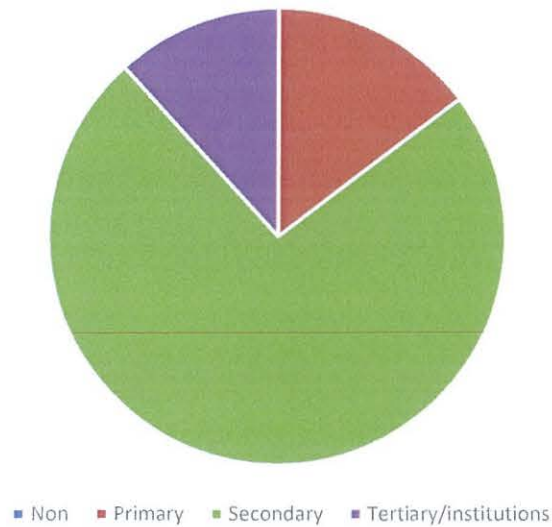


Figure 2: Educational background of respondents

More of the respondents attained secondary level of education (71.4%) as opposed to only 14.2% of those who attained primary level and only 11.4% of them hold tertiary/institutions level of education. This, therefore, means that much of the data was generated from people who have attained basic levels of education and were, therefore, sure of the information they provided.

4.1.3 Marital status of respondents

Respondents were asked about their marital status and below were the finding

Respondents	Frequency	Percentage
Single	6	17.1
Married	19	54.2
Separated/divorce	8	22.8
Others	2	5.7
Total	35	100

Source: Primary data, 2014

Table 3: Marital status of respondents

Marital status of Respondents

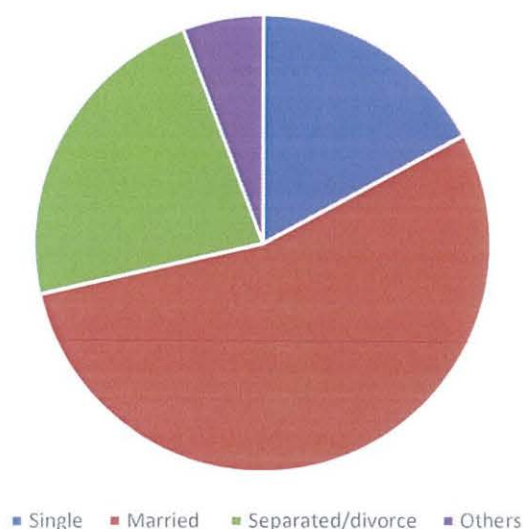


Figure 3: Marital status of respondents

From the table above, 17.1% of the respondents were single, 54.2 % were married, 22.8% divorced, and 5.7% said they in other categories. This implies that most respondents were responsible capacity to get credit from the micro finance institution and then pay back and there was gender equality since most of them are married.

4.1.4-Age brackets of respondents

Age bracket (Years)	Frequency	Percentages
20-35	18	51
36-51	12	34
52-67	05	25
68 and above	00	00
Total	35	100

Source: Primary data, 2014.

Table 4: Age brackets of respondents

Age brackets of respondents

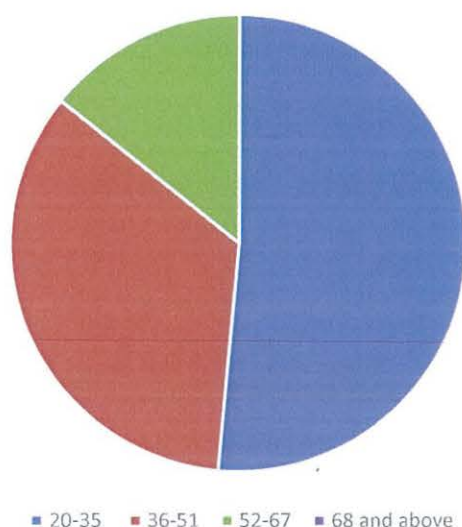


Figure 4: Age brackets of respondents

The majority in age bracket 20-35 as indicated in Table 4.1.4 above showing 51% of the age group. Age bracket 36-51 followed with 34%, age bracket 52-67, had 25% and lastly none of the respondents was in age bracket 68 and above. This, therefore, means that much of the data was generated by people of tender age who had enough knowledge on the subject of study.

4.2 Benefits of micro credit to gender equality.

Respondents	Frequency	Percentage
To start business	8	22.8
Expand existing business	18	51.1
Domestic Use (To pay health insurance,	6	17.1
School fees, electricity and housekeeping	3	8.5
Total	35	100

Source: Primary data 2014.

Table 5: Benefits of micro credit to gender equality.

Benefits of micro credit to gender equality

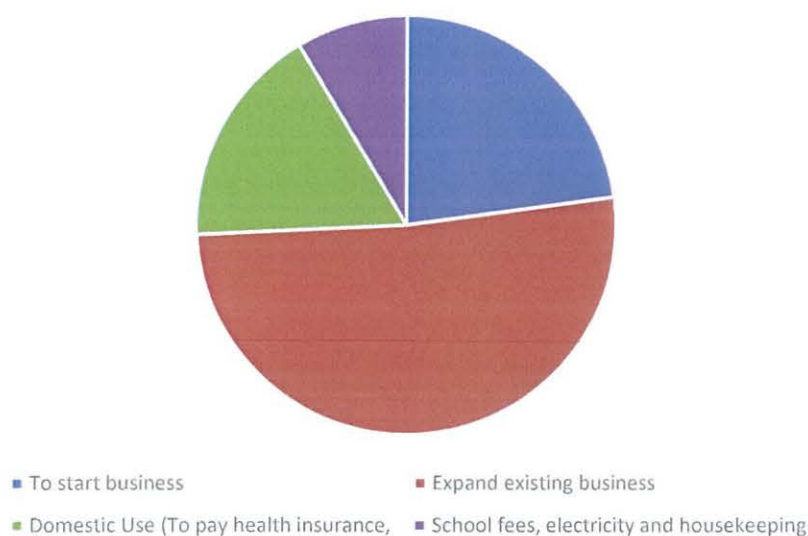


Figure 5: Benefits of micro credit to gender equality.

The women gave different purposes for utilizing the financial assistance from the field results. About 22.8 percent used it to start their businesses while 51.1 percent used it to expand existing businesses. Those that used their assistance for the payment of domestic activities such as, health insurance bills, electricity, school fees and housekeeping expenses were 17.1 percent.

Credit facility may be sought by both men and women to start small scale business and or for farming purposes. The MFI staffs said it was risky in investing in start-up business therefore they put in place stringent measures to assess the prospect of the business before the loan is granted. Again expansion of existing business may be in the form of an increase in materials as inputs, building kiosks or metal containers, hiring of additional hands and many others. It is clear that majority of the respondents are into various forms of business already and only required credit to expand those businesses. The credit extended mainly to the women helps them to acquire incomes to put them on the same setting with the male counter parts.

The respondents also reported that through the microcredits they receive, beneficiaries had been able to start and expand their income generating enterprises. The women noted that they were made able to start up petty trade in produces, food stuffs, clothes and even in retail shops either

within the homestead or in the daily market places. This has improved their social status within the community since they now made able to make a lot of money overtime through profitable investments and have the money to work with and feeling respected. The access to credit by men and women (clients) led to improvement in their businesses, as many had their sales turnover, stock, fixed assets and profits increased after their association with the MFI. These are also in line with (Noreen, 2011) who revealed that micro credit provision can potentially enhance income generating activities and build assets and consequently improve status of women socially and economically.

The study indicates that the procedure and security requirement of obtaining credit from MFIs were easier than with the conventional banking. Based on the first-hand experience of men and women in the communities and the micro finance it was found that, the procedure and security requirement of accessing credit were modest. It therefore made it possible for everyone to join the formal monetary process. It was one of the most propitious reasons by the men and women in accessing loan from MFIs unlike the conventional banking where landed and complex collateral were the prerequisite for loan acquisition. This situation made it easier for the men and women to obtain or access credit from the MFIs. This is inconformity to Ina Kota, 2009 who noted that MFIs take risk to offer loans to the poor unbanked people with no credit history, collateral securities but depend on group liability securities for loan default recovery and hence giving the chance for the poor who are often neglected by the formal banking sector to get the access to microcredit services.

The beneficiaries affirmed that they were not coerced into accessing microcredits but they face challenges that affected the benefits of the services they enjoy from the microfinance institutions in achieving gender equality.

The study found out that the MFIs face the challenges such as delays in loan processing, quick processing of the loans as the clients demand them on a very fast rate even without due scrutiny of their collateral, need for collateral which most of them do not have among others. This has made the bid for the micro finance institutions to promote gender equality almost remain a myth.

Women may also struggle with the heavier workload created by the responsibility for loan repayment. Changes in the access to finance influence the distribution of working time between

men and women in the same household and between activities yielding different returns. Evidence suggests that up to a point microcredit increases the workload of women and girls, perhaps offset by more equality in household decision-making. This is in agreement to El Salvador, (2013) who stated that even when women use their loan for their activities, women's choices of activities and ability to increase their incomes are seriously constrained by reproductive roles and household responsibilities and subsistence expenditure as well as the lack of time due to unpaid domestic works.

The respondents noted that they are faced with a short loan repayment period usually in weeks. This they say, is too short for their businesses to have yielded a good return from which to get money to service their loans which force most of the microcredit beneficiaries to resort to multiple borrowing to service their loan. This however they noted have made matters worse when the fail to service the multiple borrowers of money between them and their spouses as collateral securities are confiscated to recover the default borrowed funds.

The respondents also reported that the MFIs demand collateral securities which they may not be having. Most families have therefore opted to allow only one member of the family to access the microcredit thus limiting the other the opportunity. They noted that even the group collateral have been inefficient in securing themselves microcredits for their businesses because it was difficult in getting trustworthy group members since most group members join the group and once they access the loan, they reduce their commitment to the group. Any default by a member in the group had led to forced recovery of the loan from the group members' savings with the institution. This is in agreement with Xavier Gline and Dean Karlan, (2009) who stated that group liability lending system may improve loan repayment but it also raises the possibility that bad clients will take advantages of the good clients in their liability groups.

Most respondents were dissatisfied with their initial loan disbursements that they were too small for their planned business ventures. In fact, the respondents say they had limited investment with scanty profits only enough to repay the loan. This made the clients to opt to change from their planned business ventures to a business venture which met the capital standard they had accessed. This they say have given them a poor business with a high failure rate and limited profits to compete with their counterparts. This is inconformity to Regina N. Kamuhanda, (July

2010) who stated that microcredit clients especially women usually receive lower loan amounts that cannot completely account for the demand factor. That some clients have extremely good business ideas requiring larger loan but they face discrimination in accessing such loans with the results that their business collapses because they are forced to purchase inferior start up stocks.

Another most important aspect that was established was the rigidity of the microfinance institutions' policies that could not change no matter the situation. These included paying fines whenever one could not fulfill the repayment schedules, not granting loans to a group member even if only a member had failed to commit to his/her repayment schedules or when a low quorum in the group meeting was realized. In fact, a member was forced to note, "Borrowed money did not know sorrow, did not know sickness, did not know death, all it knows is that the loan should be serviced as scheduled in the loan agreement".

4.3 Access micro-credit

Respondents were asked whether they access macro credit and their responses were captured as illustrated below.

Respondents	Frequency	Percentage
Yes	30	85.7
No	5	14.3
Total	35	100

Source: primary data 2014.

Table 6: Access micro credit

Access to micro credit

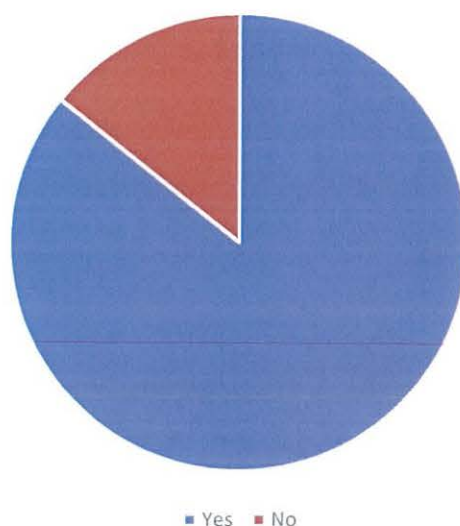


Figure 6: Access to micro credit

The findings reveal that 85.7 percent access their credit from the present micro finance institution while 14.3 percent revealed that they do not.

4.4 How long have you been a client of the micro finance institution?

Respondents in Lira who have been benefiting were asked of their response on how long they had been clients of the micro finance institution and below are the responses they forwarded during the survey.

Respondents	Frequency	Percentage
2 years	6	17.1
4 years	15	42.8
6 year	8	22.8
Above 6 years	6	17.1
Total	35	100

Source: primary data 2014.

Table 7: the distribution of respondents on how long have you been a client of the micro finance institution

Distribution of respondents on how long have you been a client of the micro finance institution

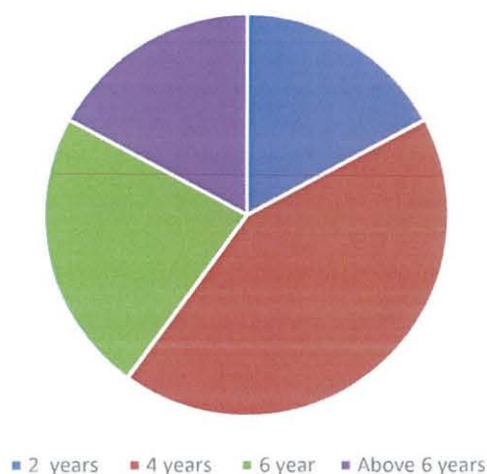


Figure 7: the distribution of respondents on how long have you been a client of the micro finance institution

From the results in the table above, 17.1 percent of respondents said that they have been accessing credit from the microfinance institution from a period of 2 years, 42% of respondents said they had been clients for a period of 4 years, 22.8 said they had been clients for 6 years and 17.1% said they had been clients for a period of above 6 years. This implies that most of the men and women had been clients for quite some time thus have been benefited from the services of the micro finance institution for long thus indicating how they have benefited from the institution.

Respondents	Frequency	Percentage
Provision of Micro savings at the door step of women clients	18	51.4
provision of Micro credit at moderate interest rate and flexible terms of repayment	6	17.1
Others roles	11	31.4
Total	35	100

Source: primary data 2014.

Show the distribution of respondents on the role of micro credit in improving the livelihood of women and men.

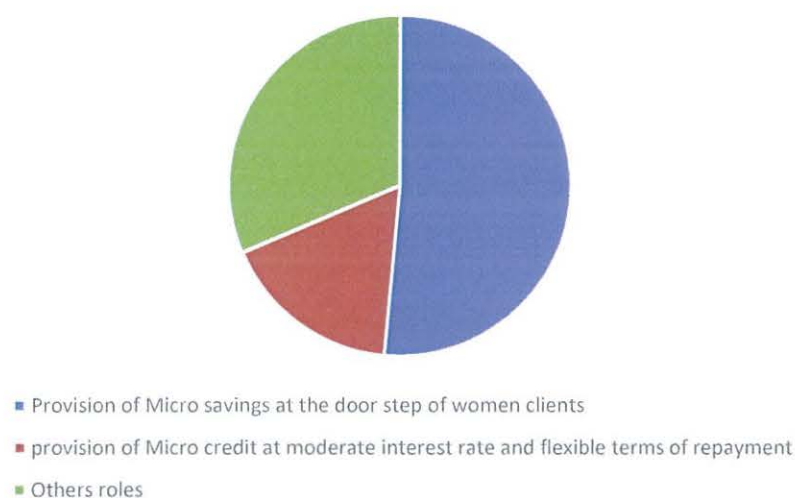


Figure 8: show the distribution of respondents on the role of micro credit in improving the livelihood of women and men.

From the results above, it was found out that the Micro credit play major role in livelihood of women in Lira Municipal council. The following are some of the programs / roles played by the MFI; Provision of Micro savings at the door step of women clients 51.4%, provision of Micro credit at moderate interest rate and flexible terms of repayment 17.2%, provision of micro insurance to the poor women to cushion them in times of calamities, the provision of financial education to women on how to keep simple financial records and the effective monitoring and evaluation of client's business activities.

4.5 Number of times the members had received credit.

Times	Frequency	Percentage
1	6	17.1
2	8	22.8
3	4	11.4
Above 4	17	48.5
Total	35	100

Source: Primary data

Table 8: Showing Number of times the members had received credit.

Showing Number of times the members had received credit

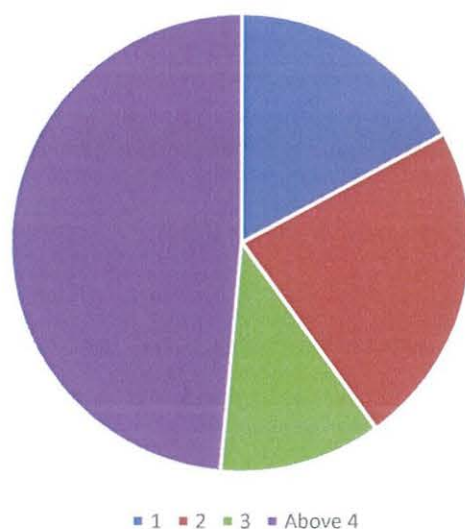


Figure 9: Showing Number of times the members had received credit.

From the table above, the data indicates that 48.5 % of the respondents had received credit at least 4 times, 11.3% had borrowed 3 times, 22.8% borrowed 2 times while 17.1% had borrowed only once. The implication of this finding is that due to experience in credit use by most of the

respondents, fewer problems could be encountered in credit procurement which also highlights the relative ease with which credit was accessed by most of the members. This also implies that the more the borrowers use credit, the less the likely problems.

4.6 Ease with which credit can be accessed by men and women

Ease of access	Frequency	Percentage
very easy	4	11.4
Easy	13	37.1
difficult	11	31.4
very difficult	7	20
Total	35	100

Source: Primary data

Table 9: Ease with which credit can be accessed by men and women

Ease with which credit can be accessed by men and women

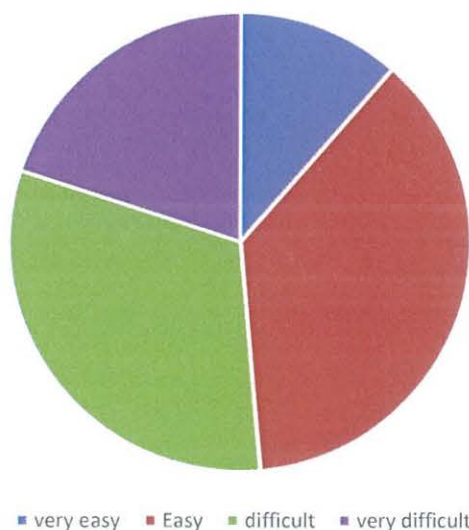


Figure 10: Ease with which credit can be accessed by men and women

From the table 4.2.12 above the majority of the respondents were able to access the loans relatively easy 11.4% compared to 31.4 % who had difficulties in accessing credit from the micro finance institution by both men and women. This implies that most of the borrowers have the requirements such as savings and collateral, whereas those who had found it difficult to access credit did not meet the requirements. However the respondents revealed that it's mainly women who face those challenges due to the lack of collateral.

Table 10: Showing the interest rate on the loan per year

Responses	Frequency	Percentage
Low	21	60
Medium	12	34.3
High	2	5.7
Total	35	100.0

Source: Primary data

Showing the interest rate on the loan per year

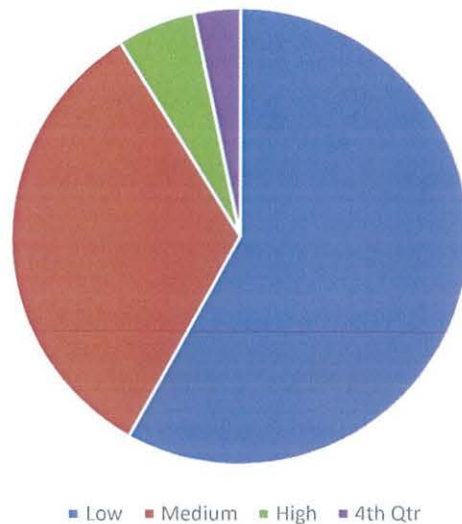


Figure 11: Showing the interest rate on the loan per year

From the table 4.2.13 above the majority of the respondents interviewed 60% felt that the interest rates charged on their loans were low, while only 5.7% found the interest rate to be high. This implies that the majority of the members that had borrowed from the credit institution, felt that the interest rates charged by the micro finance credit to be comfortable. This could have contributed to the ease on the members faced in paying back their loans.

4.7 The challenges facing microcredit services in achieving gender equality in Lira Municipal Council.

Figure 12

Responses	Frequency	Percentage
Yes	6	17.1
No	29	82.3
Total	35	100

Source: Primary data

Shows the distribution of clients meet some challenges in accessing microcredit services from this institution.

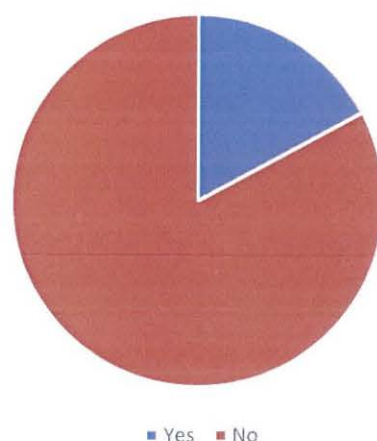


Table above revealed that small percent of 17.1 said the clients some challenges in accessing microcredit services while 82.3 percent said they do not face any challenge in accessing microcredit services from this institution.

Challenges facing microfinance programs in achieving gender equality.

Table 11: Showing challenges facing microfinance programs in achieving gender equality.

Problem	Frequency	Percentage
High interest rates	11	31.4
Cultural restrictions	9	25.7
Lack of collateral securities	3	8.5
Limited information about microcredit services	3	8.5
Restriction by the spouse/partner.	2	5.7

Distance to microfinance long	6	17.1
Selection criteria not favorable	1	2.9
Total	35	100

Source: Primary data

Challenges facing microfinance programs in achieving gender equality

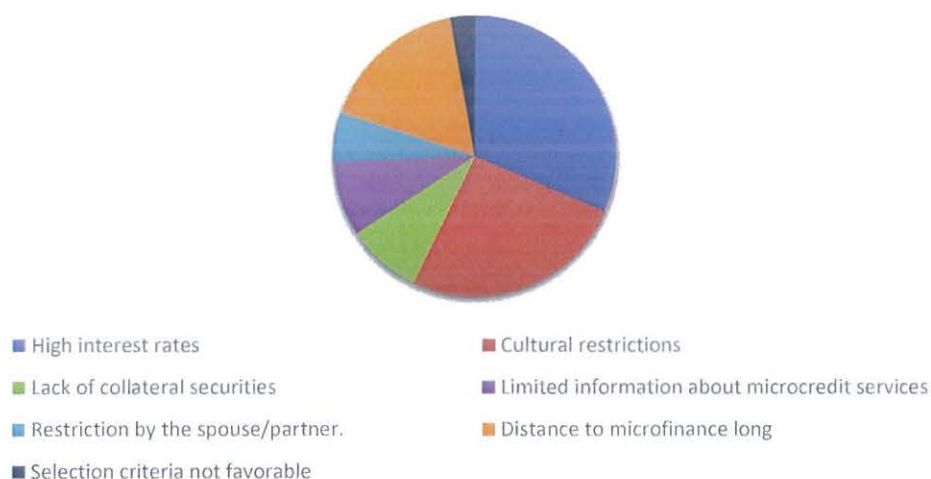


Figure 13: Showing challenges facing microfinance programs in achieving gender equality.

Respondents were asked whether in their own view, there were any problems with micro finance credit services. To this, there was unanimous agreement among respondents of existence of problems with micro finance credit services in general. The problems given include; high interest rates with 31.4%, which makes the process expensive thus discouraging many from taking up the loans, 25.7% said cultural restriction such that women not being given a chance by society to inherit and own properties such land which would act as collateral while accessing loans, lack of collateral by many people. The 8.5% of the study responses found out that most people do not have the required collateral that is demanded by the MFIs due to high poverty levels and this works against their efforts to access loans, 8.5% who were mainly non microcredit respondents said limited information about microcredit services, while 8.5% of also the non-microcredit

respondents outlined restriction by the spouse/partner where most men do not allow their women to access loans arguing that once they access them and become economically independent they become big headed and thus unmanageable, 17.1% said distance to MFIs being long since most of them are urban based thus letting out most rural people and 2.9% of the respondents pointed out the selection criteria not being favorable to most of them.

The beneficiaries affirmed that they were not coerced into accessing microcredits but they face challenges that affected the benefits of the services they enjoy from the microfinance institutions in achieving gender equality.

The study found out that the MFIs face the challenges such as delays in loan processing, quick processing of the loans as the clients demand them on a very fast rate even without due scrutiny of their collateral, need for collateral which most of them do not have among others. This has made the bid for the micro finance institutions to promote gender equality almost remain a myth.

Women may also struggle with the heavier workload created by the responsibility for loan repayment. Changes in the access to finance influence the distribution of working time between men and women in the same household and between activities yielding different returns. Evidence suggests that up to a point microcredit increases the workload of women and girls, perhaps offset by more equality in household decision-making. This is in agreement to El Salvador, (2013) who stated that even when women use their loan for their activities, women's choices of activities and ability to increase their incomes are seriously constrained by reproductive roles and household responsibilities and subsistence expenditure as well as the lack of time due to unpaid domestic works.

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The respondents also reported that the MFIs demand collateral securities which they may not be having. Most families have therefore opted to allow only one member of the family to access the microcredit thus limiting the other the opportunity. They noted that even the group collateral have been inefficient in securing themselves microcredits for their businesses because it was difficult in getting trustworthy group members since most group members join the group and once they access the loan, they reduce their commitment to the group. Any default by a member in the group had led to forced recovery of the loan from the group members' savings with the institution. This is in agreement with Xavier Gline and Dean Karlan, (2009) who stated that group liability lending system may improve loan repayment but it also raises the possibility that bad clients will take advantages of the good clients in their liability groups.

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Another most important aspect that was established was the rigidity of the microfinance institutions' policies that could not change no matter the situation. These included paying fines whenever one could not fulfill the repayment schedules, not granting loans to a group member even if only a member had failed to commit to his/her repayment schedules or when a low quorum in the group meeting was realized. In fact, a member was forced to note, "Borrowed money did not know sorrow, did not know sickness, did not know death, all it knows is that the loan should be serviced as scheduled in the loan agreement".

Table 12: Showing strategies to curb the challenges faced by microfinance credit extension in achieving gender equality between men and women

Solutions	Frequency	Percentage
Lower lending rates	9	25.7
Quick processing	11	31.4
Increase the time of repayment	3	8.5
Give collateral free loans	2	5.7
Improve customer care	6	17.1
Encourage savings	3	8.5
Personal visits to reduce default	1	2.9
Total	35	100

Source: Primary data

Showing strategies to curb the challenges faced by microfinance credit extension in achieving gender equality between men and women

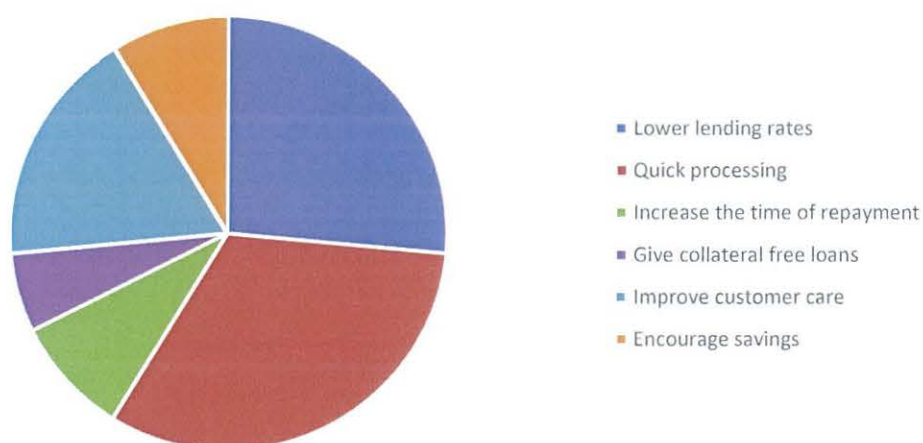


Figure 14: Showing strategies to curb the challenges faced by microfinance credit extension in achieving gender equality between men and women

The clients were asked to suggest the possible ways through which micro finance institutions can improve their services. 25.7% of the responses called for lowering of lending rates by the institutions to make the loans more affordable for clients, quick processing of loans to reduce bureaucracy hence minimize costs and thus give loans in time to increase their timely utilization by the clients, 8.5% called for increased time for payment. 17.1% suggested improving customer care and 8.5% suggested encouraging of members to save and thus be given loans basing on their saving were also possible solutions advanced by the clients as shown above. 2.9% called for regular visits to the visits to supervise and monitor their loan performance so as to reduce loan default.

The study findings showed that the micro finance institutions have attempted to solve the challenges they face while attempting to promote gender equality through lower lending rates, Quick processing, Increase the time of payment, Give collateral free loans to make it easy for even the women in most cases who do not have collaterals to easily access the loans, improve on the customer care to encourage both men and women acquire loans among other.

There was suggestion that the microfinance institutions should continuously sensitize their clients on proper loan utilization , have a sole control over the loan amount disbursed to them but within cooperation with their spouse and avoid multiple borrowing in order to make their clients always be able to repay. In case of default, the microfinance institutions should be flexible in their agreement with the clients and discuss it with their defaulting clients before confiscating their property. This is in agreement to Martha Nakakuta Luyirika, (November 2010) who stated that the MFIs should supervise and monitor the loan performance of the microcredit clients to ensure reduced default and that defaulting clients should be met and new terms discussed and agreed upon for better compliance.

Furthermore, the respondents noted that MFIs should establish loan products tailor made to cater for socio economic problems like gender inequalities to take into consideration the vulnerable group especially women to their many stronger and empowered men counterparts to achieve

gender equality. This is in agreement to Abdullah et al, (2010) who stated that microcredit products generate different outcomes for men and women and MFIs should therefore tailor products specifications such as loan amounts and repayment schedules to diverse clients' needs. Individual loan products designed for women are also important for enabling enterprise growth.

The government should be involved in the provision of regulation and govern of the microfinance institution's programs to safe their property from confiscation as well as sensitizing the public on how the microfinance institutions operate so as to reduce client's ignorance while dealing with the microfinance institutions and avoid clients' exploitation.

CHAPTER FIVE

SUMMARY ON BIO DATA

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of findings, conclusion and recommendations based on findings in the previous chapter.

5.1 Summary of Findings

On background of respondents the finding revealed that majority of the respondents were female, educated, married and are in the age group between 20-35 years.

Regarding the nature of microcredit to gender equality the finding showed out that the benefit of microcredit is to expand business. The results also showed that majority of business owners have access to micro credits. Which they attributed to the ease at which one would access to these institutions

On how long they have been a client of micro finance institution, the finding accessing credit from the microfinance institution from a period of two (2) years. The result further showed that micro credit has played a major role in the livelihood of women in Lira Municipal Council. The study also noted that most clients had received credit from microfinance institution at least 4 (four) times, and that the loans can be accessed by both men and women at ease. As to the interest rates on the loan per year the finding showed that the interest rates charged on their loans were low as compared to charges by other commercial business.

Concerning the challenges, facing micro credit services in achieving gender equality, the results indicated there are many challenges hindering microfinance institutions such as high interest rates, cultural restrictions, lack of collaterals securities, limited information about microfinance to mention but a few. On how these challenges could be curbed, the finding showed that these challenges could be solved by lowering lending rates, quick processing , increasing time of

repayment, improving customer care as well as give loans that does not require collaterals securities.

5.2 Conclusion

From the previous chapter, the researcher can conclude as below;

On the background of the respondents, the study can conclude that majority of the respondents are female, educated, married and are in the age bracket of 20-30 years of age.

On the nature of micro credit, the study concludes that many people currently have access to microcredit and this is used majorly to start up business.

Regarding the relationship between microcredits on gender equality, it can be concluded that there is a significant relationship between gender equality and microcredit by microfinances

5.3 Recommendation of the Study

There is a need for human capital development of rural women so as to improve market access and financial information flows. There should be intensification of the functional literacy program for adults being run by the Non-Formal Education Division (NFED) of the Ministry of Education; together with the AMFIU, the Department of Community Development and agricultural extension services. More illiterate and rural women need to be sensitized and psyched up through financial literacy campaigns so as to change their negative perceptions of borrowing from the MFIs. These agencies should strengthen their collaboration with one another. Financial literacy will empower women as it will make them understand financial service requirements better and improve their ability to obtain full amount of loan applied for and take advantage of savings and other microfinance services.

Similarly, to make the financial literacy more effective, there should be an improvement of the UPE and affirmative action policy which seeks to keep girls and boys in school. In addition, there should be well implementation of a secondary school policy that encourages more girls not to drop out so as to make more women become and stay literate. To make rural women more credit worthy, the business practices of rural women, particularly record-keeping and planning

should be improved. Adequate planning is the key to financial success; women's business practice should change from thinking about subsistence to thinking about expansion.

The project department of the various Community MFIs also needs to be equipped in terms of training and equipment to be able to do proper education, appraisal and monitoring of loans contracted. This is due to the fact that the root of loan default stems from misapplication of loans. This will go a long way to prevent the prevalence of loans default as the people would be equipped in a way that can prevent misapplication and appropriation of loans and eventually reduce the rate of default. Majority of the women had access to first credit but however could not progress to the next stage because of loan default at the first loan.

Again, although most of the MFIs are giving out credit, it seems the credit is not large enough to improve the livelihoods of men and women to improve house hold welfare. It therefore recommended that MFIs increase their loan threshold. An increase in loan threshold will have a greater multiplier effect on men and women's income through profits from income generating activities. Even though the current threshold improves profit, the margin is not enough to have the expected impact on the lives of rural women.

Furthermore, Microfinance in Uganda seems to only concentrate on Microcredit. The other aspects like micro-savings and micro-insurance are lacking. The schemes are only interested in giving out credits. Saving play an important role in poverty reduction, in that savings in the absence of proper insurance serves as insurance for household. Saving help improve future consumption for household. It is recommended that MFIs should rather concentrate much resource into savings mobilization. From basic knowledge in economics, capital accumulation has a greater strength to reduce poverty. Savings provides the asset for the economy's investment in future production. Without them, the economy cannot grow unless there are alternative source of investment.

5.4 Areas for Further Research

The current study was based on small sample size taken from only few villages of Lira Municipal council. Therefore, the results cannot be generalized to other districts in Uganda especially in the analytical terms. Further research done on a bigger scale with large sample size could shed light on the effect of microfinance credit on gender equality in Uganda

The current study did not consider the reasons of motivation to join the microfinance program. Another area that has not been investigated is the difficulties that the borrowers face to repay the loan. These areas deserve to be studied by future researchers in the field.

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APPENDICES.

APPENDIX I: A QUESTIONNAIRE GUIDE FOR THE LOAN OFFICER RESPONDENT.

I am **Otim Moses Augustine** student from Kampala International University, carrying out a study about the effect of microcredit on gender equality in Uganda and a case study Lira Municipal Council. The purpose of this study is to establish whether microcredit have significant effect on gender equality between men and women in Uganda, particularly Lira Municipal Council. You are kindly requested to answer this questionnaire briefly; the information will be treated confidential for academic purposes.

Section A: Background Information

a) Sex:

Male

☐

Female

☐

b) Age:

(20-25)

☐

(26-30)

☐

(35-40)

☐

(40 and above)

☐

c) Education level:

None

☐

Primary

☐

Secondary

☐

Tertiary/Institution

☐

d) Martial status

Single

☐

Married

☐

Separated/divorce

☐

others

☐

Section B: The benefit of microcredit on gender equality.

In your own view, what do you understand by microcredit?

.....

.....
Do you access microcredit?

Yes ☐

No ☐

If YES, from which microfinance institution?
.....

For how long have you been a client to the microfinance institution?
.....

Are you accessing the microcredit service from the institution as an individual or in a group?
.....

Do your clients access the microcredit service from the institution together with your spouse?

Yes ☐

No ☐

Do you think the microcredit services have helped your clients in creating a good gender relationship in their families?

Yes ☐

No ☐

If yes rate your degree of agreement in the following effects; strongly Agree= SA; Agree= A; Disagree=DA.

Benefit of Microcredit on gender equality.	SA	A	DA
Land ownership			
Level of education			
Influence in decision making			
Balance of work in the family			
Credit accessibility			
Income contribution in the family			

Level of investment			
Asset position			

Section c) The challenges facing microcredit services in achieving gender equality in Kitgum Town Council.

Do your clients meet some challenges in accessing microcredit services from this institution?

Yes ☐ No ☐

If yes, rate your degree of agreement in the following challenges; Strongly Agree= SA; Agree= A; Disagree=DA.

Challenges in accessing of Microcredit in the community.	SA	A	DA
High interest rates			
Cultural restrictions			
Lack of collateral securities			
Limited information about microcredit services			
Restriction by the spouse/partner.			
Distance to microfinance long			
Selection criteria not favorable			
Incompetent microfinance staffs			

Do you your clients meet some challenges in using the microcredit services in achieving gender equality?

Yes ☐ No ☐

If yes, rate your degree of agreement in the following challenges; Strongly Agree= SA; Agree= A; Disagree=DA.

Challenges your clients experience in using the microcredit services in achieving gender equality.	SA	A	DA
Limited control of the microcredit services accessed.			
Misappropriation of the microcredit services accessed			
Transfer of gender responsibilities to the other spouse/partner			

Frequent and short loan repayment schedules			
High interest rate on repayment principle.			

Others specify

-
-
-

Section d) Strategies to curb the challenges faced by Microcredit services in achieving gender equality.

7) Suggest possible measures to improve the microcredit services extended to the community in improving the level of gender equality among men and women?

.....

.....

.....

Thanks for your cooperation

APPENDIX II: INTERVIEW GUIDE FOR THE MICROCREDIT CLIENTS

RESPONDENT

I am **OTIM MOSES AUGUSTINE** a student from Kampala International University, carrying out a study about the effect of microcredit on gender equality in Uganda and a case study Lira Municipal Council. The purpose of this study is to establish whether microcredit have significant effect on gender equality between men and women in Uganda, particularly Lira Municipal Council. You are kindly requested to answer this questionnaire briefly; the information will be treated confidential for academic purposes.

Section A: Background Information

a) Sex:

Male

☐

Female

☐

b) Age:

(20-25)

☐

(26-30)

☐

(35-40)

☐

(40 and above)

☐

c) Education level:

None

☐

Primary

☐

Secondary

☐

Tertiary/Institution

☐

d) Martial status

Single

☐

Married

☐

Separated/divorce

☐

others

☐

SECTION B: GENERAL QUESTIONS.

- 2) From which Microfinance institution do you access microcredit service from?
- 3) For how long have you been a client to this institution?
- 4a) Are you accessing the microcredit form the institution as a group or as a individual?
- b) If as a group, what is the ratio of the male clients to the female clients?
- c) What could be the reasons for the differences in the male to female clients' ratio?
- 5) Do you access microcredit services together with your spouse?
- 6) What are the gender roles between you and your wife at home?
- 7a) Do you think the microcredit services have helped to create good gender relationship between you and your wife?
- b) If YES, what are these benefits?
- 8a) what challenges do you face in accessing microcredit from the institution to achieve gender equality?
- b) How do you think the institution should do to improve their microcredit services extended to the clients in order to improve gender equality?
- 9a) what challenges do you face in managing the microcredit services extended to you in achieving gender equality?
- b) How have you managed those challenges?

THANK YOU FOR YOUR COOPERATION.

APPENDIXIII

PROPOSED BUDGET FOR THE RESEARCH STUDY

Item	Quantity	Cost	Total Cost
Requirements			
Reams of papers	1	12,000	12,000
Flash disk	1	18,000	18,000
Paper file	1	5,000	5,000
Pens	2	500	1,000
Total requirement cost			36,000
Proposal Writing			
Proposal drafts	3	4,000	12,000
Proposal- final draft	1	4,000	4,000
Binding final draft	1	4,000	4,000
Total proposal cost	5	4,000	20,000
Data collection			
Transport			50,000
Photocopying			10,000
Feeding			80,000
Total data collection cost			140,000
Research report			
Draft 1	1	12,000	12,000
Draft 2	1	12,000	12,000
Draft 3	1	12,000	12,000
Final report	3	12,000	36,000
Total cost			232,000