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Microfinance, rural livelihoods, and women's empowerment in Uganda

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Microfinance, rural livelihoods, and women's empowerment in Uganda

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This book is dedicated to

my mother, Mrs Terezina Anjelina Angeyo and to my wife, Mrs Joanita Oroma and my daughters Nina Lannet Lakwo and Carabine Nelly Lakwo. Thank you for the courage you instilled in me. For your patience, sacrifice, and encouragement especially when you painstakingly had to do without me, I'm grateful. And, finally, to my late father who passed away before witnessing the final completion of this research, a project you so much supported, may peace be with you always.

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List of abbreviations

ACORD	=	Agency for Cooperation in Research and Development
AFARD	=	Agency for Accelerated Regional Development
AMFIU	=	Association of Microfinance Institutions in Uganda
ASCRA	=	Accumulating Savings and Credit Association
BoU	=	Bank of Uganda
CAO	=	Chief Administrative Officer
CBO	=	Community Based Organizations
CEFORD	=	Community Empowerment for Rural Development
CERES	=	Research School for Resource Studies for Development
CGAP	=	Consultative Group to Assist the Poor
CIDA	=	Canadian International Development Agency
CIDIN	=	Center for International Development Issues, Nijmegen
CPRC	=	Chronic Poverty Research Centre
CSO	=	Civil Society Organizations
D+C	=	Development and Change
DAWN	=	Development Alternatives with Women for a New Era.
DDHS	=	District Director of Health Services
DFID	=	Department for International Development
DO	=	Development Organizations
DPU	=	District Planning Unit
DRC	=	Democratic Republic of Congo
EPRC	=	Economic Policy Research Centre
FAO	=	Food and Agricultural Organization
FBO	=	Faith Based Organizations
GAD	=	Gender and Development
GDI	=	Gender Development Index
GDP	=	Gross Domestic Product
GEM	=	Gender Empowerment Measure
GoU	=	Government of Uganda
HDI	=	Human Development Index
HPI	=	Human Poverty Index
IA	=	Impact Assessment
IDPM	=	Institute of Development Policy and Management
IDS	=	Institute of Development Studies, Sussex
IFAD	=	International Fund for Agricultural Development

ILO	=	International Labour Organization
ITP	=	Intermediate Technology Publication
MEB	=	Micro Enterprise Bank
MFI	=	Microfinance Institution
MoFED	=	Ministry of Finance, Planning and Economic Development
MoFPED	=	Ministry of Finance and Economic Development
MoGCD	=	Ministry of Gender, Culture and Development
MoGLSD	=	Ministry of Gender, Labour, and Social Development
MoLG	=	Ministry of Local Government
NDLG	=	Nebbi District Local Government
NGO	=	Non Governmental Organization
NRM	=	National Resistance Movement
ODI	=	Overseas Development Institute
PEAP	=	Poverty Eradication Action Plan
PRA	=	Participatory Rural Appraisal
ROSCA	=	Rotational Savings and Credit Association
SAP	=	Structural Adjustment Policy
SLA	=	Sustainable Livelihood Approach
SNV	=	Netherlands Development Organization
UBOS	=	Uganda Bureau of Statistics
UDHS	=	Uganda Demographic and Health Survey
UDN	=	Uganda Debt Network
UMU	=	Uganda Martyrs University
UNCDF	=	United Nations Capital Development Fund
UNDP	=	United Nations Development Programme
UNICEF	=	United Nations Children's Fund
UNRISD	=	United Nations Research Institute for Social Development
UPPA	=	Uganda Participatory Poverty Assessment
USAID	=	United States Agency for International Development
UWFT	=	Uganda Women Finance Trust
WAD	=	Women and Development
WEP	=	Women Empowerment Programme
WID	=	Women in Development
WNPSDPC	=	West Nile Private Sector Development Promotion Center
WWB	=	World Women Banking

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1

Background to the study

Introduction

This empowerment evaluation research explored the wider facilitatory impacts of microfinance on the empowerment of married rural women in Nebbi district, north-western Uganda. The study took a policy and methodical orientation and posed a central question, '*in what ways and to what extent do microfinance services facilitate the empowerment of married rural women in Nebbi district, north western Uganda?*' I position the question on the facilitatory roles of microfinance because I contend both theoretically and practically, that microfinance does not in itself empower women. Rather, it provides a catalyst for women clients to (re)create for themselves acceptable social spaces within their hitherto hegemonic gender relations. Such a contention also stem from the emerging questions on the usual optimism with which development and/or microfinance interventions are evaluated by taking beneficiaries as mere recipients of interventions. Yet, they too partake in the transformation of interventions into an acceptable and meaningful life in line with their contextual aspirations.

However, to unravel the facilitatory effects, first, the chapter starts with the general gender and development debate. Evidences to adduce the prolonged gender inequalities are provided within a Ugandan context using the hailed economic growth, political democratization, and the financial sector reforms. This is done to show that the involvement of women in development simply entrenches development discourses with women taken on as active agents for meeting development efficiency goal. Thus, the empowerment debate is presented as an alternative project for ensuring gender equality beyond mere integration but by transforming the structural factors that perpetuate gender inequalities. The chapter then ends by presenting the tentative problem statement, objectives, scope and limitation, and the thesis layout.

Women, gender, and development: A weak analytical integration

> 'There is money in gender but little passion, there is objectivity in gender but no stake'.
> (Bashin, nd, 4 cited in Arnfred 2001: 75)

The above citation presents a vivid summary of the growing debates on engendering development. It shows that although gender as a lens is appreciated for enlisting a social justice agenda among men and women in the development arena, the continuous use of gender analysis has not rectified the increasing gender inequalities. A quick deduction that can be made is that such inequalities since the 1950s represent how firm development hegemony is institutionalized. But, such inequalities transcend women's boundaries; it entraps development into what is now known as a gendered development; something that tantamounts to a greater lost development opportunity globally.[1]

The referred-to gender inequalities unfortunately bias against women. These women's disadvantaged position has a long history that can be traced back from the skewed development thinking that solely upheld economic development. During the post-world war II period, development promotion in 'developing countries'[2] anchored on modernization largely measured by, and believed to be achievable through economic growth.[3] Similarly, in this period development as a discourse

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1 Klasen (1999) estimates that between 0.4-0.9 % of the differences in economic growth rates between East Asia and Sub Saharan Africa, South Asia, and the Middle East can be accounted for by the larger gender gaps in education. The World Bank (1999) and CIDA (2001) also found that for an additional schooling a woman has, income increases by 10-20%, agricultural productivity increases by 10%, infant mortality drops by 10%, and the return on investment in deferred health care expenses is 25%. In Kenya giving women farmers the same level of agricultural inputs and education as men increased yields by 20%; in Tanzania reducing time burden increased household cash income for smallholder coffee and banana growers by 10%, labour productivity by 15% and capital productivity by 44%.

2 I prefer to use the 'developed' and 'developing' divide as a category for ease of understanding although these are highly contested categorization just like 'north-south', 'rich-poor', and 'first and third' divide. The term developed portrays development as static yet we are clamoring for it everyday, everywhere. The north-south divide is empty since there is no boundary of where it starts and end. The distinction of rich and poor is wanting because of the multifacetedness of poverty on the one hand and the wrong assumption that there are no poor people or locations in the rich countries on the other. Finally, I agree with de Haan's (2000: 7-12) assertion that with the 'emergence of the Newly Industrializing Countries and the falling of the 'Second World', geographically, the 'Third World' does not exist.

3 For a detailed discussion on the controversy surrounding this argument see Kanyandago (1998); Nduhukire-Owa-Mataze (2000); and Schuurman (1993).

created its command language: development and underdevelopment (Escobar 1995b: 211-227). Thus, despite the changes in development thinking and practices (Table 1.1) as Hydén (1994: 308-319) states from basic needs approach through integrated rural development, and later a plural economy approach what Hulme & Edwards (1997: 276-278) sum up as the 'myth of the state, market, and civil society', development remains far fetched to many people.

Notwithstanding, women as a category are the most affected. This is because, first, between the 1950s-70s the informal sector (rural non-farm sector) which represented their (re)productive domain was assumed to be dominated by poor and lazy people who lacked the capital and management capabilities to revamp the economy. Ellis & Biggs (2001) argue that this sector was only expected to await absorption by modernization. On the contrary, the expected trickle-down effect faced increasing urban unemployment and widening poverty gaps with women isolated as housewives considered unproductive for macroeconomic stability.

Second, financial services desired for export-led large-scale industrialization projects through commercial banks remained in urban areas and sectors controlled mostly by men. Attempts in the 1970s to provide access to women with politicized state-led concessionary loans withered, as such loans were directed at large-scale agricultural production controlled by male politicians and their allies.

Finally, by being seen just as 'other people' to whom development was designed with many development interventions hiding behind the rubric of 'development deals with [a homogenous] people not with (wo)men', women received an unequal share of the development cake.

Such gender insensitivities enabled men to loot the benefits of development and institutionalize, as normal, policies that were either gender blind or gender neutral.[4] The end result was, as Liz McKenzie (1993: 22) noted, 'women account for more than 50% of the world's population, perform 67% of the world's working hours, are 60% of the world's labour force, but only earn 10% of the world's income and own less than 1% of the world's resources'. Thus, the 'UN Development Decade (1961-70)', 'UN Decade for Women (1976-85)' and 'UN Year of Microcredit (2005)' instead witnessed the perpetuation of underdevelopment, marked among women. The UNDP Human Development Report 2005 notes this when it states that 'gender disparities are among the deepest and most pervasive of inequalities' (UNDP 2005: 61).

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[4] A policy is known as *gender blind* if it does not take into account gender differences. It is *gender neutral* if it leaves existing status quo intact. Thus, a *gender specific policy* is that policy which is directly intended to meet specific gender needs like the 1/3 reserved quota for women in elective political positions. But, there is need for a *gender redistributive policy* that attacks gender gaps and opts to fill it.

Table 1.1 Changes in development policies and strategies

Period	**Core development policies and practices**	**Operational focus**	**Criticisms using gender lens**
1950-60s	Modernization; Dual economy model; Backward agriculture; Community development; and Lazy peasants	Do development to the people	Development industry exercised power over (wo)men by pretending to offer development to them. In this way empowerment is seen as something that can be given to beneficiaries.
1960-70s	Transformation approach; Technology transfer; Mechanization; Agricultural extension; Green revolution; and Rational peasants.	Do development for the people	
1970-80s	Redistribution with growth; Basic needs; Integrated Rural Development; State led credit; Urban bias; Rural growth linkage, and Women in development	Do development through the people	Involvement of women in development process was popularized but the nature of participation was informative and consultative, hence the power with women was less effective. Women became agents to the goals other than their own.
1980-90s	Structural adjustment; Free market; Retreat of state; NGOism; Participation; Gender and development; and Poverty eradication.	Do development with the people	
1990s +	Microcredit; Rural safety nets; Sustainable livelihood; Good governance; Decentralization; Capacity building; Poverty alleviation; Gender mainstreaming; and Engendering development.	Empower the people for development	Ensuring gender becomes a 'lens' to facilitate the power within, power with, and power to that women can change social actors and structures for equitable development.

Source: Adapted from Ellis and Biggs (2001: figures 1 and 2) and Foster and Mathie (nd). Criticisms using gender lens is mine

With the questioning of the interventionist development approach and the subsequent call for humanistic approaches, people-centered paradigms and such slogans as 'if development is not engendered then it is endangered' emerged. These changes arising from Boserup's (1970) seminal work laid, for women, a foundation for participatory development and empowerment. Women for once gained a centre stage as agents and beneficiaries of development initiatives (Rahman 1993).

As a result, from the 1970s remarkable changes from Women in Development (WID) through Women and Development (WAD), Gender and Development (GAD), and Gender Mainstreaming (GM), occurred in women, gender and development theories and practices. Emergent was a number of gender approaches and tools on the one hand and shifts in gender policy discourses guiding development policies and practices on the other hand.[5] Nonetheless, the various adopted analytical frameworks remained weak to practically change the processes that promote gender inequality. For instance, the efficiency approach of WID targets increasing women's participation in itself, rather as a means to other ends. Similarly, the welfare and equity approach of WAD and GM addresses women's needs as an end in itself (see Moser 1989). The empowerment approach of GAD is however suffocated by development agencies' manipulations. Further, evidences of such analytical failures embedded in their conflicting conceptualization and operationalization was found by Whitehead & Lockwood (1999: 525-555) in a review of six World Bank poverty assessment report for Uganda, Ghana, Tanzania, and Zambia. They found that without a clear understanding of gender, its integration in poverty assessment was driven by epistemological and methodological choices for measuring poverty as well as the set of prescription for reducing poverty.[6]

It is, therefore, not surprising that attempts at engendering development have been what Escobar (1995: 43) summarizes as 'the perpetuation of modernization as the right value' and Parpart (1993) 'a [replication of the] skilled, confident, and modern Western women'. Many development agencies inevitably respond with gender-blind and/or gender-neutral policies (Cox *et al.* 2002: 49).[7] The results are what Kabeer (1994) termed as 'symbolic politics'; Young (1993) as 'recognizing women's invisibility'; and Wieringa (1994) 'interventions stigmatized with *a* women label'. As such, engendering development outside the modernization approach continues to be an uphill task. Gender as an analytical category, therefore, continues to be seen as a competitor of other lenses of development such as the homogenized improved quality of people's life, technology development, and the global drive for increased gross domestic products. In this vein, Rao & Kelleher (2002) rightly conclude:

> Gender equality concerns are not mainstreamed but ghettoized as special machinery created to deal with women's issues. Sometimes this ghetto becomes a space in which to advocate broadly for women's interests while connecting to a women's political constituency and scrutinizing national budgets and resource allocation. Mostly, however, it does little good.

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5 For details on WID, WAD, GAD, and GM see Kabeer (1994); Goetz (1995a); Razavi & Miller (1995a&b); Schech & Higgis (2000); Rao & Kelleher (2002); White (2003).

6 This study revealed variations in gender language, analysis, and conceptualization and concluded that there was no agreement on what gender meant in the World Bank. It also showed how gender was bulked under 'vulnerable groups' and how policies incline on a given theoretical perspective, largely the macro-economic growth-based economistic approach. (See also Whitehead 2003).

7 See Longwe (1990) for 10 bureaucratic resistance strategies: denial, inversion, dilution, selection, subversion, shelving, lip service, compartmentalization, tokenism, and investigation.

I, therefore, concur with Arnfred's (2002: 73-87) elaboration on such a depoliticized women's agenda. She argues that the change in development discourses from women to gender simply got trapped in the unified global language of development as professionalism, fixable solutions, and outcome oriented. In this way, women's questions became detached from the center stage as women are largely urged to get integrated into on-going development processes. Gender concerns then take women's issues and positions them as cross-cutting for check-listing planning, implementation and evaluation by development agencies.

Microfinance: A development strategy for women?[8]

For women, the development quagmire noted above presents a challenge as to which way a reversal from 'development with women' into 'women with development' can be realized. From the 1990s, microfinance came to be seen as a window of hope by development agencies who largely trail economic development. Such zeal originates from the idea that microfinance can provide for 'killing two birds with one stone'. It can facilitate poverty reduction through improved quality of life on the one hand, and women's empowerment on the other. This means that through microfinance, women can be engaged in the market both for market efficiency gains and for their own gains in challenging hegemonic gender relations. To this end, the donor community, national governments, and other grassroot-based development agencies took microfinance high on their agenda.

Yet, that win-win calculus is suspect. Evidences adduce that it is normally a linear elongation of increased income that is assumed to expound into enabling women to challenge their asymmetrical gender relations (See Kabeer 2001; Mayoux 2001). Such an uncertainty makes it questionable for many development agencies committed to women's cause to adopt such a strategy. Neither will they challenge such policy commitment to women beyond the market arena. For instance, during my fieldwork, the programme manager of Agency for Accelerated Regional Development (AFARD – an NGO in a personal communication) remarked:

> … there is no clear link between microfinance and the women's cause. It is more of a market engagement and our Board's commitment to people's empowerment is hesitant on its adoption. Besides, its uptake will require a double-pronged approach: (i) microfinance and microenterprises development; and (ii) microfinance and gender issues. These must be integrated yet the cost implications are what no donor is willing to fund…. We just have to exclude it from our services list!

[8] For a detailed discussion on this debate see Chapter 2.

Engendering development: Uganda's approaches and flaws

> Our policy aims at strengthening the position of women in the economy by raising the value and productivity of their labour and by giving them access to, and control over productive resources. By productive resources, I mean land, capital, credit, seeds, fertilizers, tools, water, energy, education, information etc. (The President, Museveni Yoweri Kaguta, 1998: 233).

Amidst persistent gender inequality, the Government of Uganda (GoU) is committed, as can be seen from the president's remark, to engendering development. The Constitution, National Gender Policy, and Poverty Eradication Action Plan (PEAP) are in place and they, at least on paper, provide avenues for policies and programmes that aim at the elimination of discrimination, inequality, and the subjugation of women by men and society. With such a commitment, especially from 1995, a number of achievements have been made. Table 1.2 below summarizes some of the successes attained between 1995 and 1998.

Table 1.2 Land marks in the gender struggle

1995	Promulgation of a constitution that promotes gender sensitivity.
1996	Domestication of the Beijing plan of action through the National Action Plan on Women
1996	Active involvement in regional initiatives especially in the creation of the East African sub-regional supportive initiative for the advancement of Women (EASSI)
1997	Development of the National Gender Policy that advocates for the mainstreaming of gender policies and planning.
1997	Establishment of a specific ministry of Gender, labour and social Development.
1997	Establishment of a nationwide credit scheme known as *Entandikwa* for the poor to start income generating project with specification that 33-40 percent was minimum share for women
1997	Implementation of UPE policy where government sponsors 4 children per family two of whom must be girls.
1997	Local government Act provides a minimum of a 1/3 of local council seats to women.
1998	Land Act that recognizes women's land rights

Source: Social Watch, 2001.

The above summarized gains have however, been attributed to three main gender-policy trusts, namely, the vibrant economic growth, political integration, and financial sector reform. Still, the gender question that is embedded in any development intervention, given the past experiences of inequalities, makes it uncertain as I will analyze whether these trusts enhance women's empowerment. Below, I turn to that analysis.

A vibrant economic growth plagued with distributional inequality

Uganda, with 76 districts and about 25 million people, 75% of whom depend solely on subsistence farming (UBOS, 2002 Census) relies on the agricultural sub sector that contributes 70% of its gross domestic product (GDP) and employs 80% of the country's labour force. According to the UNDP Human Development Report, 2005, Uganda shifted from a low to medium human development country category with a rank by its human development index of 144th, by human poverty index (HPI-1) number 66 , and by gender development index number 109 away from 147th, 60, and 117 respectively in 2003 (UNDP 2003, 2005).

This shift was due to having avidly embraced structural adjustments policies as a measure to rehabilitate the post-conflict fragile economy. It enabled Uganda to achieve macroeconomic stability in 1992,[9] especially in the form of stable growth in GDP of about 6% and an inflation rate of about 7% per annum, and the full liberalization of domestic trade and exchange rates. Consequently, Uganda is praised as a vibrant economic growth success story. Foreign investors and foreign direct investments are on the increase. Likewise, stronger relationships are being built in the East African Community and with Sudan and Democratic Republic of Congo. As such, according to the *Poverty Status Report of 2000,* the population living below the income-based poverty line reduced from 56% in 1992 to 38% in 2003 as is shown in the Table 1.3 below.

It can be observed from the table that Uganda's economic performance has generally improved over time. Poverty levels have drastically declined with only one in three persons poor, and markedly in rural areas. However, more analysis negates such an impressive performance. First, the economic growth rate is eroded by both a high annualized inflation rate (7%) and annual population growth rate (3.6%). As a result, the average income is still 8% below the 1970 level. And, second, with no accompanying changes in agricultural technology, low capital accumulation through domestic savings, a high prevalence rate (6%) of HIV/AIDS, and corruption (17th most corrupt state in the world according to Transparency International ranking, 2003), its sustainability remains questionable.

[9] By 1986 Uganda's economy was fragile. The series of political instabilities culminated into economic stagnation as GDP declined by 30%, exports by 60%, imports by 50%, and per capita income to 50% of the 1971 level. With reduced investment, marginal social expenditure, very low foreign reserves, and high external debts, by June 1987 per capita GDP was estimated at 40% and inflation grew at 240% per annum (Sharer *et al.* 1995; MoFPED 2001b).

Table 1.3 Percent distribution of poor households by residence[10]

	1992/93	1993/94	1994/95	1995/96	1996/97	1999/2000	2002/03
Residential distribution							
Total	55.5	52.2	50.1	48.5	44.0	35.0	37.7
Rural	59.4	56.7	54.0	53.0	48.2	39.0	41.1
Urban	28.2	20.6	22.3	19.5	16.3	10.0	12.4
Regional distribution							
Northern	71.3	69.2	63.5	68.0	58.8	65.0	63.6
Eastern	59.2	58.0	64.9	57.5	54.3	37.0	46.0
Western	52.8	56.0	50.4	46.7	42.0	28.0	31.4
Central	45.5	35.6	30.5	30.1	27.7	20.0	22.3

Source: MoFEPD (2001a &b, 2004); Appleton (2001).

Besides, chronic poverty has remained unaddressed. Many people are caught in chronic poverty dynamics. While 46% of the initially chronic poor households moved out into moderate poverty, 57% instead moved into chronic poverty. The poorest population has remained poor. For instance, food crop farmers' welfare declined from 64% to 46%, cash crop farmers from 60% to 30% and non-crop agriculture from 52% to 41% over the same period.[11] And, the majority of people in northern region (64%) are poorer than those in central (22%), western (31%), and eastern (46%) regions.

It can then be concluded that the impressive economic growth rate has not ably tackled growth sustainability for it to transform into improved livelihoods for the majority of Ugandans. Instead, it is weakened by chronic poverty and regional and rural- urban disparities that are entrenched with gender inequalities as we shall see later.

Political integration: Promoting symbolic presence

In the political arena, a stride in furthering women's equality started with the 1995 Constitution, what Waliggo (2002: 138) says may be referred to as a 'women's constitution'. Women's activeness during the Constitution making process resulted in a gender-sensitive Constitution.[12] The 1995 Constitution (now being amended)

[10] It should be noted about Table 1-3, that poverty is measured using an absolute poverty line, which reflects the cost of meeting a minimum of food and non-food requirements. See Kabeer (1999a&b) and Whitehead (2003) for a detailed criticism on how these indicators mask gender differences and the processes that cause such differences.

[11] For details on the human poverty index (see UNDP 2003, 2005); poverty head count (see Appleton 1995, 1999, 2001) and for geographical poverty inequality (see Okidi *et al*. 2002, 2003).

[12] Waliggo (2002: 145-147) emphasizes on the legal relevance of the constitution to women's empowerment. Apart from the fair representation, embedded in 19 national bodies where gender balance and fair

recognizes the rights of women as subjects and not as objects. It promotes women's involvement in decision-making; encourages equal opportunity in leadership and in the job markets with equal pay; and ensures equal access to health and education services. It opposes cultural rigidities and provides for affirmative action such as the 1.5 additional points for girls' entry into government tertiary education institutions, and 30% representation at local councils and district women representatives in parliament.

Box 1.1 Constitutional advantages

Article 21
1. All persons are equal before and under the law in all spheres of political, economic, social, and cultural life and in every respect and shall enjoy equal protection of the law.
2. Without prejudice to clause (1) of this article, persons shall not be discriminated against on the basis of sex, race, colour, ethnic origin, tribe, birth, creed or religion or social or economic standing, political opinion or disability.

Article 33
1. Women shall be accorded full and equal dignity of the person with men.
2. The state shall provide facilities and opportunities necessary to enhance the welfare of women to enable them to realize their full potential and advancement.
3. The state shall protect women and their rights, taking into account their unique status and natural material functions in society.
4. Women shall have equal treatment with men and that right shall include equal opportunities in political, economic and social activities.
5. Without prejudice to article 32 of this constitution, women shall have the right to affirmative action for the purpose of addressing the imbalances created by history, tradition, and custom.
6. Laws, cultures, customs or traditions which are against the dignity, welfare or interest of women or which undermine their status, are prohibited by this Constitution.

Article 180
1(b) One third of the membership of each local government shall be reserved for women.

Source: The 1995 Constitution.

Among other gains, it is women's political integration that is the most celebrated contribution of the 1995 Constitution. This is because it curtailed the various inhibiting factors to women's political participation such as lack of finance for

representation must be realized (Articles 16, 32.2, 51, 60, 121, 125, 146, 165,167, 198, 223, 228, 238, 240, 243, 248, and 249), women for the first time are given the legal right to form a family and inheritance with equal rights (Art. 31.1) supported by prohibition of laws, cultures, customs and tradition which discriminate or are against their dignity, welfare and interest.

campaigning, and the perception that political activity is 'dirty' and not fitting for women, among other reasons (see Ofei-Aboagye 2000: 4).

However, while the politics of inclusion is important, its effect remains elusive if done without due consideration for the critical mass upon which the 'included' category can embed themselves in the system to demand for what duly belongs to them. This is the case in Uganda. Bringing women on board by the quota system was only a symbolic response to the fact that women's exclusion from the decision-making structures revealed how men dominated policy making processes. The inclusion did little, if anything to enhance women's capacity to influence rules, norms, and practices that marginalize them.

One then wonders whether the women within the political space effectively represent the interests of majority women. A few urbanized women called by Social Watch as 'affirmative political queens' only use such space not to represent their constituency but their self-seeking interest. Evidence of this observation stem from, for instance, the findings from a study conducted by DENIVA in January 2002 entitled '*Towards Effective Political Participation and Decision-making by Women Councilors in Decentralized Local Governments and the Role of NGOs in Uganda'* in Mukono, Ntungamo, Iganga and Lira districts (DENIVA 2002). The study reveals that 60% of women councilors are unable to conduct council business as they are more inclined to 'thanks-giving syndrome'. The study, therefore, raises a fundamental question of whether the affirmative action embedded in numerical strength does mean gender equity in voices.

Further, during my study fieldwork I participated in a capacity building programme for District and Sub County women councils supported by Action Aid Uganda and Human Rights Network of Uganda (HURINET). Women members in these councils openly pointed out during their advocacy workshop with the district leadership that they were only instruments of winning votes. Their structures are only accorded funds for Women's Day Celebrations. They do not meet with Women Councilors in order to advance women's causes. Such a structure charged with the mobilization of women being reduced to 'symbolic presence', means a lot for a true political commitment in advancing women's development (AFARD 2005).

From the above findings, it can be said that the move by GoU towards promoting women's political participation is largely a mere involvement of women in decision-making. A state of political patronage is created among the elected women leaders and the ruling government. Such a clientele arrangement has hampered women's ability to translate their numerical strength into control over and voicing their needs; a process requisite for influencing the general direction of development. So, the numerical and rather than content representation women possess in politics does not make them any better.[13]

Microfinance and the financial sector reform: In whose interest?

With an estimated total of 43% of Ugandans lacking access to (formal) financial services especially in rural areas because microfinance institutions (MFIs) are urban-concentrated (MoFPED 2002b), and the growing international mood for microfinancing, there is a concerted effort on the part of government under the financial sector reform (FSR) to expand, improve and consolidate rural financial services.[14] While one may expect such reform to focus on strengthening the existing MFIs within the diversified microfinance landscape, to the contrary FSD is skewed to MFIs operating on the principles of financial self-sufficiency that is the first three of the four tiers.[15]

The FSR aims at increasing the scope for private sector firms to access capital at reasonable cost, reducing risks associated with lending to the private sector, promoting financial savings, restoring public confidence in the financial sector, and providing incentives for diversification of financial products to cater for small and medium-sized enterprises. In line with these objectives, the main activities being implemented are the enforcement of the Microfinance Deposit-Taking Institution (MDI) Statute; the Expansion of Sustainable Microfinance (also called the Outreach Plan); entrenching the Association of Microfinance Institutions in Uganda (AMFIU); developing Rural Finance Services Programme; and supporting donors' forum.

Such an attachment of microfinance to market relevance makes the FSR more donor-demand driven and donor-responsive to the growing global concern for poverty reduction through market-oriented microenterprises' development. What remains unclear is the fact that while there is need for expanding access to micro-finance in rural areas, the drive towards realistic finance with a pro-poor outreach strategy is missed. The FRS aims at joining the bandwagon of donors' driven commercialization of microfinance, which by design, only benefits business MFIs

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[13] For detailed discussions on women's political participation and engendering development, see Stacey & Price (1981); Philips (1991); White (1996); and Goetz (1995b, 2003).

[14] For details see Microfinance Supplement in *The New Vision*, Vol.18, No.90, April 17, 2003 (p. 27-38).

[15] Included under Tier I are commercial banks, Tier II are credit institution, Tier III are micro deposit-taking institutions (MDIs) and Tier IV are registered semi-formal institutions like NGOs and Cooperative associations and the unregistered informal institutions . While Tiers I-III are regulated by Bank of Uganda, Tier IV has varied regulators. The semi-formal institutions are regulated by their registering authorities/laws – NGO Board, Companies Act, Ministry of Trade and Industry; and the informal institutions are unregulated.

rather than poverty focused institutions (Dunford 1998; Mayoux 2006). Seen in this way, the institutionalization of microfinance remains MFI-focused while the poor women clients are reduced to mere beneficiaries whose interest matters in as far as it promotes market growth. In such a policy environment, it remains questionable whether such an outreach expansion will benefit women beyond integration into the market.

The aftermath: Uganda, trapped in gendered poverty

Revelations from the analysis above portray an increasing involvement of women in the affairs of their wider community to gains other than theirs. While politically a few are active, the majority of women are not and worse still their voices have continued to be neglected in policy processes. Their being enmeshed in economic activities is evidently no reason to assume that they will shake the chain of hegemony as the already attained high economic growth rates never brought forth gender equality in the various dimensions of human development. Instead, such inequalities have increased as can be seen below.[16]

- In terms of education, women are about twice as illiterate (43%) compared to men (26%). The fees-free universal education policy has equally failed to address the structural reasons why other than fees, girls are not sent to school; and of those sent, majority drop out.
- Economically, women predominate (74%) in the informal non-waged, unskilled and drudgery technique-based labour force sector. The 2003 labour force survey indicates that women participate less in the labour market than men and their wages are significantly lower than men's - a factor partly attributable to educational difference and labour market discrimination. Analysis of household survey 1992/2003 further reveals that women work longer hours on domestic activities compared to men who work longer hours on economic activities.[17]
- Politically, by 2000 women constituted only 27% of ministerial seats and 25% of seats at lower houses and one-third of all political seats in all local government councils.

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[16] The various data used in this part are derived from MoFEP (1995); MoGCD (1997: 1-3); Laban (1999); UBOS & ORC Macro (2001: XVII-XXI); Lakwo (2001, 2003); Lawson (2003); UNDP (1999: ix, 77); and UBOS (2003).

[17] Evidence suggests that, women work more hours than men. Women spend an average of 20% more time relative to men working in rural areas and 6% more in urban areas. This difference is often a result of women's reproductive roles, their greater responsibility for agricultural work in family-owned farms, and barriers to their entry in urban labor markets (UNDP 1995a).

- About 41% of women are exposed to domestic violence besides their participation in community activities still requiring men's approval. Policies of zero tolerance on offenders have not changed society's tolerance of this abuse.
- Access to factors of production seems available but control over these resources and benefiting from them is limited. Although 97% of women have access to land for farming, only 8% have leasehold and only 7% own land under the customary tenure system.
- And, maternal health status is reflected by an abnormally high maternal mortality rate of 504 per 100,000 live births that is associated with a high total fertility rates of 7 children (highest among women with no education 7.8), conflicting desired family size (4.8 among women and 5.6 among men), low contraception use of 15%, and inadequate health care services reflected in a low access to full antenatal care (42%) and health worker supervised deliveries (40%).

These statistics on women's situation reveal how society has caged women's lives and the vicious cycle of powerlessness and vulnerability associated with it. Uganda's positive economic image in the international community has therefore fallen in the same drain as its returns instead witnesses increasing gender inequality. Women have constantly remained in abeyance of the development progress. Impliedly, the presence of policy documents with 'gender slang' is only a gender window dressing to make policies acceptable to gender critics. Many such policies continue to treat symptoms rather than causes of gender inequalities. They also fall short of facilitating women to challenge existing hegemonic practices. It cannot, therefore, be taken for granted that the FRS policy (within which microfinance is treated) will move beyond the usual superficial symbolic gender recognition into ensuring that women's inclusion results into changing the gendered hegemony. Obot (2002, np) sums up this situation in a Social Watch Country report that:

> Although Uganda is presented as a fascinating example of a very poor country that has 'successfully' carried out a 'fundamental liberalization' of the economy, the consequences of such rapid opening up to multilateral capital have often been adverse for indigenous firms and farms who benefit less from production subsidies and have limited help towards access to markets. Lacking antipoverty strategies and job creation policies, with widespread corruption and increasing inequalities the majority of the population remains in vulnerable circumstances …. There is also increasing dissatisfaction with the way representation is working, especially because a few 'affirmative queens' are riding the affirmative ticket and blocking fresh entrants. … The government has yet to pass the much-debated Domestic Relations Bill and there is no appropriate law to protect family rights. Violence against women continues. Affirmative action to help women reconcile the simultaneous demands of home and work is totally absent. In rural

areas, decades of affirmative action have made barely a dent in the entrenched values that regard women as the providers of household labour.

Empowerment: A U-turn in engendering development

I have argued above how development discourses, policies, and practices continued to change with changing commitments and conceptualization of development for women. Yet, all attempts focus, often fruitlessly so, towards reducing gender disparities in development outcomes. Within this operational framework, I contend that attempts are skewed to integrate women into, rather than provide for a truly engendered development where women walk free from the bondages of social hegemonic relations. This contention is in line with what both Eade (1996: 15) and Sachs (1992: 9) maintain that despite the clothing of development with terms such as ‘grass-roots’, ‘rural’, ‘women in development’, ‘sustainable’, so long as the underlying concept of development remained economic growth, many people, especially women, will be marginalized. The emergence of empowerment approach was then aimed at ‘handing over the stick’ to enable local actors take in their hands their own destiny in identifying and deciding what development is for them (Tandon 1997).

In the 1970s, when women’s empowerment was first invoked by Third World Feminists and women’s organizations such as Development Alternatives with Women for a New Era (DAWN), ‘it was explicitly used to frame and facilitate the struggle for social justice and women’s equality through transformation of economic, social, and political structures at national and international levels’ (Bisnath & Elson, nd: 1). However, it should be noted that in DAWN the emergence of empowerment focused on fighting multiple oppressions of gender, class, race, and nations. Mere redirecting of resources to the poorest people as was dominant under the welfare, efficiency, and equity approaches was seen as necessary but inadequate to transform society. Poor women’s participation in policy processes was given due attention. Empowerment was thus seen as a goal for making development accountable to women using strategies that would redirect development from below so that women’s numeric presence, voice, and action takes control of development.

This shift of focus was facilitated by two main factors among others, namely the failing development for women and a change within women studies, as will be seen hereunder.

1. Failing women with development

Three decades of doing development to-, for-, and through-women failed to yield viable results for women. While most development indicators (though crafty) were improving, gender inequalities were on the increase. Such a realization opened an arena to demand for empowerment. The empowerment approach hoped to take development outcomes beyond closing gender gaps into transforming social structures that, and actors who, perpetuate inequality. Taking actor-centeredness, it aimed at enabling the 'victim' women lead their own destiny while others only catalyzed the processes (Oakley & Marsden 1984).[18]

As a result, the Human Development Reports 1995 and 1997 amplified the intricacies of human development beyond economic growth to include expansion of human capabilities and human rights. High on the agenda was that human development should encompass productivity, equity, sustainability, and empowerment (UNDP 1995, 1997) as engines for freedom, dignity, self-respect, decent standard of living, and respect for others. Poverty eradication strategies to meet these goals, for women, were to take strategic measures that deconstruct social power asymmetries. There was also the need to open space for women not by taking them onto the bandwagon (as was the case with 'appending women to development') but to ensuring that women are mainstreamed in the development frontline, as do men, as social entities with own rights, privileges and proprietal positions. In this view, Villarreal (1994: 225-226) had this to say:

> … an empowerment perspective constitutes a great stride as compared with other approaches to development …. It promotes a self-help perspective whereby the intervener is only a catalyst who triggers processes of change; and emphasizes the need to 'listen to the people' and encourage their participation in the process of change ... Hence, an empowerment perspective addresses the gap between development professionals and beneficiaries, pointing to the inadequate understanding of local processes ….

2. Changes in women studies: Using 'power' as an analytical category

Within the field of women studies, there was a remarkable evolution from 'women's issues' to 'gender issues'. This evolution followed an analytical process starting with the demystification of the 'sex and gender concepts'. Such a shift meant it was inappropriate to talk of 'women in development' rather 'gender and development', and that the first wave of feminist politics focus at women as victims within the

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[18] Women's empowerment also gained prominence from numerous conferences such as the United Nations Conference on Environment and Development (UNCED) Agenda 21; The International Conference on Population and Development (ICPD) in Cairo; The Copenhagen Declaration of the World Summit on Social Development (WSSD); and the UN Fourth World Conference on Women.

patriarchal world also changed to analyzing both women and men as actors in their agency-structure interactions (Mills 1997: 73-103). The new approach eschews women's victimization. It pivots on power relations in society, which structure all areas of life and determines 'who does what and for whom, what we are and what we might become' (Weedon 1987: 1). Such a realization provided an avenue for a rethinking in development beyond mere participation in development (that may not be owned by, and beneficial to, women) into an empowerment approach (that gives women ground to hold their destiny). Therefore, given the centrality of power in this debate, I now explain the concept.

Power explained

Power is a multi-layered concept and has remained fluid in its definition. Although it is generally agreed that power is contextual, it is seen as a function of 'human agency'[19] that inheres in subject-object relations. That is why many authors have defined it as a capacity, relational, or structured and as belonging to an individual or a collective. However, these authors tend to explain power in terms of either its outcomes, processes, or merging both outcome and processes. Below I briefly show these differentiations.

a) Power as an outcome of human relations

In this perspective, two arguments stand out prominently. First, power is seen as an aspect of conflict among actors; one actor dominates the other and in the end robs the dominated category. For instance, in the microfinance business, a husband may wait for the wife to take a loan and using direct violence he grabs the loan for his own use. This is the zero-sum game approach where social relations are seen as where the dominant group – husbands in this case – exercises '*power over*' the subordinate others – the wives – in order to access gains to themselves. In this view, social actors are categorized into the powerful and powerless depending on the outcomes the actors get. As such, power is negative and controlling; and wielded in a win-lose relationship where the powerful takes away from the powerless. It then inherently prohibits, dominates, and violates interest of one of the two parties.

[19] Emirbayer & Mische (1998: 970) refer to human agency as, 'the temporally constituted engagement by actors of different structural environments, which … both reproduces and transforms structures ….' They argue that the agency of actors within the actor-structure interaction is not only embedded in the mean-end rationality argument but should be seen in view of time and emergent events. This is because agency is directed towards something, based on something, and therefore expresses the means by which actors enter into relationship with surrounding persons, places, meanings, and events (p. 794).

Taking this view that focuses at power relation in actors' behavior during decision-making, Dahl (1971) argues that power inheres in a political arena where the powerful overtly wield power over the powerless in order to influence public actions. Seen from the intra-household relations pointed above, the husband as the powerful actor coerces his wife to the point that the woman loanees lose control over the loan. Regardless of the fact that she had staked her time, effort, and reputation let alone being the one responsible for the loan repayment, the man uses the loan as he decides.

Bachrach & Baratz (1962), stretch this prevalence in domination beyond overt actions into covert actions that are adopted especially during agenda setting by the powerful over the powerless. In this view, using the above example, instead the husband may manipulate the wife into getting the loan under the guise that it will be to the benefit of the household while on the contrary he receives the loan and spends it on his own agenda.

Finally, Lukes (1974) in the same vein links power with knowledge and argues that beyond mere decision-making and agenda-setting manipulation, power inheres in the interests of the powerful. He argues using 'false consciousness' that power distorts knowledge of the truth in a way that the powerful makes the powerless less aware of their real interests so that they (the powerful) can benefit. For instance, despite the use of overt or covert means by the husband, in this view, it is more of how much the wife is aware of her interest in the loan venture within her household. The husband may present a false interest for the loan when in actual sense he only wants to pursue his hidden agenda that the woman does not know about.

The second group – the consensual group – disputing 'power over' perspective sees gains in social relations by the powerful as also involving '*power with*'. They argue that in social relations the powerful do not totally alienate the powerless to achieve their hidden outcomes. Rather, they also solicit and enroll the consensual support of the powerless to further such advantages. Parsons (1963) in this line argues that, this consensus occurs as power is created by society through self-perpetuating beliefs in legitimacy. For instance, although both the husband and his wife have a desire to improve the condition of their household well-being, the man as a recognized breadwinner will solicit support of the woman in realizing that goal. The woman gets the loan and works tirelessly to ensure that they make life better for their family.

On the contrary, the eventual rewards such as the good community image are entirely attributed to the man, without any recognition of the effort the women invested. In this way, Parson points that the gains by the powerful may not necessarily be at the expense of the powerless given that different social order governs the realms of the powerful and powerless separately.

However, a recent modification in this thinking by Rowland (1997) will be shown below as she argues that such consensual winning of support to amass selfish gains is too limited and negative. Rather, such support is also positive when applied at a collective level. For instance, women may use their women's group to claim wider positive power to both individual and group members. This they may do by adhering to their good wives' expectations in the homes yet collectively they use their grouping as an avenue to challenge subordination by their husbands.

b) Power as a process of human relations

Foucault (1980) challenges both the conflictual and consensual arguments as seeing power as only negative. While the former sees actors as overt robbers, the latter still sees them as covert robbers of societal gains. He argues that power has no essence; it is not reducible to institutions; but exists only when it is exercised. In this view, what is more important is neither the snatched loan nor is it the consequences of such action. Rather, it is what inscription it does have on husband-wife relations. If it either reinforces or challenges inequality then it is negative or positive power respectively.

That explains why to Foucault, power is created in a network of relationship among subjects who are free to act; and the power that distorts knowledge is negative and that which produces new realities is positive since the relationship between power and knowledge is not oppositional but mutually constitutive. In this way, he distinguishes power from coercion.

Equally, taking Foucault's line, Giddens' (1984) structuration theory reveals that agency and power anchor in the duality of actors and structures in space. Giddens postulates that power is intrinsic to human agency because it is exercised in a process as agents interact. He observes that while situated actors undertake social action by interaction, social structures form the rules, resources, and social relationships they (re)produce.

Taking this argument a step farther, Clarissa Rile Hayward (1998: 27-32) cautions that, power should not only be seen in the perspective of free, no action, or action shaped by the action of others. Rather, power best describes the social boundaries that together define fields of action for all actors. While freedom of action is the capacity to act upon the boundaries that constrain and enable social action, the critical question about how power shapes freedom are not, then, reduced to questions about distribution and individual choice. Instead, they are questions about the differential impact of social limits to human action on people's capacities to participate in shaping their lives and in shaping the conditions of their collective existence.

From the above observations, it is clear that power is neither an object nor tangible; it is intermittent and is exercised within a given structure by human agency. It is actors' agency that legitimize as normal structural boundaries within which they operate. Further, within such boundaries, it is the 'rules of the game' that manifest power rather than the actors. These rules are (re)created to reward and punish actors to ensure that a social system remain functional. Thus, the give-and-take relation in social interaction creates discretionary control of strategies, contingencies or resource dependencies as well as negotiations and contestation typical in cooperative-conflict social relations.

c) Power as both an outcome and a process of human relations: The empowerment view

Summarizing the above views of power with a clear distinction between power as an outcome and a process, Rowland (1997, 1998) widened the power debate by demonstrating that power operates in a multi-layered manner. It involves actors and structures. Similarly, it has multiple sites within an individual, in intra-household relations, and in social groups. Besides, it has no one aim but is multifarious – dominating, sharing, inspiring, and resisting. Such multidimensionality, according to Rowland makes power to reside in both the outcomes it produces and the processes in which it is exercised. To support this view, Rowland elaborates that power is exercised in four domains that are dynamic and inter-webbed. In these domains, power is exercised as:

- *Power over* – a negative and controlling power wielded in a win-lose relationship, which may be responded to with compliance, resistance or manipulation. In this category, power revolves around exclusion of the powerless by the powerful; and it creates and perpetuates inequalities. For example, some women accept to give their loans to their husbands in fear of being assaulted. By so doing, they lose control over the loan and at the same time miss out of the loan investment opportunity. This makes them assault-free but dependent on their husbands for whatever lifecycle needs they have.
- *Power with* – a collective strength based on mutual support, solidarity, and collaboration for members' benefits. In this way, power is also exercised beyond the covert manipulation by the powerful as Parson in the consensual

group postulates. Rather, it is a collaborative stimulating energy that the powerless share in order to broaden their arena of gains both individually and collectively. For instance, women clients collectively save their periodic loan repayment fund with their loan committee treasurer. This makes them honor their repayment schedule timely. This in turn gives them a good reputation with the bank and amongst themselves.

- *Power to* – a generative or productive power, which creates new possibilities and actions without domination allowing an individual to shape his/her life-world. This is the type of power that allows actors to exercise their agency for their interests. For instance, a woman loanee may opt for her sons to own the assets she is buying from her business fund. In this way, she limits the appropriation privileges her husband has over household assets.
- *Power within* – the spiritual strength and uniqueness an individual has for her/his self-worth and self-knowledge and stretches into self-acceptance and self-respect as well as to respect for and acceptance of others as equals. For instance, as a woman secures some vital assets using her business profit, her marital image changes. This gives her confidence of feeling worthy and a good wife and mother.

Seen in this way, such a wider dimension of power reveals that power is complex and multidimensional. Even if it is not an object, power provides for subservience, inferiority, subjugation, and control. Yet, given its embodiment in the duality of actors and structure, it is the basis upon which the powerless can rise to regain their lost development. Their agencies then become fundamental in ensuring that they become legitimate actors with equal positions in society. Agency then matters because women are caught in the power web by social attribution. They are active agents who reinforce social hegemony through their daily recreation of gender relations in which they are usually disadvantaged. Hence, their empowerment entails their engagement to shake off hegemonic practices that subdue them in society.

Empowerment in development practice

> Poverty reduction appears in a poststructuralist perspective as an imperialist narrative, universalizing, essentializing, and politically sinister, [because it justifies] hegemonic development interventions (Jackson 1996: 152).

In the foregone argument, I presented the aim for the emergence of empowerment in development discourse. Attention was paid to empowerment as a development goal and not its means. However, given that empowerment was fixated within an already accepted development practice, it became accepted for political correctness. It also subsequently gained a language command within the development discourse, to the point that some donors vet projects on the basis of their 'empowerment' capacity. Below are examples of how development practices use empowerment.

Different definitions and conceptualization of empowerment

The emergence of empowerment approach called for its operationalization in development practice. Different agencies use it differently as is evident from a large number of works done on it. These works also have different measurable indicators (see Schuler & Hashemi 1994; CIDA 1996; Kabeer 1998, 2001; Rowland 1997; Chen 1997; and Mayoux 2002).

A look at some of the definitions below exemplifies what empowerment is taken for in development practice (see also excerpts in Table 1.4). Empowerment is defined as:

- gaining voice, having mobility, and establishing public appearance (Johnson 1992: 148).
- people, especially poor people, are enabled to take more control over their lives, and secure a better livelihood with ownership and control of productive assets as a key element (Chambers 1993: 11).
- taking control over their lives: setting their own agendas, gaining skills, building self-confidence, solving problems, and developing self-reliance (CIDA 2001: nd).
- a process by which people become conscious of their own situation and organize collectively to gain greater access to public services or to the benefits of economic growth (ODA 1994: 2).
- the process of challenging existing power relations, and of gaining greater control over the sources of power (Batliwala 1994: 130 cited in Parpart *et al*. 2002: 10).

What can be seen from these examples (and in Table 1.4) is that empowerment remains a loaded term that means different things to different people. However, central in these definitions and concepts is that empowerment:

- is about both individual and collective change processes that involve the self, person-to-person(s), person(s)-to-institution(s), and institutions(s)-to-institution(s).
- is a change that is gradual involving the redistribution of power base (resources, roles, and status not by robbing the excesses or dividends of others, but) by ensuring no one social category exploits the other to its advantage.

Table 1.4 Different conceptualization and frameworks of empowerment[20]

Moser's (Gender Needs) Framework (1989) Emphasis in this framework is laid on gender needs: • Women's Interest: the diverse, complex and often conflicting interests which women hold as individuals and which are therefore shaped by class, ethnicity, age and gender. • Practical Gender Interest: arises because of different gender roles and are formulated by (wo) men themselves in response to an immediate perceived need. • Strategic Gender Interests: arises from a feminist analysis of women's subordination (and men's dominance) aimed at transforming gender relations for gender equality.
Longwe's (Progression) Framework (1989, 1991) This framework presents empowerment as a linear entity, both as a stage that feeds into the next stage, from: • Welfare: with improved women's material welfare such as food, income, and medical care, etc. • Access: on equal footing to factors of production and public services. • Conscientisation: on the difference between, with the aim of transformation of, sex and gender roles. • Participation: as equals, (wo) men partake in decision-making, policy processes and administration. • Control: with (wo) men equally taking control over factors of production and the distribution of benefits therefrom without dominance.
Rowland's (Power Process) Framework (1997) The emphasis of Rowland is on power, i.e., • Power from within: individual changes in confidence and consciousness. • Power to: capability and capacity improvement as in skills, income, and market and job access. • Power over: overcoming subjugation at household, community and macro level. • Power with: networking, partnership, collaboration and joint action to challenge and change power relations.
Chen's (Product) Framework (1997) • Material change: in income (quantity and security); resources (access, control and ownership); basic needs (for well-being); and earning capacity (availability and ability to take opportunity). • Perceptual change: in self-esteem (of individuality, interest and value); self-confidence (in own ability and capacity); vision of future (by forward planning); and visibility and respect (for individual value and contributions). • Relational change: in decision-making (in household and community); bargaining power; participation (in local institutions and processes e.g., politics); self-reliance (reduced dependence and increased interdependence as equals) and organizational strength (structures and leadership).

Source: Adapted from Mayoux (2002).

[20] Moser's framework (1989) builds on Molyneux's (1985) work in Nicaragua. Longwe (1991) expounded the work commissioned by UNICEF; Rowland (1997) elaborated Kabeer's (1994) framework of power and Nelson & Wright (1995); and Chen (1997) builds on UNIFEM work for microfinance impact study.

- is about the opening up of space by the hitherto disempowered to assert themselves equally in their societies.
- is about social justice where all segments of society live the life they value without undue manipulation and oppression.

Hence, empowerment as a social change requires the change of both actors and structures from within their contextual bases. Power as a key determinant must change away from negative 'power over' situations into that which promotes 'power within', 'power with', and 'power to' in order for social equality to be realized. For women, this change involves the change of positions in their society while tackling social practices embedded in the agents of socialization and institutionally prescribed norms and expectations.

Empowerment affixed in poverty reduction

From the above definitions, one can also see how easily the concept of empowerment is manipulated in development practices. Indeed, despite the commitment of the international community, governments, and development agencies to eliminate gender inequalities, development practices guided by various discourses portray various applications of empowerment. Oakley (2001: 41) identifies five uses of empowerment, namely, 'participation, democratization, capacity building, economic improvement, and the individual', which largely depoliticize empowerment.

Equally, in different organizations empowerment is used differently. The World Bank views empowerment as 'the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions [government] that affect their lives' (Narayan 2002).[21] In UNDP, it is about participation in decision-making processes as the 1995 Human Development Report puts it: 'empowerment is the expansion of people's capabilities that involves an enlargement of choices and thus an increase in freedom' (UNDP 1995).

In all these cases, empowerment enshrines the role of the state as the backbone for an empowered citizen. The people are urged to become citizens. As citizens, they are further expected to take the driver's seat and not act as clients of the state. They should participate in decision-making, monitor public agencies and programmes,

[21] This view has been revised to mean that, 'empowerment is enhancing an individual's or group's capacity to make choices and transform those choices into desired actions and outcomes.' See Alsop & Heinsohm (2005). 'Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators'. *World Bank Policy Research Working Paper 3510.* Washington, D.C.: The World Bank. By questioning from the definition, who 'enhances' whose capacity, it becomes clear that development agencies usually state that they develop and/or empower people. Such an orientation underrates beneficiary roles in utilizing interventions, like microfinance, as catalysts to transform their well-being and social relations. But, this is the norm of DA accountability and resource mobilization.

and ensure that the state is pro-poor. They are also to elect leaders, provide better conduits for public consultations, organize into pressure groups to make government responsive, and replace inefficient state services with for example, community schools and community roads, among others. As such, empowerment is depoliticized because without the state it is not attainable and for it to be realized the state must first become effective, accountable, participatory, decentralized, and equitable.

It can then be said that empowerment in this perspective is taken as a means of making the state and the market work for the citizens to derive better services. As we have seen, the translation of an effective state and market into gains for grassroot marginalized women is disputable. Along this line, Jackson (1996: 490) notes that for women such approach is instrumental as she elaborates:

> … gender issues are taken on board insofar as they are consistent with other development concerns and insofar as women are seen to offer a means to these 'other ends'. Thus, the conflation of gender concern with poverty matters allows issues of gender discrimination and injustice which affect the well-being of women *qua* women to disappear from the agenda.

Such a skewed institutional perspective sees empowerment as largely to do with poverty reduction. That is to say, once poverty reduction is achieved, empowerment is automatically attained. This view plagues many microfinance programmes where often evaluations see improvement in household welfare and enterprise to automatically change women's position. It does not conceive of access to and ownership of enterprise as something that can be patronized by marital relations (Kabeer 2001: 17-57; van Eerdewijk 1998). Jackson (1996 cited by Whitehead & Kabeer 2001: 1) sums such quick assertions as conditions where 'gender equity and poverty reduction [are seen] as achievable by identical policies'.

It is, therefore, not surprising that the drive for empowerment solidly rests in making people beneficiaries rather than agents of development. For instance, under economic empowerment women are seen as good economic producers who enable the market to operate with efficiency. The efficacy of such increased women's economic productivity on their asymmetrical gender relations is of no importance. It is not surprising then when Lairap-Fonderson (2002: 184-185) echoes that economic empowerment arguments only aim at directing 'women [into] taking responsibility for social welfare services abdicated by governments […] They are no longer seen as deserving special subsidies but as economic agents on whom profit can be made.' Similarly, under political empowerment providing a special quota for women is seen to increase their public appearance in decision-making circles. Yet, their lack of power, such as a voice to direct policies is equally given no due attention.

In a nutshell, the vagueness with which empowerment approach is practiced, as is noted above, has perpetuated a scenario whereby the entry of 'empowerment' in development practice did not change the discourses underlying development, neither did it challenge it. Its adoption and usage continue to remain a fancy showpiece as women are given policies that Parpart *et al.* (2002: 3) refer to as 'improve [their] productivity within the status quo than fostering [their] social transformation'. This, Kabeer (1997: 6) sums up inescapably makes 'women enter [development] passively, rather than actively, as recipients rather than contributors, clients rather than agents, and reproductive rather than productive'. More so, it diverts empowerment from its motive of challenging the varied forms of oppression and inequities that deny women their human rights.

Thus, the inequitable development over the last five decades for women cannot be claimed to arise from women's lack of integration in development, or even their lack of resources. The root cause of the problem lies in the social structures which, and actors who, create and perpetuate such hegemonic social relations. The empowerment advocates, therefore, argue that it is beyond merely 'adding on' women to various development processes, rather it should be about changing those very processes by women's agency power. Indeed, the empowerment approach envisages this 'process of change that undermines the dominant pattern of power relations by strengthening resistance and the need to disengage from power networks using an inherent stimulated autonomy' (Villarreal 1994: 227). This means that empowerment is opposed to marginalization and aims at opening space for the inclusion of the vulnerable groups in both the processes and outcomes of any development intervention. For women, it means disentangling from the social asymmetries and taking proprietal positions as do men.

The present study

Tentative problem statement

I have argued above that from the 1970s attempts aimed at promoting gender equality skewed on welfare and efficiency concerns. The focus has been on getting women integrated into the development process so that they too contribute 'productively' to the macro-economy (as if as they were not before). The problem remains that, amidst such integration, women continue to be active agents rather than beneficiaries of development processes. While economic growth is on the increase and other facets of human development are equally improving, women's gains from such economic development are marginal hence gender inequalities continue to increase than is expected.

Furthermore, problems arise when global commitments to promote microfinance see it as a strategy for poverty reduction. Thus, the global policy prioritization of market institutions (through commercial microfinancing) rather than women who function within such markets leaves the question of women's empowerment unanswered.

Research objectives

The objectives of this study are two-fold. First, this research makes a policy contribution in view of the roles microfinance as a development strategy can play in engendering or endangering (rural) livelihood practices. Such a contribution will help to validate as to whether or not microfinance can be popularized in this era when women's empowerment needs a multifaceted approach in international commitment to poverty reduction.

Second, it makes a methodological contribution to empowerment-oriented impact studies. Common practices of empowerment studies have been by the use of standalone economistic and social impact inquiry. While the former is primarily concerned with financial performance of the MFIs and income/consumption-poverty analysis, the latter prioritizes the clients *per se*. Yet, in both cases the MFI objectives are seen as the norm from which change can be measured. Through this study, knowledge is added onto how impact studies can be conducted by MFI practitioners in a less costly manner and without expert domination. It also explores how such studies can be undertaken within the wider impact perspective beyond MFI-based indicators to include clients' perspective.

Research scope and limitations

As an empowerment evaluation study, this research focuses on the facilitatory effects of microfinance on the women's empowerment. It narrowed first to women clients but more specifically to married women in rural areas as its subjects. That means that the research pays limited attention to the usual evaluation inclination to institutional assessment which, in my view, is well covered by annual financial audits. By focusing on married women, the study looks at the focal point of power asymmetry in society where men and women live as unequal although they constitute the primary unit of the households. It is in marriage where adulthood is recognized and the power to take responsibilities over one's life acknowledged. Yet, it is in the same marriage where men take the dominant positions to the detriment of women's lives.

By paying attention to women's empowerment, the study looks at empowerment from the perspectives of the women clients. It contextualizes and measures empowerment from the women's lived realities in their gendered livelihood practices. Such an orientation to local realities of women provides a basis for holding development interventions such as microfinance accountable for their relevance where they are introduced.

Finally, despite the diversified microfinance landscape, in this study, a single MFI was used as a case study. Implicitly, the research does not compare the impact across diversified microfinance institutions. This approach strategically explored the commercialized village banking system approach currently promoted in Uganda (like by UNDP in the West Nile region). It, therefore, provides a clearer picture of what the commercialization of microfinance is bound to offer women and whether the result is desirable or not for village banking policy popularization.

Thesis layout

This thesis is composed of eight chapters. It has started, in this chapter, with the background to the study as a helicopter view of the research. The gender and development debate is reviewed; Uganda's vibrant economic performance is presented as an illusion to the lived-reality of the people; and a gendered picture of such inequalities is also analyzed. These are summed by analyzing how poverty reduction-focused approaches to development are devoid of empowering women. Finally, a tentative problem statement and research objectives and scope are presented.

Chapter 2 dwells on the theoretical argument about microfinance as a development strategy. It is noted that the financial landscape is diversified in scope, methodology, and objectives. Yet, the popularization of microfinance as an industry is headed for businetization that position clients second in the microfinance service chain. Seen from women's gendered poverty perspective such an approach is noted to leave a lot of skepticism as to whether it is pro-poor women to shake themselves free from the bondages of poverty in their household and hegemony in their gender relations.

The operationalization of women's empowerment in relation to the study context is presented in Chapter 3. In order to explore the (re)creation of gender relations, the sustainable livelihood approach (SLA) is used as an analytical tool. This approach transcends the traditional apolitical orientation by acknowledging how power-plays determine making and deriving meaning from a living. Thus, a focus on gendered livelihood practices is adopted as a way of researching empowerment impacts of development interventions. By so doing, an analytical framework and the domain for measuring empowerment are presented. This chapter ends with a refined problem statement and research question.

In Chapter 4, the research methodology is explained starting with the conceptual anchor of the research design as well as the triangulation methods used in data collection and analysis. The methodology is described in phases thereby presenting the recursive processes the research evolved with.

Chapter 5 then contextualizes the gendered livelihood practices in the research area. The people's livelihood practices are analyzed. This chapter lays a foundation for Chapter 6 that deals with the measurements, using livelihood endowment status (LES) approach, of the returns from microfinance intervention. The focus of the analysis is on how clients relative to non-clients secure their desired livelihood well-being status. In such a way, the relevance of the microfinance to the community is assessed.

In Chapter 7, individual claim-making rights analysis using the livelihood entitlement status (LEnS) analysis is presented. This builds on the limitation of the household homogenization of well-being gains. This in-depth analysis is done taking into consideration that heterogeneity of women gives them different livelihood strategies, aspirations, and outcomes which in turn impact on their gender relations.

Finally, in Chapter 8, a summary, recommendations and conclusion derived from the study findings but linked to the study objectives are presented.

2

The microfinance debate

Introduction

This chapter focuses on the current global debate on microfinance.[1] Expounding on the key issues raised under microfinance in Chapter 1, the chapter starts by positioning microfinance as a development strategy into perspective. By so doing, it presents microfinance as a parallel financial intermediation approach to the formal banking sector. Delving further into the transformation that has continued to occur in the industry, the chapter then pays attention to the drastic change in the 1990s from a microfinance that focused on poverty lending as opposed to the current orientation to the businetization of microfinance. Finally, this paradigm shift is questioned from a women's empowerment perspective.

A synoptic history of microfinance

Microfinance has a long history that hinges on community groups' credit functions largely channeled through trust-bonded mechanisms (Bouman 1977). However, the popularity of current microfinance industry evolved from the success of the works of

[1] Microfinance in this study refers to the package of financial and non-financial services including lending, savings, insurance, leasing, transfers, and social intermediation provided by formal/semi-formal/informal institution(s). Edgecomb & Barton (1998) elaborate on social intermediation as the process through which investments are made in the development of both human resources and institutional capital, with the aim of increasing the self-reliance of marginalized groups and preparing them to engage in formal financial intermediation. Thus, social intermediation includes non-financial support provided to prospective borrowers to help them acquire skills and values, which they need to initiate and sustain their micro-enterprises namely, training in credit norms and procedures, savings discipline, business management, and assistance in organizing into groups. It also includes technical skills training, business counseling, marketing information and assistance, product development, appropriate technology development and transfer, and the development of organizations of micro entrepreneurs.

Yunus Mohammed with the Grameen Bank, and the innovation in village banking by Bank Rakyat Indonesia (BRI). Ideally, microfinance gained popularity by challenging the traditional formal banking approach's failure to respond to the multiplicity of unmet financial demands by the poor. These success stories set a turning point in the global microfinance landscape by setting a foundation for pluralistic microfinance services such as micro-credit, micro-saving, micro-insurance, and micro-leasing supported by non-financial services (IFAD 2001: 4).

The above noted successes however emerged from two interlinked factors: first, formal financial sector was segregative and ineffective in targeting the poor. Marr (1999) and Nitsch (2001) observe that commercial banks established during the post world war II period in 'developing' countries suffered from the colonial legacy of financial service provision to urban areas and export-led large-scale projects that excluded the poor. Such orientation made the banks to:

> … require high opening and minimum balances; have an intimidating appearance; staff attitudes are unhelpful; maintain inconvenient opening hours; have relatively complicated transaction forms; transaction costs are too high; and to be perceived as designed for the middle class clients (Mutesasira *et al*. 1999: 2).
>
> [having] … fear of default, high costs, and socio-economic and cultural barriers on the one hand and on the other the inability to secure the institutional commitments of their board members; rigid organizational structure that is inadaptable to high volume, small loan size business; lack of financial methodologies to reach and retain low-income clients who require small amounts of capital; inadaptability of human resources to the participatory labour-intensive operations; and regulatory complexity of reporting and requirement such as opposed to deposit mobilization (Zeller 2001: 9).

Second, donor attempts with concessionary loans under development financial institutions (and to a limited extent in collaboration with commercial banks) even alienated the poor the more.[2] This was because such loans targeted specific agricultural sectors such as cotton and coffee in Uganda where only the rich had advantages. Besides, with the schemes attached to government officials to select beneficiaries, only the rich and their political supporters benefited.

Consequently, microfinance provided an avenue for a diversified financial landscape with a multitude of financial intermediation functions, what Zeller (2001: 8-10) terms 'financial institutional innovation.' Its popularity among both practitioners and poor clients then grew from its poor people-centeredness and the adoption of a

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[2] Richardson & Lennon (2001: 1-16, Table 13, p. 20) however argue that donor support to microfinance services provision was characterized by unsustainable and externally dependent strategy that lacked product diversification. The focused on credit without savings, they argue, led to the insolvency of a number of the institutions upon external funds withdrawal. Financial self-sustainability aims at filling this gap.

group joint liability (GJL) approach.[3] This GJL approach is cost saving since peer groups are cheaper in loan monitoring, collective training, and information dissemination. It, therefore, yields high repayment rates at low operational cost (Andersen and Nina, 1998). This high cost effectiveness is because it enables contract enforcement between lenders and borrowers that is always tinted with information asymmetry experienced in screening, incentives, and enforcement (Stiglitz 1990: 238).[4] In this regards, Ito (1998: 175) notes that:

> … given the problem of information asymmetry related to hidden information, hidden action and enforcement constraints, GJL is a contract in which the provision of the private good is made conditional on the provision of public good to entice the borrowers to use their knowledge about each other to screen the right people (smoothening the hidden information problem), monitor peers (reducing hidden actions) and exert peer pressure (alleviating the imperfect enforcement constraint).

The 1990s, therefore, saw the expansion of microfinance as both a replacement of and a complementary service to commercial banking. With a typical characteristic of proximity to clients, speed and flexibilities of services, hidden transaction costs, diversity of services and products, and mutual reciprocity, microfinance continues to grow into a popular industry.

Typologies of microfinance

In spite of its continuous growth, microfinance is diverse in outlook and legal forms. These differences can be seen from the typologies of MFIs (see Annex 1). Both Adam (1994) and IFAD (2001) delimit micro financial typologies to three classifications basing on *regulation*: (i) formal MFIs regulated by financial authorities of the state (or its appointed agent); (ii) semi-formal MFIs under the control of their

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3 The GJL approach is based on social collateral rather than physical and financial collateral (Johnson & Rogaly 1997). It capitalizes on clients' social collateral attained by their knowledge of members' assets, characters and capabilities, self-selection, peer-monitoring system, and the contingency renewal principle as an incentive.

4 The risk management strategies adopted against information asymmetry by MFIs include (i) risk-sharing approach based on trust building embedded in clients' social capital (van Bastelaer 1999); (ii) demanding for compulsory savings as partial insurance for portfolio risk reduction (Mosley 1995); (iii) credit-rationing options using 'loan quantity rationing' (i.e., granting loans to borrowers who are viewed as good credit risk and denying those viewed as bad credit risk), 'loan size rationing' (i.e., granting loans in varying sizes to borrowers – one as demanded and the other below the demanded size- Fafchamps 1994), and 'time-delayed approach' where loan evaluation and processing are delayed to ascertain clients' honesty (Adams & Nehman 1979); and (iv) developing creditors informational networks (Biggs *et al.* 1996).

registering authorities; and (iii) informal MFIs that are controlled by customary laws and peer pressure.

On the other hand, Staschen (1999: 7-8) classifies MFIs into three broad categories depending on the *source of funds*, viz: (i) NGOs that use other peoples' money (grants and concessionary loans from donors) to fund their social goal-oriented lending business; (ii) community savings and credit groups and village banks that use members' money to grant loans to members exclusively; and, (iii) Government credit institutions that use public money to finance their lending business.

The regulation and source of fund criteria is difficult to use to classify Ugandan MFIs. MFIs in Uganda exhibit a marked diversity in terms of their sources of funding and governance. MoFPED and UNDP (2000a, 2000b) and MFPED (2002b) revealed that 55% of MFIs depend on donor support in the form of grants (20%), credit (27%), both grant and credit (23%) and technical services (30%). Seventy seven percent are registered at various stages with different organizations. As such, they are managed on individual constitution, articles of association or policy guidelines. Accordingly, the Association of Microfinance Institutions in Uganda (AMFIU) has categorized MFIs in Uganda into four main groups as shown in Table 2.1 hereunder. The categorization depends on microfinance best practices, number of clients, and management systems set in place.

Table 2.1 Categories of MFIs in Uganda

Category	Characteristics
'A'	At or nearing operational self-sufficiency. Well-documented operational procedures. Fairly good management information system (MIS). Well -qualified management and staff. Applying microfinance best practices. Active clients over 15,000
'B'	Mainly NGOs. Also registered as companies limited by guarantee. Charge market interest rates, have adapted a business-oriented approach to poverty alleviation, and are moving towards operational self-sufficiency (OSS). Fair documentation of procedures and MIS. Good management. OSS at levels between 50% and 85%. Active clients range from 5,000 to 15,000.
'C'	Mainly small local NGOs with limited resources and clientele. Fairly familiar with 'Best Practices' and are within the industry's information loop. However, most have modestly qualified management and are still far from reaching OSS (35% to 49%). Active clients range from 500-3000.
'D'	Small community based organizations, generally not well known in the sector. Largely outside the national MF information loop. Most are untrained and are thus generally little aware of 'best practices'. Focus on rural outreach but have minimal numbers of clients.

Source: Ledgerwood & Musana (2002: 5).

Worth mention here is that, up to this point microfinance appears a glamorous innovation that is evolving with magnificence. It exists in diverse designs, products, delivery technologies, and institutional structures. The microfinance landscape has also transformed into a vibrant industry to strengthen the micro, small-scale and medium-sized enterprises largely operated by the poor. Rutherford (2003: 2-3) rightly summarizes the progress in microfinance industry as that which started from:

> … 'development finance approach' where credit was supply-led with moral values and confined to agricultural development as an engine for national economic growth; […] through 'microcredit approach' that focused on subsidized credit supplied through group; and […] to the current revolution of 'financial services approach' where flexible market based services are provided including credit, savings, transfers, insurance, etc without use restrictions and/or access through groups.

What needs caution as Mayoux (1995) advise, relates to the direct replication of the Asian and Latin American models such as the Grameen small mutual guarantee group model, FINCA village banking model, and ACCION banking network model. By neglecting social differences like strengths of collective solidarity and social structures, such replications may not be cognizant of the inherent contextual markets or gender inequalities; hence their ability to respond to poverty reduction and empowerment needs is curtailed.

Nevertheless, the evolution of microfinance as shown above is not devoid of controversies. Two broad controversies abound it, namely, the paradigm shift on the one hand and gender questions that emanate from its conflicting impacts on the other. These controversies are important for women's empowerment because policy commitments through microfinance support may still camouflage to be in support for gender equality while in practice they are not. Hereunder I turn to analyze these controversies.

The paradigm shift debate

From the World Summit for Social Development held in Copenhagen in March 1995, followed by the April 1995 WWB Global Policy Forum held in India, and the Microcredit Summit held in Washington in 1997, a leeway for an institutional approach to microfinancing emerged. These Forums recommended a more pragmatic orientation for dynamic institutional standards (rooted in financial performance, increased client outreach, and business practice). Attention became directed towards the provision of financial access and not subsidies, support for MFIs and not clients' projects, strengthening local resource mobilization (through savings and formal bank support), restricting financing to only institutions that meet performance standards, orientation towards second-tier institutions and building regulatory and incentive framework for practitioners.[5] Governments were called upon to review national legal, regulatory, and institutional frameworks that restrict the access of people living in poverty, especially women, to credit.

As a result, the World Bank has led the process of international coordination primarily by establishing the Consultative Group to Assist the Poorest (CGAP), to spearhead the businetization of microfinance. CGAP is concerned with capacity-building and institutional strengthening to spread microfinance best practices.[6] The best practices emphasize building large-scale financial service systems by means of adopting commercial banking performance standards.

With the commercialization drift, the new objective of microfinance is financial self-sustainability. This fad for sustainability within the institutionalist approach is based on the argument that:

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[5] After the first Microcredit Summit held in Washington, DC, USA in February 2-4, 1997, there emerged the Microcredit Summit Meeting of Councils held in New York City, USA June 24-27, 1998, followed by the Abidjan, Cote d'Ivoire meeting held in June 24-27, 1999 and the Microcredit Summit +5 took place in New York in November 12-13, 2002. Meanwhile, many regional meetings were held: (i) the Middle East/Africa Region Microcredit Summit Meeting of Councils were held in Harare, Zimbabwe (October 8-13, 2000) and in Amman, Jordan (October 10-13, 2004); (ii) the Latin America/Caribbean Region meetings were held in Puebla, Mexico (October 9-12, 2001) and in Santiago, Chile (April 19-22, 2005); and (iii) the Asia/Pacific Region meetings occured in New Delhi, India (February 2-5, 2001) and in Dhaka, Bangladesh (February 16-19, 2004).

Reinforcing the support to microcredit for its role in the eradication of poverty, and its contribution to social development were a number of summits and high-level meetings, including the Twelfth Ministerial Conference of the Movement of Non-Aligned Countries (New Delhi, 7 and 8 April 1997); the Ninth Summit of the South Asian Association for Regional Cooperation (Male, 12-14 May 1997); the Assembly of Heads of State and Government of the Organization of African Unity at its thirty-third ordinary session (Harare, 2-4 June 1997); the Group of Seven statement on economic and financial issues (Denver, United States of America, 21 June 1997), the substantive session of 1997 of the Economic and Social Council (Geneva, 30 June-25 July 1997); the Commonwealth Heads of Government meeting (Edinburgh, 24-27 October 1997); and the Thirteenth Ministerial Conference of the Movement of Non-Aligned Countries (Cartagena, 18-20 May 1998).

[6] The CGAP is a multilateral microfinance initiative currently supported by 26 bilateral and multilateral donors. Its objective is to foster good donor practices, including performance standards.

In line with CGAP established ‘best practices’, a number of microfinance rating agencies have emerged to monitor best practices, namely, Microrate in Latin America; M-CRIL in Asia; PlaNet Finance in Africa; and AMFIU for Uganda. Equally, a number of monitoring tools have emerged. These are:

- PEARL system (based on protection, effective financial structure, asset quality, rates of return and cost, liquidity, and signs of growth); and stakeholder satisfaction.
- CAMEL (capital adequacy; asset quality; management; earnings; and liquidity management).
- GIRAFE (Governance; Information; Risk; Asset; Funding; and Efficiency).
- The World Council of Credit Union (WOCCU) instead uses a 10-point intertwined tool that focuses on accounting and reporting transparency; financial discipline and prudential standards; operating efficiency; financial restructuring; physical image enhancement; savings mobilization; product diversification; aggressive market penetration and expansion of new market niches.

… to contribute to sustainable poverty reduction through increasing outreach, MFIs themselves must be viable, sustainable, and growing. Microfinance is a business, not charity. This means: microfinance must offer attractive interest rates or profit-sharing margins on savings with positive real returns and mobilize their own resources; rural MFIs must charge rural market interest rates on loans and cover all their cots from the interest rate margin; and MFIs must make profit and finance their expansion from their returns' (IFAD 2001: 5).

This microfinance revolution, under the slogan 'financial self-sustainability' that Rogaly (1996) terms the 'microfinance evangelism', Mayoux (2002) 'microfinance paradigm shift', and Morduch (2000) 'microfinance schism' has received prominence as a hard selling of a new anti-poverty formula. It is anchored on a common argument of give credit to the poor and the ripple effects will change their lives and the economy. Lont & Hospes (2004: 3) argue that this shift has led to the preoccupation on microfinance technology and organizational development. As such, the drive for this revolution has witnessed three main changes in the industry.

First, it has resulted in the emergence of many commercially-oriented MFIs that Zeller (1998) terms as 'microenterprise banking' that organizations like UNDP are supporting. For instance, eight such banks were set up between 1998 and 2004 in Nebbi under the UNDP-funded Private Sector Development Promotion Centre. Similarly, downscaling by commercial banks and up-scaling by hitherto non-bank institutions[7] as well as re-structuring of state-owned banks are common practices in the industry. Associated with these changes in widening microfinance commercialization is formalizing the financial market as MFIs are required by best practices to adapt to regulatory and supervisory systems of formal financial markets (Campion & White 2001).[8]

Second, such a change has met with a shift in women's empowerment focus. The 3-strand paradigm with different institutional actors and principles (see Table 2.2 below) emergent from the commercialization drift, sees women's empowerment from different conceptual perspectives. To the minimalist, their economic principle is simple – give cash to as many women as possible and the rest shall follow. Among

[7] Mukherjee (1997) defines downscaling as the provision of financial services to poorest clients than an institution has previously served. Upscalling is the uptake of commercial banking principles by institutions that initially operated outside financial regulatory frameworks. In this game, banks generally have comparative advantages in joining microfinance because they have branch networks, deposit facilities and liability, banking license, state regulation and supervision and don't counter the institutional transformation challenges NGOs face.

[8] Regulation is aimed at setting equilibrium in the financial market characterized by information asymmetry. This is done by controlling the banks' action; restricting their management decision-making powers; and setting appropriate incentives (Stiglitz & Weiss 1981). In the lending business, moral hazards promote opportunistic behaviors of clients (agents) to the lender/bank (principals). But in the deposit business it requires the opposite i.e. the opportunistic behaviors of the banks (agents) should be trimmed considering the interest and risks of the clients (principals).

the poverty reduction advocates, it is seen that responding to practical gender needs can bring in abeyance strategic gender needs. And finally, the feminist paradigm, to which I subscribe, advocates for a microfinance service that can challenge social change of actors and structures in which gender inequality inheres. With the first two perspectives given much attention, gender equality becomes a second-rated effect in the microfinance business.

Table 2.2 Microfinance paradigms

	Financial self-sufficiency paradigm	*Poverty alleviation paradigm*	*Feminist empowerment paradigm*
Trust	Dominated by CGAP with women-targeting based on their positive experience in the sector such as high repayment rate	Integrated poverty alleviation approach targeting community development programmes with women-targeting based on the feminisation of poverty	Pillared on international women's movement and gender polices with women targeting based on gender equity and human rights
Policy	Establishment of financially self-sufficient microfinance programme that increases access to a large number of people	Microfinance is integrated as a component to alleviate poverty and vulnerability for increased well-being	Microfinance is an entry point for women's economic, social and political empowerment
Empowerment	Individual economic empowerment inclined on the expansion of individual choice and capacity for self-reliance	Increased well-being, community development and self-sufficiency	Transformation of power relations throughout society
Sustainability	Programme financial self-sufficiency	Establishment of local-level participatory institutions for long-term community self-reliance and self-determination	Develop self-sustaining participatory women's organisations linked to a wider women's movement for the transformation of gender relations
Assumption	Increased access to microfinance leads to increased income, control over income and resources and yielding better well-being and the ability to transform social and political changes by women	Increased access to microfinance improves status and confidence of women that in turn leads to a better household relations	Empowerment is multi-dimensionally rooted in socialisation institutions and encompasses a wider aspect of women's lives: economic, well-being, social and political. Microfinance is a stepping stone to nurture a positive power change for women.

Source: Mayoux (2002: 246-251).

Finally, such a shift has revealed the development industry hegemony between the donor community (as the powerful) and support recipients (as the powerless). Such inequality has generated a contentious two-pronged debate that reflects a divergence as to who microfinance should focus on. This divergent debate focuses on outreach – sustainability vis-à-vis outreach – impact. I will turn to this shortly.

However, it should be noted that such an attachment of 'microfinance to market relevance' (Otera & Rhyne 1994: 16) limits microfinance focus to financial performance of the institution rather than at the impact on the clients. It is increasingly preoccupied with diversifying the range of quality and flexible financial services that respond to the diverse needs of the (not-so) poor. Rightly, Christopher Dunford of Freedom from Hunger (1998*)* argues that this shift makes microfinance only a vehicle without a focused destination in regards to the passengers concerned with 'which way out of poverty'. As a result, the poverty reduction agenda of the poor on which microfinance triumphed is now secondary to MFIs profit maximization attainable by redirecting support to small or micro-business growth of the not-so-poor (Hulme 1999: 1). Impliedly, clients' economic development is sacrificed for market efficiency. In the same vein, social equity is forsaken for economic efficiency. Evidences to such lost mission can be seen from a microfinance evaluation that focuses first at how sustainable MFIs are. Who MFIs deals with and how they are fairing in terms of the poverty line, is only useful for product development and outreach expansion.

The jigsaw of the sustainability divides

The debate on financial sustainability takes two opposing views. On the one hand the minimalist advocates for MFI growth and development while the welfarist on the other hand vies for clients' poverty reduction. While these opposing arguments ignore the importance of having sustainability pursued for both MFIs and poverty-free clients, they also fall short of considering women's empowerment that is usually assumed to occur automatically. Questions related to how increased profitability for MFI and poverty reduction among clients result into gender equality are hardly asked. This is explained below.

a) The financial self-sufficiency paradigm argument

The financial self-sufficiency paradigm is advocated for by the minimalist (also known as financial system or institutionalist) adherents such as the World Bank, UNDP, USAID, GTZ, and SNV, among others who are all members of the CGAP. They vie for financial self-sustainability through best practices. They contend for institution-oriented approach that focuses at only profit-motivated credit provision. Profit, they argue, is a magnet for attracting private capital and a sign of a healthy organization (Schreiner & Yaron 2000). In this way, they see MFIs that are financially self-sustainable as able to eschew donor subsidies and their conditionalities (von Pischke 1991). This commercialization drift is what Zeller (1998) terms as 'a shift from microfinance to microenterprise banking' (MEB).

In their view, increasing the impact of MFIs on poverty reduction simply requires widening financial breadth that promotes microenterprise expansion (by increasing outreach). Such microenterprises should however be those that are capable of earning high profits over and above the loan interest rate (Barnes *et al.* 2001). Microenterprise transformation which focuses on microenterprise growth and graduation and requires deepening financial outreach is considered too costly (and a reduction to profit margin).[9]

Financial self-sustainability therefore calls for *en masse* outreach expansion to build revenue that can cover costs, reduce cost per unit of loan, and provide for risk minimization between high and low profit enterprises (Otera 1994). The more such costs are reduced, at best by displacement on clients, the better.[10]

While the achievability and replicability of this notion is questioned by Johnson & Rogaly (1997), Microstat of UNDP sumptuously estimates 3-7 years for operational and 5-10 years for financial sustainability. CGAP's position on the achievement of financial self-sustainability takes four stages: (i) grants to MFIs for soft loans; (ii) programmes borrow on terms near market rates with interest income covering cost of funds and operation while grant quantity is reduced; (iii) subsidy is eliminated; and (iv) fully own-programme funding from savings, borrowing at commercial rates from commercial financial institutions with fees and interest covering real cost of funds, loan loss reserve, operation and inflation (Otera & Rhyne 1994).

b) The poverty alleviation paradigm arguments

The welfarists who ascribe to this paradigm frantically question the minimalist arguments. They ask: how much profit margin is enough? What interest rate is adequate? And, what cost margin should be borne by clients? To them a refusal to ask these questions is an escapist tendency from dealing with how microfinance services can benefit its clients and especially the already powerless group, women?

[9] The outreach of microfinance services refers to the social values of the output in terms of depth (net gain value), cost (price and fees), breadth (number of users), length (loan cycle), worth (how much a borrower is willing to pay for a loan), and scope (service package). For details see Navajas *et al*. (2000: 333-346) and Schreiner (2000).

[10] For an elaborate discussion on cost, barriers, and constraints for microloan customers, see Glackin (2002).

By asking these questions, they contend that microfinance as a tool should be seen as widening poverty reduction amongst its clients. Through both credit provision and social intermediation, they argue, microfinance broadens economic development. Subsidies from donors, on which all MFIs are mainly dependent (but in different forms), they further argue, should still be used as catalysts to enable MFIs realize this goal by undertaking both financial deepening and widening (Morduch 1999). This is because subsidies enable MFIs to reduce transaction costs and charge attractive interest rates while passing the benefit to clients.[11]

An observation

From the above two arguments, it is evident that the initial poverty reduction agenda of microfinance has been hijacked by the donor community. Governments and other development agencies are, therefore, under pressure to conform to the market needs of the financial sustainability drive. This change makes microfinancing for poverty reduction far different from that for enterprise development (Rodey 1998). Notwithstanding, a pertinent question would then be: is it profits (in the minimalist view), services (in the welfarist view) or both that is/are important in this microfinance debate? This question is asked because with the BRAC experience, Rogaly (1996) observed that institutional sustainability is incompatible with reaching the poorest of the poor. Profit motives strip away a competitive advantage of reaching the poorest of the poor because cost recovery forces MFIs to exclude poor clients from the microfinance net through promoting programme and self-exclusion.

As such, I agree with the welfarists advocacy for a number of clear reasons. First, both donors and governments know that MFIs are donor-subsidy dependent (Buckley 1997).[12] The only difference between poverty and MFI focused lending is that while the former use their services to reduce unwarranted costs on clients the latter instead prefer luxury (such as posh office space and equipment and tools) under the pretext of professionalizing microfinance industry.

Second, as donors redirect their subsidy funds to the institutional development of MFIs (and not to loan portfolio), they instead suffocate access to credit, especially in

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[11] Morduch (1998) demonstrates that for Grameen bank to function without subsidies it should have increased its nominal interest rate from 20% to 33% per year to reach its operational level then.

[12] MicroRate a reknown rating agency dodged this subsidy factor in it's *The Finance of Microfinance, September 2004* report. In this report that covered performance rating of 30 MFIs in Latin America, they only pointed at MFIs rapid growth associated with improved portfolio quality and increased profitability. NGO upscalling was thus used as a pointer to discourage market contamination with subsidy fund by those who see mission drift in microfinance outreach. For details see http://www.microrate.com/ENGLISHsite/PDF/FOM%202004%20Final%20September04%20English%20FINAL%20VERSION.pdf

rural areas as the MFIs operating in such areas are unable to secure commercially conditioned capital. In the long run, such a move perpetuates poverty.

Finally, the enforcement of commercialization ensures that many NGOs will have to abdicate their NGOism status associated with complementary activity support to poverty reduction. This will result from either foregoing their microcredit services that the poor equally need or by abandoning their other social sectors for a fully fledged microfinance operation (Dichter 1997: 259).

In all, the promotion of MFI-focused lending by the institutionalists reveals the shunning away from the ulterior motive of poverty reduction among the poor and more importantly facilitating women to attain a sustainable livelihood and empowerment. Rahman (1999: 79-80) in line with this argument observes that:

> … in recent years the important criterion for success of microcredit projects is determined by their ability to achieve financial sufficiency which is a desirable concern. But, at the same time, the service-providing institutions must also consider whether the attainment of such sustainability involves too large a cost in terms of borrowers' socio-economic improvement. If the aspirations for financial sustainability and the objective of serving the poor women are contradictory, it is likely the latter will be sacrificed, especially when the donor and the international development community's attitude and support reward the former.

This far, one can see that the call for businetization of microfinance took away the core issues the poor value most – poverty reduction. The liberalization policy being pursued by donor demands, thus sees microfinance as an arena through which the wider part of the rural economy can be entrapped for economic market gains.[13] That such gains exclude the poor women, below I explore how market integration is disputed as unable to empower women.

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[13] Support to market liberalization can be seen to promote a double gain. The first gain directly benefits the donor community. Commercialization is being pushed for in order for local savings to become the backbone for financing microfinance activities. This local funding base can inevitably reduce the mounting pressure for aid funding for poverty reduction. Gupta *et al.* (2006) findings that it is more of debt relief and technical cooperation rather than budget support that has increased in financing development in 'developing' countries is evidence of such pressure.

Second, the credit only approach of minimalist targets the only assumed missing link – credit – required to energize poor people's informal activities (in the rural non-farm economy – RNFE). That, RNFE account for up to 40-45% of household income in sub-Saharan Africa, this approach is believed to provide a broader alternative route out of poverty to many poor people with insecure livelihood (for a discussion on RNFE and livelihood security see Bryceson 1996, 2000; and Reardon 1997). To the contrary, liberalization has increased income inequality with rising transient poverty levels especially among poor (Cornia 1999). Besides, RNFE is insufficient to enable women escape poverty and claim gender equality (Beneria & Roldan 1987). This is heightened by de-agranization that increases female marginalization in the lower market segment (See Bryceson 1999; Barrett *et al.* 2001).

c) The feminist empowerment argument

Microfinance as an industry has gained momentum with donor community and governments' politicking. The minimalists concerned with organizational performance, measured in terms of profitability, show a remarkable progress in the industry from their annual audited accounts. They also show that as a tool, microfinance stimulates poverty reduction; a contention built from a number of household-based quantitative microfinance impacts studies.

A few examples of such studies worth mentioning here are that microfinance: increases clients' income and this in turn enhances their ability to reduce household vulnerability to economic shocks and stresses (Wright *et al.* 1999: 24-39, Tables 6 and 7; Chen & Dunn 1996; Dunn 1997); improves business knowledge and skills (Barnes, *et al* 2001); promotes self-reliance as opposed to donor grant-welfare syndrome and stimulates local economy (IFAD 2001); and strengthens the modernization of agriculture (Deininger & Okidi 1999).

To the feminists, while poverty reduction remains desirable for human development, it does not mean much for women's empowerment that requires changes in poverty status to translate into gender equality. They argue that, while increase in income reduces household livelihood vulnerability, whose vulnerability within a homogenized household composition remains unclear. Often, it is the men who are heads of households and sole decision-makers who benefit. Mayoux (2002: 249-252) argues that, 'access to microfinance services and increased household income do not automatically translate to women's benefit nor to challenge the gender relations within households and the community because men may control income, and spend on 'adult goods'. Kantor's (2003) work in Ahmedabad, India concludes that it is control over income rather than access to higher levels of income that facilitates empowerment. She notes:

> … increased income alone is not sufficient to directly facilitate women's empowerment… Income is not unimportant, as it indirectly affects income control, but relying on improving women's access to income to facilitate their empowerment is not sufficient because social norms, likely to be related to women's social dependence on men … intervene in women's ability to convert resources into power … access has to be offered in a way that ensures that women are able to convert the income into intra-household empowerment outcomes (p. 442-443).

Further findings corroborate the wider dimensions of negative effects of micro-finance. For instance, the FAO (2000) study in Uganda revealed that gendered practices are perpetuated rather than being challenged[14] as:

- Women are more likely to control food-processing enterprises while men are more likely to control those enterprises that have to do with hardware, cash crops, brick-making and retail shops.
- Married women are less likely than single women to control their enterprises, especially where the business is a household one, with the husband, wife and often the children, controlling labour.
- Women in polygamous households manage their enterprises separately from co-wives but still need to consult with their husbands on the use of funds.
- In situations where the loan results in the woman's enterprise becoming attractively large and profitable, it is common for husbands to take over control.
- Often women rely on husbands for keeping accounts, which can lead to the diversion of funds to the husband's personal use.

Similarly, Kabeer & Rajasekhar (1997) found that the weekly repayment schedules meant 'sleepless nights, strained marital relationships, and working relations between and among the women borrowers, their husbands, and program officials'. This stress may result in women's loss of control over loan use as their husbands take over the decision-making and management of the enterprise. Besides, Ahmed *et al.* (2001) also noted that, microenterprises increase women's anxiety and tension and Rahman's (1999) follow-up study in Tangail region of Bangladesh unveiled the violence imposed on women due to loan liability.

Finally, on the contingent renewal principle applied in the GJL approach, Mayoux (2001) argues that solidarity groups increase pressure among members to the point that it can damage the community support system as Huppi & Feder (1990) reiterates that if an individual repays while the majority default, she is made worse off both by paying and sharing in the delinquency.

It can then be said that, while the link between microfinance and microenterprise development is 'somehow' clear, its impact on women's empowerment is questionable. As such, policies that popularize microfinance are seen to disguise women's role with gender symbolism while in reality, they enroll women for market gains. Lairap-Fonderson (2002: 183-198) using the Foucault disciplinary power approach

[14] Kabeer's (2001) emic study with loanees in Bangladesh and Cheston & Kuhn's (n.d) work in Nepal also found that credit made little differences in division of labour as the household traditional gender relations and socially prescribed roles and norms are left intact.

in assessing microcredit from Kenya and Cameroon, vividly echoes that microcredit acts as a disciplinary power that turns women into efficient economic actors to be inserted in the market economy. Helms (n.d) then rightly concludes that:

> After … years of experimentation and research and development, microfinance is poised to sour. The time has come to re-think the purpose and potential of microfinance, going far beyond microcredit to enterprise development to encompass the provision of flexible services to the poor, regardless of whether they own enterprises. Only when this new vision takes root in the microfinance psyche will a permanent industry take-off and thrive.

Concluding remarks

Seen in this context, the popularization of microfinance is a market-led efficiency approach. It provides an integrationist platform from where women enter into the market and become part of the 'so-called' productive economy. However, whether or not this strategy with its equity approach facilitates women to gain gender equality, within a market relevance arena, remain contested as the feminists question the minimalist arguments. Thus, skepticism continues to loom high as to whether or not microfinance first improves clients' well-being on the one hand, and if at all such changes in well-being translates into women's empowerment on the other hand. This makes the policy relevance of targeting women with microfinance questionable. It, therefore, begs for a study to unveil whether or not, from within the integrationist approach, women clients gain in their well-being, and whether or not using such gains they challenge the gendered livelihood practices in which they are embedded. This study aims at just doing this.

3

Women's empowerment in perspective

Introduction

In this chapter, women's empowerment as a development goal is put into perspective. It is emphasized that empowerment is beyond mere poverty reduction; it should be seen as both a process and outcome of women's agency primarily, in challenging and changing, over time, social structures that perpetuate gender inequality. Women's empowerment is, therefore, argued as the reversal from development for women to women with development. In this study, this reversal is operationalized using the sustainable livelihood approach (SLA) as a lens within which gender reconfiguration can be articulated in a day-to-day social interaction. The use of SLA as a lens within which to explore the link between microfinance and empowerment is because livelihood processes precisely reflect how gender relations are (re)produced in making and deriving meanings from a living. Besides, the importance of livelihood assets and strategies in this process makes them not only centers of human functioning and being, but as highly contested and gendered entities. Thus, the chapter ends by identifying the various domains for measuring empowerment.

Women's empowerment: Looking beyond poverty reduction

In chapter one and two, I elaborated how the women's agenda in development is taking a central stage but without a fundamental change in gender equality. My contention has been that the uptake of women is simply a spicing of development policies for gender political correctness. Such failures in the realization of gender equality, I argued, stem from both the theoretical and practical approaches to gender equality that skew to market fundamentalism. That is, market friendly macro-economic and development policies are the realms within which gender equality are seen to be achieved. Further, while the aim of such policies is to use the gender equity approach such as by enhancing women's political and market participation, the assumed gender equality as an outcome is left distant in the interest of improving the quality of life of the people. Impliedly, market liberalization makes women indispensable for attaining economic and institutional efficiency. Not surprising, global gender inequality is on the increase. The Human Development Report 2005 and World Development Report 2006 attest to these facts (see UNDP 2005 and World Bank 2006).

Such a scenario calls for a rethinking of engendering development. This call requires commitment beyond gender slang in policies. It also requires challenging the limitations of the market on the one hand, and stretching, as a pivot, women's empowerment beyond the poverty reduction agenda. The very assumption that with poverty reduction empowerment automatically trickles down to women should be questioned. Evidences that show how despite increased incomes, jobs in the labour market, and participation in public policy arena women are subdued by social hegemony provide a good pointer for such a challenge.

In any event, women's empowerment needs to be seen as that change beyond changes in gender gaps entrenched in say literacy, longevity of life, and income but involving changes in gender relations. Development policies and programmes need to be refocused away from seeing empowerment as a means to that which puts empowerment high on the agenda as a just cause; a goal in itself.

The challenge of seeing empowerment as gains beyond poverty reduction demands for attention if development is to be pro-women. The empowerment approach should be rearticulated and embedded within the gender and development discourse not as a means, but, as a goal for gender equality. Thus, women's empowerment should not be seen as the opposite of development which interventions, like poverty reduction can achieve. Rather, it should be seen as a broader version of development that encompasses feminized poverty reduction with social change in gender relations. Doing so entails a reconceptualization and reoperationalization of empowerment from a beneficiary perspective.

The problem statement: A precise delimitation

Up to this point, it is clear that a gender concern is appreciated within the development industry. Policies and programmes are usually designed with due consideration for practical gender needs. However, such responses do not see gender equality as the utmost goal, rather as what can be circumvented from other outcomes. Further, it is also now clear that the persistence of gender inequality is not because women are excluded from the development arena. Rather, it is because superficial equity approaches have failed to facilitate challenging hegemonic social structures.

The problem identified remains that erasing gender inequalities demand for the overhaul of social systems that perpetuate hegemonic gender relations. Although microfinance as a development strategy is presented as an equity approach through which gender equality can be attained; without decimating MFIs' growth,[1] its continued drift in favor of commercialization, makes the envisaged women's empowerment contested. Thus, for the government of Uganda, microfinance policy relevance in ensuring that women attain not just a poverty free life but with gender equality is questionable. The problem to be addressed in this study, therefore, aims at ascertaining whether or not microfinance facilitates the envisaged empowerment.

Understanding women's empowerment: A beneficiary perspective

Foremost, it is important to point out that empowerment is a loaded term which does not exist in many local languages. Its multi-definition, as shown in chapter 1, has made it susceptible to manipulations by development agencies. Yet, what stands out clearly is that these agencies use it from a development-promoter perspective. They see empowerment as that which can be conferred upon their beneficiaries.

It should be noted, however, that women's empowerment as a goal is embedded in changing gender power relations. That power is invisible but inheres in social practices, therefore, to identify whether or not empowerment is occurring or has occurred, one needs to understand the contextualized gender concepts and discourses; and human agency involved in the actor-structure interaction for social

[1] It is important to note that not all MFIs prioritize women's empowerment as their organizational goal. The MoFPED (2002b) survey in 2002 revealed that by mission statement, MFIs are focused on poverty eradication (47%), uplifting the standards of living of members (46%), and savings mobilization (7%). But the fact that women constitute the largest proportion of their clients holds them inescapably accountable for women's empowerment.

relations to change both actors and structure in their embedded discourses. These should be done in line with the different facets of power that I analyzed in Chapter one.

Such an orientation is because according to Scott (1991: 26), gender is ‘a primary way of signifying relationships of power’ as it inscribes differences in being and doing to (wo) men in a given society, at a given time. Yet, gender constructs, with fixed identities and subject-positions, are recreated by men and women as agents. Understanding the gender discourses of a given society enables us to analyze the prevailing practices and their inherent constraints to women’s positions. Similarly, by seeing women as actors enmeshed in their social systems the common notion of women as victims of patriarchy becomes illusive given that they too are active agents who freely or indirectly reinforce their subordination.

Women’s empowerment, therefore, requires women as co-actors in their arena to challenge the very hegemony they ascribe to. Their agency in the structuration process deserves importance in claiming gender equality. In emphasis, Fischer-Rosenthal (1995: 250-265) links such agency influence on societal change process as one that results into ‘topological and functional differentiations with actors functionally allocated multiple positions within the change process.’

Seen in this way, empowerment is a process of actors’ (re)interpretation and circulation of the hitherto taken-for-granted normal discourses. The process requires women to take a lead position in creating social change. Hence, empowerment is an in-side-out approach that starts with the ‘power from within’ women as a foundation stone that tap as catalyst ‘power with’ others to generate a social change process in which actors gain ‘power to’ be, in control over – ‘power over’ – their destiny. This process enables women, as do men, to freely ‘be and do’ both in the public and the private domain. It provides an avenue for setting a new social relation in which unfolding assertion, entrenchment, and new social order emanates. This new social system, fortunately also relieves ‘men [and society] from false value systems and ideologies of oppression’ (Batliwala 1994: 131 cited in Oxaal & Baden 1997: 5).

For women, this process entails a change from within the *housewifization*, domestication, and being second-class citizens to people with voices and recognized rights capable to access, own, decide, negotiate without subordination, and maneuver their interests from the intra-household relations to the wider society. Rowlands (1997: 65-109; 1998: 23) demonstrates this complexity using the case study of Programa Educativo de la Mujer, Santa Bárbara, to show the multi-layered nature of empowerment from a group action at the personal, collective, and network levels. These she classified as involving changes in self-confidence, self-esteem, sense of agency, sense of ‘self’ in a wider context, dignity, identity, and self-organization and management.

It can then be said that women’s empowerment strives to uplift the relatively weaker positions and attributes that limit the capacity to achieve the desired ‘being and doing’, of women so as to reverse the-has-been constructed social relations. Thus, as a development goal it can only be realized when the resulting change of actors and structures in gender relations accommodate a ‘new’ (wo) man at the individual, household, and the community levels.

Empowerment operationalized

After presenting an overview of women’s empowerment as that which should be understood from women’s perspective, I now turn to operationalize the concept empowerment for it to be relevant in this study. This is in line with what Oxaal and Baden (1997: 23-24) advise: that given the diversity in the use of empowerment, it is ‘beneficial to define and explain what empowerment means.’ Accordingly, in this study women’s empowerment means:

The processes and outcomes of women’s struggle in changing their livelihood endowment (well-being) and entitlement status, individually and collectively, against hitherto gendered livelihood practices that disadvantaged them.

The above operationalization while cognizant of the context-specificity of empowerment reveals that for empowerment to occur:

- a woman should have initially been disempowered. This makes her empowerment specific to her areas of disempowerment. It also recognizes that women are heterogeneously (dis)empowered.
- resource bases (endowment and entitlements) where power inheres should be redistributed equally among (wo) men contrary to the initially prevailing norms.
- the agency power of the disempowered woman is (or women are) cardinal in directly claiming her/their, rather than being given, empowerment. This power should be directed at changing her/their points of disempowerment.
- it can be attained at individual, collective, or both levels using own or group efforts. This takes into account the different facets of positive power – power within, power with, and power to recreate gender relations.

This operational definition underpins a falsely conceived supply approach of empowerment common among many development agencies. It places empowerment on the demand approach where the affected women challenge the (f)actors of disempowerment and claim what is due to them. In the process, new gender discourses emerge while existing gender enclosures are opened. Equally, new gender dimensions are inscribed and the affected women ably redefine their gender identities and positions and extend their possibilities beyond their traditional gender boundaries.

Sustainable livelihood framework: An analytical tool

The above operationalization of empowerment requires an analysis using a gender lens to ascertain how resource bases and agency power requisite for (dis)empowerment interact to recreate new gender relations. It also requires such an analysis to provide a basis from which external factors such as those provided by microfinance can be assessed as to whether or not they enable the reinforcement or changing of such interactions. Therefore, a better analytical tool for doing so is the sustainable livelihood approach (SLA). SLA provides a framework through which gender relations can recursively be studied from people's own livelihood practices. It is an approach that builds on people-centeredness taking into account what they have and do as agents for, rather than victims of, their own change. This is because, as Long (1997 cited in de Haan & Zoomers 2003: 352) stress:

> Livelihood best expresses … 'individuals and group struggle to make a living, attempting to meet their various consumptions and economic necessities, coping with uncertainties, responding to new opportunities, and choosing between different value positions.'

From Long's assertion, livelihood as a struggle is about social relations where first, gender relations occur on a day-to-day basis as men and women struggle to make a living. In the process, women (as actors) interact with the rules of their society (structures) to either reinforce or challenge it. Second, in the process of making a living, resources are accessed, used, and transformed. This process represents resources as entangled with power dynamics, which reveal how gender discrimination is continuously (re)produced. Third, a given livelihood practices has micro, meso, and macro interactions. This multi-dimensionality that de Haan & Zoomers (2005: 40) refer to as a 'pandora's box' provides a basis for evaluating how external factors as microfinance intervention enables or constrains change within a given gendered livelihood practices. Finally, the approach calls for a methodology that gives voice to the women; women who are not only study samples but as those whose lifeworlds is (re)shaped by their gendered livelihood practices.

Appendini (2001: 24 cited in de Haan & Zoomers 2005: 30) summarizes this by noting that the central objective of SLA was 'to search for more effective methods to support people and communities in ways that are more meaningful to their daily lives and needs, as opposed to ready-made interventionist instruments'. Impliedly, this analytical tool provides a better basis for understanding what the people are and what they desire. Gender concerns cannot be dismissed from this aspect.

However, before I fully detail how the SLA will be used herein, it is important to point out that this study takes note of the improved SLA approach that evolved over time given criticisms from field experiences and theoretical analytical rigors.[2] For instance, Murray (2001: 7) noted some key weaknesses of the SLA as related to: the limitedness of vulnerability context; reliance on multiplier effects; neglect of power inequalities and conflict of interest; upholding participation discourse without due attention to social stratification; and an unresolved question of sustainability. Further, Arce & Hebinck (during the CERES summer school in 2003) argued that SLA concept has a rigid understanding of resources that downplay the interrelationship between social and biological-material nature of resources. They added that it emphasizes capital with little significance of knowledge that transcends the commoditized world into cultural values and social relations embedded in local repertoires. Finally, they noted that the focus on household strategies excludes the middle level of groups (village, community, compound, family or inter-household confederation) that people use in order to organize a living.

In addition, Kaag *et al.* (2004) echo the fact that the livelihood approach is trapped in an actor-structure dilemma given that its people-centeredness inclined on the narrow instrumental *homo economicus* principle. They conclude that the SLA framework needs revisiting because of the complex dynamics of livelihood systems. They call for a processual perspective that puts people and their actions at the centre of analysis but at the same time considers these actions as the result and the constituent of broader and longer-term processes. They thus advocate for livelihood research to capture and make visible both the synchronic and diachronic dynamics at

[2] Some of these limitations however underrate the inherent strengths of the SLA. First, asset categorizations are not rigid blocks (Bebbington 1999). They are dynamic and can flexibly accommodate any addition. Second, by acknowledging that it is actor-oriented, then, its use requires appreciating the role of power in social interactions. Gidden (1984) caution here that actor-structure interaction does not only involve a closed praxi but connectedness in a mutually reinforcing manner. In this way, the macro-micro divergence can be integrated in space and time. That is why the livelihood approach transcends the conventionally discrete economic sector and geographical space limits. It is multi-layered with both horizontal and vertical relationship that involves intra- and inter-praxis interactions.

play in the interaction between people and their environment on the one hand, and the accompanying change over time on the other.

Similarly, de Haan & Zoomers (2003) point at the fact that although the livelihood approach has transcended the 'man-land' relations, its micro-orientation shuns the role of globalization in local development. They then call for a deep rooted and dispersed livelihood approach if its principles of people-centeredness, holisticity, and multi-dimensionality are to have meanings in local development.

Concretizing these criticisms and pointing at a breakthrough in using the SLA in this study is the recent work of de Haan & Zoomers (2005). In their article, *Exploring the Frontier of Livelihood Research*, they elaborate on livelihood as multi-goal driven, diversified in context, and multi-located (p. 38). Yet, they note that the approach is bound with apolitical orientation typically stemming from the narrow conceptualization of livelihoods as the fundamental questions of access and decision-making are downplayed (pp. 27-28). Such multi-dimensionality, they argue, is characterized by structural differentiation such as gender. Who has what (assets) and how (access), does what (strategies), and gains what (outcomes) remain fundamental questions that cannot be seen as devoid of power relations.

On the contrary, many livelihood studies have focused at making a living in the face of shocks and stress; they have concentrated on material well-being and few have explored power relations inherent in the entire process of making a living. de Haan & Zoomers (2005: 34-35) attribute this to failure to go beyond material well-being; failure to consider the flexibility of interchanges of capitals; and the tendency to down play structural features with a focus on capitals and activities. As such, issues like the fencing-in of opportunities as a social closure that give rise to social categories of eligible and ineligible actors are neglected. In this way, the continued interaction of actors and structures and the possibility of inducing change on structures as well as the widening of space to maneuver by actors are not explored. Power that inheres in this process of interaction as actors negotiate, contest, and subordinate each other by wielding and yielding differently then takes limited attention.

However, beyond this insignificant consideration of power relations, attention is always skewed to structural changes forgetting that actors equally change their positions within drifting structural changes. In microfinance studies, limited effort is taken to explore what clients pursue. It is believed that loans provide capital to clients' microenterprises which in turn generate income that is spent on improving their poverty status. What is considered important for clients is their welfare performance relative to the poverty line; measured by asking who the clients are (poorest of the poor!) and what income levels they have attained. Issues related to which and how are clients, as women, positioning themselves within their arena characterized by inequality is considered 'unscientific' as Ravallion struggle to explain in his *The mystery of the vanishing benefits: An introduction to impact evaluation* (2001). What is forgotten is that clients are not entrapped in survivalist strategies that the assumed poverty reduction orientation of microfinance goal setting can solve (and impact assessment can verify).

Such a neglect de Haan & Zoomers (2005: 35) expound on by noting that 'access is shaped by institutions; at the same time these institutions are repeatedly confirmed and reshaped by livelihoods'. Such interactions have power embedded in them. As a result, actors' agency that is shaped by the discourses they recreate can be reconfigured by the actors' own actions. This action involves 'decision-making on the allocation of livelihood capitals, the availability of opportunities, the acquisition of access qualifications and the utilization of return (p. 37). Therefore, to unravel access and decision-making amidst power plays, there is a need to understand critically how the social dynamics operate; which actor wield and yield in the power plays; and what kind of changes accompany such interactions. Such observations rhyme with what Lont & Hospes (200: 8-10) propose that livelihood studies should focus on human agency, contextual analysis of trends and shocks, and social change as a recursive outcome of an ongoing collective social processes.

To do so, de Haan & Zoomers (2005) proposed pathways analysis in order to be able to scan individual trajectories and the paths a social group takes. This is because livelihoods emerge out of past actions; and decisions are made taking into account such historical and institutional arrangements. In the process, actors coordinate their patterns of activities (a pathway), which change in a non-linear and non-deterministic manner as different actors from different power positions and resource endowment reconfigure their outcomes (pp. 40-44). Therefore, by taking gender as a vital lens in scrutinizing such dynamics one is able to study empowerment.

In light of the above merits, it is imperative that the livelihood approach is explained. This is what I turn to below.

The livelihood approach explained[3]

> ... livelihood comprises the capabilities, assets (stores, resources, claims and access), and activities required for a means of living. A livelihood is sustainable when it can cope with and

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[3] It should be noted that the livelihood approach merges a number of theoretical and disciplinary perspectives: the household economic approach, system approach, structural approach, anthropology, and multi-disciplinary studies as famine, food security, and poverty. For a detailed history of the approach see Kaag *et al.* (2004) and de Haan & Zoomers (2003).

recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihoods opportunities for the next generation: and when it contributes net benefits to other livelihoods at the local and global levels and in the short and long terms (Chambers & Conway 1992: 7).

While the above definition refers to livelihood as the way people *make* a living and derive *meaning* out of it, major refinements have been added to it by Blaikie, *et al.* (1994: 9-53) who stress 'actors' command over resources', Sherraden's (1991) concern for resource use or exchange to satisfy needs, Ellis' (2000: 9-10) qualification of the 'role of organizations, institutions, and social relations in resource access' and Bebbington's (1999: 2022) notice of 'access to public services'. Therefore, livelihood means: actors' behavior with respect to holding, using, and transforming assets into productive activities for a valued life – livelihood outcomes. Thus, while assets are the factors of production, representing the capacity of the holder to engage in activities and derive meaning from it, activities are the *ex ante* production flows of assets, and capabilities are outcomes that is the *ex post* flows of assets and activities (see Sherraden 1991).

From the above brief introduction, three things feature prominently, livelihood assets, livelihood strategies, and livelihood outcomes. These are explained hereunder.

Livelihood assets

Foremost, it should be noted that the term 'asset' is used synonymously with capital and resources in the livelihood debate.[4] While different people use different asset classifications,[5] I prefer the broader classification of de Haan (2000) and Ellis (2000) of assets (private and communal) into human, natural, physical, financial, and social assets. I also add to the cluster political asset as a vital link between individuals and their wider community given that globalization has made human actions borderless.

Importantly, assets are the basis for production, consumption, and investment. They represent the stock of wealth (shown by asset portfolio) of an actor (Sherraden 1991). Equally, actors' asset portfolios reflect their capacity for maximizing well-

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4 Niehof & Price (2001 in Nooteboom 2003: 39) point that asset and resources are contextualized and situational terms – i.e., an asset can also be a resource only if it looses it staticity of being kept without use. However, I take these divergent views are difference in perspectives between say geographers and economists and will not dwell on it here.

5 For instance, the different classifications are: Swift (1989) uses investments, stores, and claim; Bebbington (1999) uses natural, produced, social, human and cultural assets; Dunn (1994) use productive and non-productive assets, Sherraden (1991) uses tangible and intangible asset; while Foster and Mathie (n.d) adds political asset.

being, present and in the future (see Corbett 1988), and to respond to shocks and stresses. Moser's asset vulnerability framework that models household vulnerability as a function of 'the number, diversity and value of assets it owns [and have access to] exemplify this fact (Moser 1998: 3).[6]

Assets are presented as a starting point for analysis because they are '….what the poor have, rather than what they do not have…' (Moser 1998: 1); a fundamental shift in looking at actors beyond being poor, vulnerable, and passive victims but as active agents whose actions determine their livelihood activities and status. Bebbington (1999: 2022) argues that assets transcend use value *per se* since they are not merely means through which actors make a living; they also give meaning to actors' world. He points out that assets are not simply resources that people use in building livelihoods: they give people the capability to be and to act. Therefore, assets are not only things that allow survival, adaptation, and poverty alleviation: they are also the basis of agents' power to act and to reproduce, challenge, or change the rules that govern the control, use, and transformation of resources.

Inevitably, assets are scarce, have spatial differences, and accessing them are bound by rights that create access limitations and inequalities.[7] The end result is choice differentiation and conflict (Leach *et al*. 1999). Bebbington (1999) reiterates the importance of access to assets as a determinant of livelihood strategies, and a mechanism through which resources are distributed and claimed, and through which the broader social, political, and market logics governing the control, use, and transformation of resources are either reproduced or changed. In this view, Beall (2002: 72) notes that 'proximity to resources means very little when access to them is denied'.

Notwithstanding, assets and access to them are gendered. Often, married women's asset portfolio is limited compared to that of their husbands. Such variations emanate in part from access limitations linked to kinship and marriage institutions that set forth how claims, rights, needs, and obligations are defined and negotiated. Hence, the rules that legitimize resource dynamics (in access and ownership) promote gender inequalities (Kabeer 1997) to the point that actors' endowments and

6 Assets are vital for poverty reduction. In Uganda, Okidi and Deininger (2002 cited in Okidi & McKay 2003: 9) found that low level of asset accumulation was a contributory factor to chronic poverty. Birdsall & Londono (1997) show how it is less inequality of income but mal-distribution of assets that causes reductions in countries' growth rates. No wonder, Deininger & Olinto (2000) recommend that poverty policy should facilitate asset accumulation than the distribution of income as triggers to improve long-term growth.

7 As de Haan (1999: 341-355) elaborates, access means having or getting the opportunity to use a resource in practice. However, this depends on social relation and norms that Ellis (2000: 37-40) treat as mediating processes.

entitlements are gendered.[8] Besides, the kind of choices women make largely remain delimited and above all conditional given that social norms regulate whatever they should do.

Livelihood strategies[9]

While assets are the engine for action, livelihood strategy refers to the ways and means with which actors put assets to use. Actors adopt a given strategy (consciously or unconsciously) depending on their asset portfolio, needs, experiences, and opportunities. They engage in production, consumption, and investment activities conducted on-farm, off-farm, or non-farm through intensification, extensification, specialization, diversification, and sequencing to meet normal, coping, adaptive, or enhancing strategies (see Ellis, 2000; Chen & Dunn 1996).[10] Zoomers (1999 cited in de Haan & Zoomers 2005: 39-40) distinguishes four categories of strategies that are moving targets and only present stages than fixed structural category, namely: (i) accumulation strategy for long-term view of the future; (ii) consolidation strategy to stabilize well-being; (iii) compensatory strategy for dealing with a sudden shock in order to survive and find a way up again; and (iv) security strategy where livelihood is insecure.

That actors' strategies are adopted and executed within social arenas, they are normally gendered. Well-demarcated boundaries within existing division of labour are inscribed as to what women should do instead of what women can do. Such gender enclaves limit free gender relations and women are often inclined on cooperation and conflict in order to undertake the activities and/or derive the required gains from them.

---

8 It is important to distinguish between endowment and entitlement. While endowment refers to the totality of assets that actors have, entitlements refer to legitimate effective command over alternative commodity bundles in a society using one's totality of rights and opportunities (Leach *et al*. 1999). Chambers & Conway (1992: 8) argue that entitlement includes both access and claims. While access refer to the opportunity in practice to use an asset (and services), claims are demands and appeal which are made on an asset by an individual on individuals (relatives, friends), agencies (government, corporation, NGOs), or a community (a family) basing on combinations of rights, precedence, social connection, moral obligations, and power.

9 Debates on livelihood strategy especially in regards to its strategic and unintentional nature and undertaking beyond an individual actor has compelled others like Nooteboom (2003) to prefer 'style'(cited in de Haan & Zoomers 2005: 40-41).

10 For a detailed discussion on responses to livelihood risks and vulnerability see Devereux (1999, 2001); Chen & Dunn (1996); Wright *et al.* (1999).

Livelihood outcomes

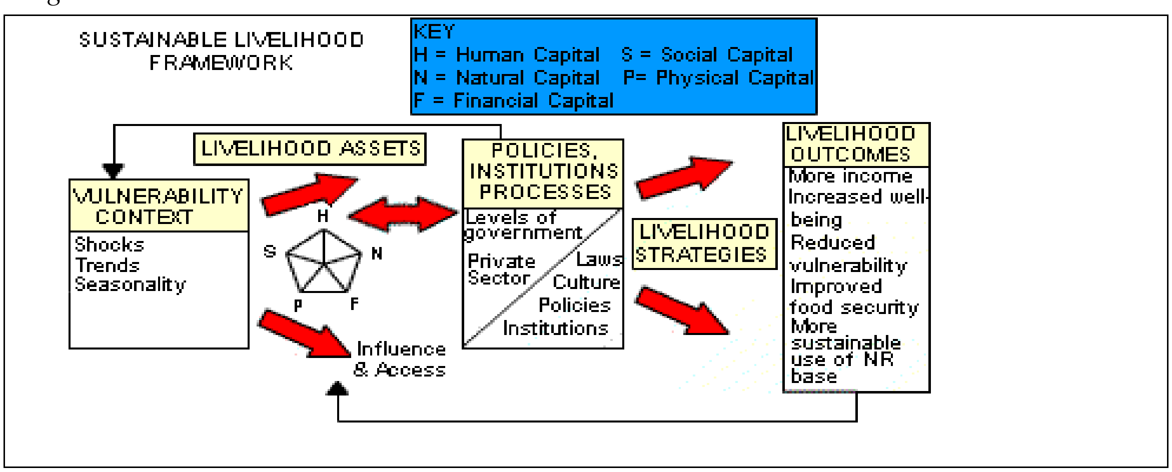
The livelihood strategies actors adopt and/or adapt result in livelihood outcomes.[11] Such outcomes result in changes in well-being and structural processes. These changes in turn affect intra-household relationships and the relationships between households and institutions/organizations so as to claim, defend, and transform assets (Bebbington 1999).

From a gender perspective, the changes reveal gender gaps between and among men and women. Given that women are already gender constrained by asset portfolio, access qualifications and strategy options, they largely exhibit a weaker outcome status relative to men. Such a situation reflects the gender inequality captured by feminized poverty.

A revised analytical framework

Having positioned gender relations within the SLA, it is imperative that aspects where empowerment will be explored are made practical. In doing so, I realized 'operational use' limitations to the SLA in its traditional design (as is shown in Figure 3.1 below).

Figure 3.1 The traditional sustainable livelihood framework



Source: http://www.livelihoods.org/info/guidance_sheets_pdfs/section2.pdf

[11] Different agencies use different livelihood outcome indicators. While DFID (Sustainable Livelihood Guidance sheet) uses sustainable use of natural resources, income, well-being, vulnerability, and food security; Oxfam uses income, well-being, vulnerability, food security, sustainable environmental resources, and non-use value of nature secured; and CARE uses security of food, nutrition, health, water, shelter and education, community participation and personal safety. Evident from this diversity is that each outcome is used to suit an agency goal.

My point of departure is that SLA dichotomizes livelihood assets and livelihood outcomes given the different constituent parts of assets and outcomes as explained above. This disconnection is typical of traditional development approach where inputs are seen as distinctly different from the outcomes that result from them. The asset-outcome dichotomy fit development agencies' log frame linear approach of input = output = outcome = impact. In this view, the following citation applies:

> … assets are vehicles for instrumental action (making a living), hermeneutic action (making living meaningful) and emancipatory action (challenging the structures under which one makes a living) (Bebbington 1999: 2022).

> … there is nothing inherent in a particular … good or service that makes it *a priori* either an endowment or an entitlement. Instead, the distinction between them depends on empirical context and on time, within a cyclical process. What are entitlements at one time may, in turn, represent endowment at another time, from which a new set of entitlements may be derived (Leach *et al.* 1999: 233 cited in de Haan & Zoomers 2005: 35).

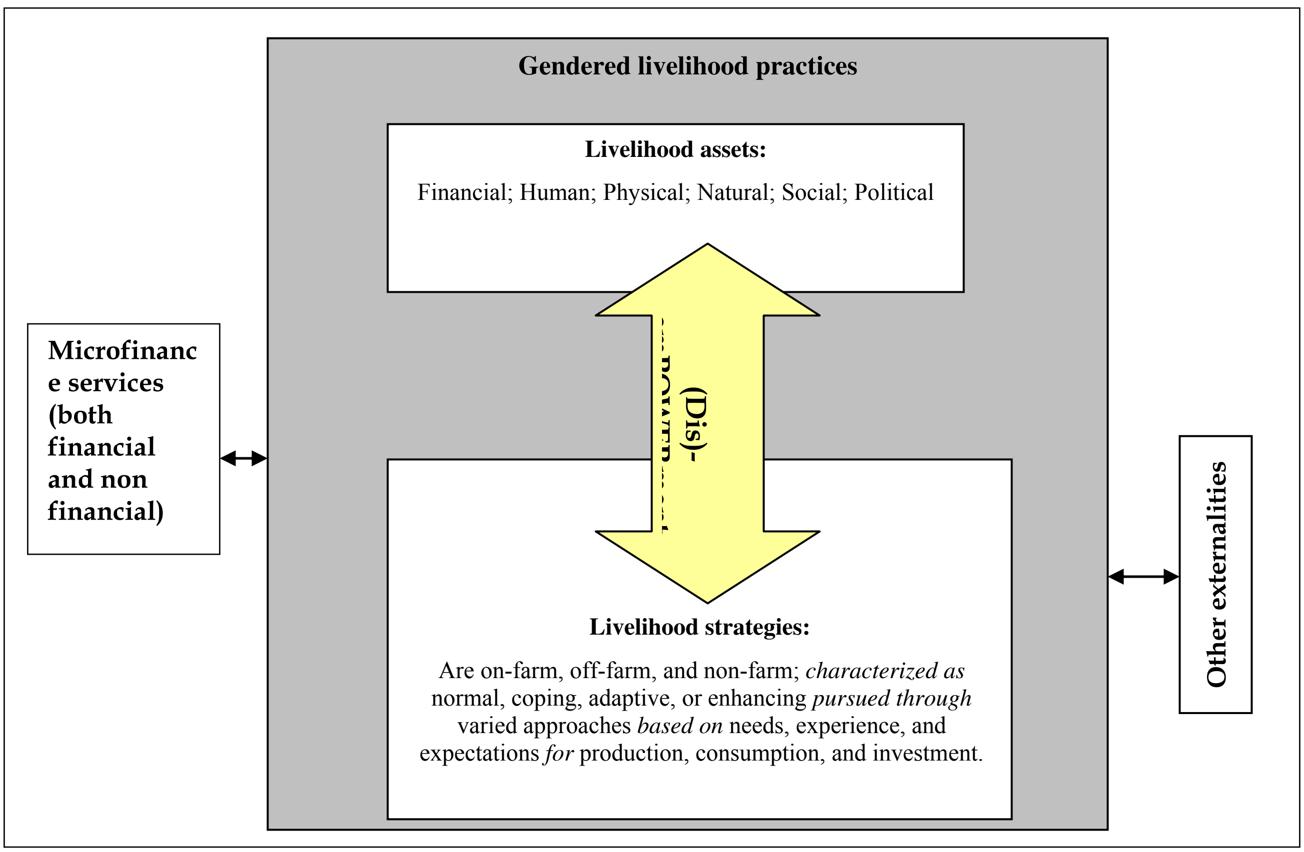
What this dichotomy questions is the holisticity of the approach because actors do not live their lives as an either/or option whereby on the one hand, it is classified in terms of assets, and on the other, in terms of outcomes. Such a contradiction can be explained by looking at a time-sensitive livelihood assessment when t_o, t_1, t_2 scenario are used to differentiate livelihood phasing. While at t_o, asset takes an input position (as finance, physical, etc) it yields at t_1, outcomes such as income, food security. When t_2 is added to the trend then it becomes difficult to convert food security of t_1 into assets.

Given that the dichotomy of assets and outcomes is not black and white, and that assets have intra-cluster and inter-cluster synergy, then it is prudent to allocate livelihood assets and livelihood outcomes a single position in SLA. Such a re-conceptualization recognizes the fact that assets are both inputs of and outcomes from a given livelihood strategy. That is, assets are both a means to and an end from a livelihood strategy. As key variables in livelihood practices, assets therefore cannot be dissociated from the resulting livelihood outcomes; they are consumed, produced, and invested only for better assets portfolio status.

With assets and strategies as the main facets of the revised framework, then empowerment within the gendered livelihood practices will involve changes in hitherto hegemonic power inscribed in asset portfolio, access qualifications, and livelihood strategies in terms of access to, ownership of, and decision-making power. These changes cut across the community, household and the individual continuum where actors who, and structures that, (re)configure gender relations are at constant play. Figure 3.2 below show the revised analytical framework.

Further, the vulnerability concept as is used in the framework is also excluded because of its inclination to poverty analysis given that vulnerability is seen as both a condition and process of being poor and hence is mainly used in reference to livelihood shocks and stresses.[12] Thus, in line with Murray's (2001: 1) assertion that, 'poverty and the reasons for poverty have to be understood through a detailed analysis of social relations in a particular context', the vulnerability context is substituted with the gendered livelihood practices that exemplifies how the making of, and the meanings derived from, a living are socially engineered. The gendered livelihood practice is also preferred because it recognizes the fact that gender relations is a function of the individual, household and the community interaction.

Figure 3.2 Empowerment analytical framework



[12] Prowse (2003) provides an in-depth explanation on the understanding and use of vulnerability such as 'vulnerability to poverty' and 'vulnerability to external shocks'. In this way, vulnerability is seen as related to transient poverty and as a cause and effect of poverty respectively. As such, vulnerability is normally seen as a precondition for coping and survival strategies which in turn calls for intervention to enhance the capacity of the affected actors to prevent or withstand the effects of damaging exposures.

Explaining the framework

Figure 3.2 above shows how people's gendered livelihood practices are in constant interaction with external (f)actors. To properly describe it, I use the following life example.

> The family of Mr Gibolo, aged 72 and Mrs Gibolo, in her late 60s live in Alwi parish. This couple married at 18 years and 13 years respectively; had 9 children (6 of whom – 3 girls and 3 boys – survived infant deaths). Now they live with their 16 orphaned grandchildren (9 boys and 7 girls) in the temporary huts built of mud and wattle walls, grass-thatched roofs and black-soil smeared floor.
>
> They depend, for food, on rain-fed farming growing cassava, sweet potatoes, millet, cow peas, and pumpkins on the 2 hectares' land that has been apportioned for Mr Gibolo. On top of the seasonal cultivation of simsim, annually they also grow cotton for sales. They also rear some goats and poultry and do some produce marketing as a main source of income. Work on the farm is designated by gender. While the boys clear the bushes and open the land; they jointly plant crops; and the girls do the weeding, harvesting, and storage. Besides, the boys are responsible for tethering the goats and the girls for cleaning the animal dens. Mr and Mrs Gibolo supervise the boys and the girls respectively.
>
> Mrs Gibolo also works in a nearby market where her other fellow church club members sell different merchandise. Periodically she sends the boys to Pakwach town to restock her produce when the stock level has gone very low.
>
> The cash income generated from the trade is spent on re-stocking, buying other household essentials like soap, salt, and fish; paying for medical fees in the nearby clinic; and giving alms to their church. Meanwhile, the cash from the sales of produce is used for buying livestock, which will be used for paying bride price when the boys marry.

This story tells us of how a livelihood is made in the household headed by Mr Gibolo. This household has a diversified asset on which it depends: human (labour, trade skills); natural (land); physical (huts, livestock, food crops); social (women club membership); and financial (income from trade and sales of crops and livestock). They mix these assets to engage in a multiple activity such as farming, trade, and church club. These activities are both on-farm and non-farm. They are pursued based on the experiences accumulated around them. Apart from being diversified they are multi-located: on the household farm and in a nearby market. A link also exists between the village market and Pakwach town where restocking is done. Besides, the household invests its earned incomes into other assets like ensuring that they are healthy, honor their commitment to God, and securing livestock.

Up to this point, it is clear that with or without external influence people are in a constant struggle, using whatever they have, to make a living.[13] By implication, this struggle exists with (or without) microfinance services. In many disadvantaged

[13] I'm aware that the arena within which a livelihood is made is open and has a constant interaction with meso and macro-level processes. As such, people's livelihood is affected by the wider macro-economic policies both nationally and globally. Yet, it still remains local people's struggle to make and enjoy their living.

villages such struggles pass unnoticed as no development agency steps in to provide support.

However, given that in the entire household activities, their livelihood practices are gendered, then the gender relation involves power play. The men undertake activities that are enclosed as male domain. The same applies to the women. This runs from housework into the market where Mrs Gibolo operates. But, fundamentally, the power centre is located disproportionately between the men and women. For instance, land a cardinal asset in making a living in the household, is pegged to only Mr Gibolo's name. Further, it is not a question of what one can or is able to do, rather what one should do. Gender enclaves are well demarcated as to who does what. While Mrs Gibolo is busy with trade, it is not her role neither is it for her granddaughters to travel to Pakwach town (outside the village) to restock her merchandise. Seen this way, it can be said that the access and utilization of assets for the various strategies are gendered and external influences reinforces it.

Given such a background, this empowerment analytical framework then seeks to assess how microfinance as an external intervention facilitates change within the already existing gendered livelihood practices. This is represented by the external arrow linking microfinance to the existing practices. Similarly, the framework recognizes the fact that such links does not involve microfinance alone. Instead, it operates within a broader environment involving other external (f)actors. This is also represented by the external arrow linking other externalities to the existing practices.

However, should such an impact occur, it will largely affect the gendered livelihood practices like how assets as inputs are used and outcomes from adopted/-adapted strategy are distributed between and among women and men. For instance, when a client takes a loan, she invests it in a petty trade that earns her income (financial asset) which, fungibly, is invested in health and education (human asset) and/or purchase of household wares (physical asset), etc. The cumulative effects of such asset accumulation and transformation may (or not) increase the holders' portfolio in areas of core disempowerment. Likewise, as women borrow loans they invest their cumulative assets into a livelihood activity that should enable them meet their loan obligations and reap some benefits. Such activities may be within or contrary to existing gender defined boundaries. These changes where traditional gender discourses and boundaries may be challenged or entrenched are (dis)empowerment.

Measuring empowerment: A contextualized approach

> Power is fluid and difficult to measure … but imperative to describe more precisely (Villarreal 1998:28).

As can be seen from Villarreal's assertion, it is prudent that specific empowerment indicators are established to show changes in gender relations within the existing gendered livelihood practices of the women clients. Such a need for measurement indicators is also prompted by the applicability criticisms that abound many existing indicators. For instance, the UNDP's gender development index (GDI) and gender empowerment measure (GEM) are irrelevant for local level analysis.[14] Besides, those developed mainly for local contexts in Asia and Latin America are inapplicable to the Nebbi situation.[15] Some of these indicators ignore the views and agency of the affected women; something that puts into question their conceptual and empirical relevance. Commenting on such weaknesses, Mahmud (2003: 578- 583) cautions that, 'using an indicator in isolation of the underlying household processes not only poses a validity problem but can also give misleading assessment of empowerment.'[16]

Inescapably, then, that women's empowerment vie for changing the social structures and actors who subordinate women, Kabeer (1999a) cautions that attempt to measure empowerment should:

> … disentangle differentials which reflect differences in preferences from those which embody a denial of choice' (p. 439). ... 'build a pathway between access to resources and access translation into agency and achievements' (p. 443) … 'ensure decision-making agency should focus on the consequential significance of the decision-making' (pp. 446-447) … and should 'differentiate between effective and transformatory agency' (p. 452).

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[14] GDI measures achievement in the same basic capabilities as the HDI does, but takes note of inequality in achievement between women and men. The GEM however examines whether women and men are able to actively participate in economic and political life and take part in decision-making. While the GDI focuses on the expansion of capabilities, GEM is concerned with the use of those capabilities to take advantage of the opportunities of life (see Moez 1997. At http://www.undp.org/hdro/anatools. htm#5). Although, these tools can provide a quick look at the trend and pattern of how women are becoming embedded in the economic and political life of their countries, they deal with national aggregates and do not show the power wielding positions women exercise. They simply measure what traditional development outcomes stipulates and not social processes that mediate these outcomes.

[15] For instance, Ackerley (1995) used knowledge of accounting. Schuler & Hashemi (1994: 74-5) used mobility, economic security, ability to make purchases, involvement in major decisions, relative freedom from domination and violence within the family, political and legal awareness, and participation in public protests and political campaigning. CIDA's indicators include legal, political, economic, and social aspects (CIDA 1996). Finally, Chen (1997) uses psychosocial, cognitive, financial, material, welfare, and relational indicators. These indicators show aggregation problems associated with empowerment because of its contextual nature.

[16] For detailed criticisms on the various empowerment measurement indicators used in microfinance impact studies see Kabeer (1999a, 1999b, 2001b); Mahmud (2003); and Chant (2003).

The issues of choosing not to choose should also be dealt with cautiously because ascription to a seen-as-normal subjugation does not mean that such choices are right, Kabeer advices (Kabeer 1999b: 7). She concludes with a note on the importance of knowing the conditions and consequences of the choices in order to evaluate in terms of the transformatory significance on social inequalities – whether they express, reproduce, or change inequality (1999a: 460-461).

With these cautions in mind, during this research process the interaction with the women helped identify local area gender sensitive indicators. While the key domains are shown hereunder, a detail analysis of the various facets of disempowerment are presented in Chapter 5.

Empowerment change domains:

The interaction between microfinance and clients' livelihood practices, as I argued above, may affect (or not) individual, intra-household, and community relations. Such effects may (dis)empower the women clients. However, it is pertinent to note that any change within the livelihood practices will occur in the livelihood asset portfolio and livelihood strategies. While the former represent the cumulated assets one has (reflecting the well-being status), the latter represent how one has rights and claims over such assets and the means of utilizing them. Seen in this way, the two practical domains of change in gender relations are:

(i) *Change in women's well-being signified by their asset base*. Herein, the *livelihood endowment status* (LES) that includes the overall asset portfolio a household has may change (or not). This change means an increase, improvement, decrease, or stagnation of clients' well-being status. As Kabeer (1999a & b) noted, such a status represents the resource base where power inheres for agency to unequivocally challenge hegemony and produce achievements in gender equality.

(ii) *Change in women's entitlement status*. Change in endowment status directly affects the entitlements status of a client. This may widen, contract, or stagnate. Therefore, the *livelihood entitlement status* (LEnS) that transcends the rights to access *per se* but also encompasses ownership of and decision-making power over assets and strategies may enable or constrain women's agency in claiming their empowerment in a manner that either challenges or entrenches existing discourses. Thus, changes may take place in the following key areas:

- *At the individual level:* As women join the market and experience changes in their livelihood practices, they may change, if at all, their positions, statuses, and the eventual projection of identity. This change in *reflection of oneself* includes issues related to self-actualization that are manifested in self-esteem and pride.
- *At intra-household level*: With microfinance pressure, clients are bound to adopt or adapt their livelihood strategies beyond meeting loan obligations. By so doing, they may (or not) experience changes in:
  - *Access to livelihood assets and strategies* involving changes in access qualifications in the facets of livelihood activities and social services. Given that gender ideology of roles and attributes is linked with masculine or feminine accountability (see Berk 1985), women's struggle to make a living with microfinance may (or not) change such an enmeshed form of gender accountability.
  - *Private property ownership rights*: Notably, in Alur society women enter into marriage, bartered for bride price, without any tangible asset save for their clothes. Their newly-started homes rest largely on the shoulder of the man (and/or with the support of his parents/relatives). As such, even in the future whatever is acquired through a joint effort of the couple remains the property of the man. Therefore, attention here is paid to the changing nature of ownership of assets and strategies that women gain. Only private ownership (see Pejovich 1997, 2001 for classifications in Hinojosa, nd) is prioritized because it is contentious and characterized by competition and inequality that entrench the power of those agents with resources (Plateau 2000 in Hinojosa nd).
  - *Decision-making position*: Changes in strategies and ownership rights entail exercising decision-making over such changes. In the event of decision-making, power is exercised. Yet, given that different household members engage in different strategies for different goals, intra-household livelihood assets and strategies are potential sites for conflict (Moore 1994a). Through negotiations, for instance in decision-making, every individual member secures space to maneuver (Scott 1990). Impliedly, in this process change may affect women's authority over, or bargain with other actors. Priority here is given to the decision-making arena outside the gender enclaves into those areas

where women hitherto only responded to what their husbands, marital relatives, and the community decided.

- *At community level:* As women, individually or collectively, change their individual and intra-household relations, over time (and cumulatively) they may enter the broader community structural practices. The community may (or not) accept the changes in *institutional practices* and start using them (or not) as working norms. As Agarwal (1997: 19) notes, these changes show how 'doxa become heterodoxy' given that social norms and perceptions may (or not) be questioned. In this way, new community-defined practices may evolve in contravention of the hitherto practices or not.

Finally to note is that by analyzing these operationalized changes in gender relations, I will also be able to determine how these changes relate to shifting power positions for women. For instance, as women gain self ownership of livelihood assets and strategies they realize '*power over'* their lives and that of their household members. Equally, when they secure say joint decision-making over livelihood assets they attain *'power with'* and *'power to'* command existing livelihood strategies. These may translate into better self-image of the women who then acquire the *'power within*' to live a life where gender equality and human dignity prevail. Thus, as assets portfolios that are power centers of change, gender relations may change as well with those acquiring more resources gaining more or less power and vice versa.

Research question

We have seen that women's empowerment is about women's agency against the hegemony they live in and it aims at creating social space for women to attain gender equality from within their gendered livelihood practices. We have also seen the key domains where empowerment strikingly occurs as women and men struggle to make a living. Therefore, to ascertain whether or not microfinance is a vital ingredient for women's empowerment, the study's central research question is:

> ***in which ways and to what extent do microfinance services facilitate the empowerment of married rural women in Nebbi district, north-western Uganda?***

This question focuses foremost on the fact that empowerment is not MFIs-given to the clients. Microfinance is seen as a catalyst from which women are energized to either secure empowerment or not. Second, it seeks to explore how the facilitatory roles bring about changes in the various areas of disempowerment.

Sub-questions
The above broad question is explored through the sub questions below:

a) How are gender relations inherent in the livelihood practices of the community?
This question aims at contextualizing empowerment. It seeks to explain the existing livelihood practices from a gender perspective. By so doing, it ascertains women's positionality as is exemplified by their areas of disempowerment. Therefore, this question is expounded by asking: how is the community organized? What are their livelihood practices? What strategies are undertaken for making a living? Using what assets? And, how are these strategies and assets organized? Answering this question is the focus of Chapter 5 that explains the gendered livelihood practices.

b) With access to microfinance, what changes (if any) did occur in clients' well-being?
The aim of this question is to unravel the changes in well-being. Basing on the community preferred well-being indicators, livelihood endowment status (LES) is used to measure changes in household asset portfolio that occurred among the clients relative to non-clients. Chapter 6 is devoted to answer this question.

c) In what ways have clients' translated their well-being changes (in b above) into changing their gender relations individually and within their households and community?
This question seeks to unearth whether changes in well-being are accompanied by changes in livelihood entitlement status – LenS – that reveals the claim making rights women have in their gender relations at the individual, household, and community levels. This involves asking whether with changes in well-being gender relations have changed in terms of (i) clients reflection of themselves; (ii) access to hitherto denied livelihood strategies; (iii) gaining private property ownership rights; (iv) participating in vital decision-making especially those that were a preserve of men and the community; and (v) changes in institutional practices in the wider community. These points are elaborated in Chapter 7.

Concluding remarks

In this chapter, the need to look at empowerment beyond the confines of poverty reduction was emphasized. It was indicated that stopping at poverty reduction, where many actors in the development industry seems contented, makes empowerment only a means and not a goal for women. Such mistakes make women active agents for gains that do not enhance their ability to challenge hegemonic social structures. It also encourages many development agencies to believe that they can bring development for women through their gender-spiced interventions.

Women's empowerment is positioned as an outcome of their own agency power in claiming their equality as do men by transforming the gendered livelihood practices in which they are enmeshed. Power centers entrenched in livelihood endowment and entitlement statuses where gender inequalities inhere are then shown as change points for the measurement of empowerment.

To unravel these identified changes, the next chapter will dwell on the methodological implications of doing so.

4

Research methodology

Introduction

This chapter explains how the research operational questions were answered taking into consideration conceptual, reliability, and validity issues. It starts by explaining the on-going debate in evaluation and impact assessment (IA) studies. It then explains the recursive processes the research evolved through by elaborating the research processes in phases. In phase one, the research design covered the reconnaissance study and identification of research units. This is followed by the way data were collected and analyzed in a theoretical and methodical triangulative manner in phases two and three. The chapter then ends with a focus on the challenges and strengths associated with this approach.

Methodological debate: An overview of impact assessment

The relentless struggle for poverty reduction increasingly demands for evaluation in terms of performance accountability from development organizations (DOs). Such a demand has transcended the need for achievements, quantifiable by input-output monitoring data. It calls for impact that is accounting for value-for-money in terms of returns to investments made through the benefits beneficiaries gained.[1] Doing so is seen as contributing to institutional development and organizational effectiveness (Cutt & Murray 2000; Paton 2003). However, this emphasis on evaluation has taken DOs into yet new challenges of adopting

[1] Many DOs conduct IA either to prove impact or to learn from it and not for both reasons. Although learning and accounting are complementary, in practice the two are treated in an either/or manner because learning is intra-organization (to management and governance team) oriented and accountability is done upwards (to donors) and downwards (to clients). Inward accountability is mainly ignored.

performance measurements enmeshed with indicator management (Binnendijk 2000; Hailey & Sorgenfrei 2003).[2] Along this line, impact is seen as:

> … the lasting or significant changes – positive or negative, intended or not – in people's lives brought about by a given action or series of actions (Roche 1999: 21).

> … long-term and sustainable changes introduced by a given intervention in the lives of the beneficiaries. … either due to the specific objectives of an intervention or due to unanticipated changes caused by an intervention … positive or negative … (Blakenberg 1995).

> … the positive or negative, primary and secondary long-term effects produced by a development intervention, directly or indirectly, intended or unintended in the lives of the beneficiaries' OECD/DAC (2002: 24).

Impact assessment (IA) in view of the above definitions is, therefore, about outcomes in the face of counterfactual.[3] It is more concerned with what has changed (impact); what brought about these changes (attribution); and how these links with what, say an MFI, is doing (aggregation). This is done by analyzing the likely impact: before the start of an intervention (*ex ante* analysis); during implementation of an intervention (periodic review); or after an intervention has been accomplished immediately or after some times (final/summative/terminal evaluation and *ex post* analysis respectively) (Roche 1999).[4] Yet, the key questions regarding who considers the direction of change and change status as well as how lasting change and change sustainability inscribed in the definitions are not clearly addressed.

Nonetheless, IA has evolved over time with changing development paradigms. The different methods used are summarized by Roche into three main approaches, namely: (i) the scientific approach that uses quantitative methods; (ii) the humanities approach that uses inductive/deductive methods; and (iii) participatory approaches that rely on data from all actors in the intervention. Associated with this methodological change is also the widening of the traditional focus on

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[2] Such indicators include performance indicators that link inputs to outputs; effectiveness indicators for outputs to use; cost-effectiveness indicators for input to use; cost-benefit effectiveness indicators for input to outcomes; and impact indicators for use to outcomes. The main challenge remains relating these indicators to Most Significant Changes in the lives of the beneficiaries (see Davies & Dart 2005).

[3] Impact is conceptualized as the difference between what changes occurred with intervention and the situation if intervention had not been made. This is measured by either gross or proportionate gain with same clients longitudinally; or net gain between clients and non-clients in snapshot studies.

[4] The main facets in which evaluation is conducted are to show RECES: Relevance (responding to needs); Effectiveness (meeting objectives); **C**onsistency (relational links between inputs, outputs, and outcomes); Efficacy (meeting objectives in a less costly manner); and **S**ustainability (continuity of services or benefits). Such diversity is also reflected by the different types of evaluation, namely: efficiency evaluation that looks at output and processes; effectiveness evaluation focusing at product use and performance; and impact evaluation that integrates change, strategy/consistency, relevance and sustainability.

economic impacts – income, expenditure, and assets to include socio-political indicators (Roche 1999).[5]

Table 4.1 Methods of impact assessment

	Quantitative methods	*Rigorous qualitative methods*	*Participatory methods*
Data collection method	Sample survey using a closed questionnaire.	Quota sample of semi-structured narrative interviews.	Case study, focus group discussion, and semi-structured games.
Data analysis	Interpretation of statistical tables and multiple regression analysis.	Systematic scoring of types of impact from interview notes and transcripts.	Verbal and experiential learning among participants. Interpretative reports.
Epistemology	Rigorous statistical inference and peer review.	Rigorous qualitative analysis and peer review.	Process transparency and expert judgment.
Potential strengths	Rigor. Possibility of quantitative estimates of impact. More convincing to skeptical outsiders.	Richness in detail and understanding of differential impact. Ability to pick up unexpected and unmeasurable impact.	More timely and cost-effective with potential for shorter feedback loops from suppliers to users of information. Can be a positive learning tool for respondents too.
Potential weaknesses	High cost and time lags; restricted to measurable impact indicators. Reveals little about causation. Difficult to counter selection bias problems.	Not suitable for demonstrating that findings are representative of wider populations. Lack of clarity and consensus about how to achieve rigour.	Participants may withhold important facts from peers as well as facilitators. Risk of response bias can make it hard to convince outsiders of the reliability of findings.

Source: Wright & Copestake (2004: 359).

Microfinance and IA studies

Traditional microfinance impact studies focused on whether: institutional objectives are being met; the target groups are being reached; and product delivery designs have minimal leakages. According to Mosley (1997), microfinance IA focused on the social cost-benefit analysis that is attained by answering three

[5] The different methods used in IAs are environmental impact assessment, social impact assessment, cost-benefit analysis, social cost-benefit analysis, appreciative inquiry and participatory dialogues through rural rapid appraisal, participatory rural appraisal, participatory action research, participatory learning and action, participatory poverty assessment and 4th generation methodologies.

questions: (i) what was the net benefit conferred by the intervention? (ii) how were the benefit shared among the different parties affected by the intervention? and, (iii) by what causal process did the benefits materialize?

Such studies are basically quantitative in nature and institution-oriented. This orientation is partly because IA aims at upward accountability to donors (Roche 2001; Herbert & Shepherd 2001). They are also partly because financial sustainability prioritizes institutional objectives, which is about profitability measured by operational and financial self-sufficiency/sustainability index. For clients, 'willingness to pay' (Ledgerwood 1999: 49), and clients' income performance vis-à-vis the poverty line, are construed for impacts. A linear relationship is then implied for improved welfare because loans are taken as wholly responsible for the outcomes that occur in the lives of clients (Hulme & Mosley 1998).

Common challenges facing microfinance IA

> … scientific methods failed as: it ignores the complexity, diversity, and contingency of wining a living; it reduces causality to simple unidirectional chains, rather than complex webs; it measure the irrelevant or pretend to measure the immeasurable; and, it empowers professionals, policymakers, and elites, thus reinforcing the status quo and directly retarding the achievement of development goals (Hulme 1997, np).

The above comment by Hulme while pointing at the importance of participatory methods spells out the weaknesses of quantitative income-based studies. It emphasizes the theoretical question of linking income to poverty (see Todd 1996); downplaying the multidimensionality of poverty that covers aspects related to powerlessness and exclusion; 'the neglect of processes' in measuring change (Gianotten 1986: 22) and the concern with 'estimating causality that is stated probabilistically contrary to the 'lived reality' of beneficiaries' (Freeman *et al.* 1979: 106-107).

Arising from such weaknesses, microfinance IAs have been faced with the problem of attribution. Equally, methodological gaps exemplified by sample selection biases; reliance only on quantitative method with narrow unit of analysis; and exclusion of externalities are common. These defects are compounded by the fungibility of loans and incomes; lack of baseline data and benefit of hindsight in baseline reconstruction; and lack of a 'double bottom line' (see Gaile & Foster 1996; Simanowitz 2003). As such, many IAs are found to be data or technique poor; they suffer from the Triple-A: Attribution, Aggregation, and Alignment challenges (White 2005);[6] and most of the findings remain personal judgments without supportive evidences.[7]

Underlying such challenges to current IA practice are numerous issues. First, DOs are too pre-occupied with strategic target/indicator setting. DOs presuppose that to account to their stakeholders they need to show results. Such results are derived from targets set *a priori.* For instance, Roche's 'meta-evaluation'[8] in Oxam GB and Novib revealed that traditional methods of IA simply *ex post* proved, adjusted or rejected previously predicted project impacts. Unfortunately, most of the indicators used are programme implementation indicators (inputs, outputs, and processes) and not effects-of-programme indicators (outcomes and impacts) that are difficult to isolate and measure independently. Such a preoccupation with *ex ante* fixed targets has been argued to perpetuate donor control and neglect complex issues that seem non-measurable (Hofman *et al.* 2004).[9]

Second, IA suffers from *conceptual overstatement*. At its conceptual root, IA is based on the false strategic interventionist thinking that invested input X automatically yields output Y. In microfinance such a falsified assumption is evident from the misconception about clients' willingness to pay loans (and its interest) as a direct impact of loans. As such, the subsequent chains of relations, which are outside the control of such intervention, are ignored. But such a conception is too simplistic and marred with false reality. Attribution is not a 'quick fit' as is assumed by this assumption. Because the broader understanding of all the project environments, especially the stakeholders and contexts are ignored, the attributed change directions and results remain largely judgmental. Unfortunately, the voices of the beneficiaries, if any, are insignificant in such judgments. For women who live with power differences in their daily struggle to make a living within a male dominated world, setting such indicators without their concern is misleading. Thekaekara (2001: 388-389, 396) elaborates on such a complexity from his experience of neighbourhood project evaluation that:

> While people [are] quick to point out the changes that had taken place, people [are] very slow to commit themselves when asked what brought about the changes they had enumerated. Various actors and contributory factors were [instead] identified but everyone found it difficult to attribute the causes to anyone of them … [thus] it was not an issue of competition for plaudits, but a recognition of the intrinsically complementary nature of working towards

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6 While attribution is related to the link between what the DO do and the outcomes they hope to influence. Aggregation is whether the DO reporting system produced data that can be meaningfully aggregated. And, Alignment is whether data collected at the micro-level can reveal anything about performance as measured against the DO objectives.

7 For details on such findings in a meta-evaluation on the work of NGOs commissioned by OECD/DAC covering 60 reports from 240 projects in 13 country case studies see Riddell *et al*. (1997).

8 This is a term used for the evaluation of initial evaluation studies.

9 Although process indicators can be used as proxies for measuring change, such a linkage needs strong evidence either from other studies or from the beneficiaries if at all they were involved in the indicator setting.

> a change.' … 'too often in our concern for results, the path is so well chartered beforehand that there is hardly the space or opportunity for learning encounters.

Third, and related to the above, is *conceptual operationalization limitations.* As is argued above, it is easy to identify change but complex to attribute change to intervention. Similarly, microfinance IA conducted using financial sustainability objective downplays beneficiary reactions to intervention. While a project can adequately control for inputs and outputs, the translation of outputs into outcomes/effects is outside its control. It is at the beneficiary's discretion to transform such outputs into his/her desired result. In this transformation process, beneficiary's reaction occurs in a myriad of competing outcomes. For instance, while a MFI has a direct control over the loan amount, when it is disbursed, and who becomes a loanee through controlling the loan processing cycle, how the loan translates into improved well-being of the client is beyond the reach of the MFI. It is at the loanee discretion whether or not to invest the loan into the desired well-being consumption. Seen in this way, Theokaekara (2001) and Roche (2001) note that the aspect of causality (in the cause-effect link) is hard to ascertain in a black and white realities. This is because impact does not just exist out there in the world waiting for an intervention to trigger. Rather, impacts emanate from many other [f]actors at play within the intervention arena. It includes both the contributions from interventions as well as those of others. This explains why Patton (2003), Roche (2001), and Herbert & Shepherd (2001) argue that change is dynamic, multifaceted, contextually specific, path dependent, and is contingent on specific events, conditions or on the context of a given situation rather than the intervention *per se*.

Fourth, as an expert arena the weaknesses identified above are justified by *methodological manipulations.* Other than the PLA and humanities approaches, the scientific approach attempts to reduce impact chains to 'model calculations' using econometrics and regression analysis.[10] Yet, attempts by using predictors as in logistic analysis are equally futile to account for causality. Menard (1995: 92) in his first endnote in *Applied Logistic Regression Analysis* cautions:

> Although the relationship being modeled often represents a causal relationship, in which the single predicted variable is believed to be an effect of the one or more predictor variables, this is not always the case. One can as easily predict a cause from an effect … as predict an effect from a cause … [thus] the emphasis on predictive rather than causal relationship [in regression analysis]. Describing a variable as independent or dependent, therefore, or as an outcome or a predictor, does not necessarily imply a causal relationship. Instead, all relationships should be regarded as definitely predictive but only possibly causal in nature.

Similarly, by the use of econometric modeling, White (2005: 12) cautions, 'econometric modeling though necessary is not always appropriate. The use of dummy variables does not permit unpacking the causal chain to understand why

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[10] For a detailed critique of multivariate economistic modelling, see Gaile & Foster (1996).

effects are, or are not, being found.' This called for 'opening the black box' by using process-oriented approach. The call is because outcomes are not linear in practice as presented in project log frames. Outcomes occur amidst many (f)actors in different forms and at different times. As such, questioning the notion that counterfactual can be modeled is inescapable. Many of the variables used as counterfactual (from individual, household, and enterprises domain) inadequately present the entire arena within which a woman client negotiates, contests, and (re)produces her livelihoods and gender relations. Assumptions in-built in such modeling forget that other social forces are at play.

Further, to entrench the methodological manipulation, impacts are set *a priori* in performance indicators that measure inputs, outputs, outcomes, and impacts. These are derived from the log frame that is assumed to have intervention logic of causality from inputs to impact. The data collection methods used are thus 'quick fits' under the rubric of cost-effectiveness yet they only seek to confirm wanted indicators. At times, participatory methodologies are claimed to have been used. How effectively people participate in this process is a fundamental question, and whether or not that participation brings forth 'whose views' is another area of conflict. But often, beneficiary views are neglected. They are either not taken because they were not part of the pre-set indicators, or are taken as unintended results. This is particularly true where organizational objectives/goals as for MFI is the basis of the IA. Davies' (1995) work on organizational learning and Long's (2001: 31) remarks that 'development beneficiaries also pursue their own development projects' reveal how inadequate such an approach to IA is. Thekaekara (2001: 397) summarizes this view by cautioning that, 'to try to understand impact only through one particular intervention does not give us the whole picture either'.

Finally, the dichotomized logic of inputs = outputs = outcomes = impact ignores the holism with which people live their lives. The logic attempts to segment beneficiaries' lives. For instance, while a microcredit project sees income generation as a primary goal, such a goal is not necessarily primary to all beneficiaries. Such an income generation goal excludes the existence of other goals in the life of the beneficiaries. Although the beneficiaries adopt the income generation proposal, they may not abandon their other existing goals. Rather, they will adopt the new shown as 'good' goal amongst their other 'goal portfolio' and pursue them more or less holistically. Therefore, while clients need money, such a need is not for mere possession of money, rather, they need money to buy food, clothes, drink, and marry, among other things. As such, money should be seen as both a means and an end, within a time perspective.

Noting the inherent defects of such quantitative approach, Wright (2003) notes:

> … social outcomes of development programmes (such as gender impacts) cannot be as easily measured using positivist (quantitative) approaches as they can using qualitative measures that expose the causal links between events, processes, and outcomes and allow for the more indirect impacts of development programmes to be revealed.

Thus, Kabeer (2003: 113) rightly challenges this narrow focus of IA using the multidimensionality of poverty and calls for a wider social impact assessment when she notes:

> … the concern with 'wider social' impacts in the field of microfinance reflects a move away from a particular view of poverty as lack of income, and human agency as driven by the profit motive, towards a richer model of the human actor, emphasizing the complexity of human needs and aspirations and the 'sociality' of human life. The approach to impact assessment methodology which stems from this view goes beyond a concern with incomes, profits, and productivity. It considers changes in the individual sense of identity, self-worth or analytical skills, all of which a 'social' analysis of poverty suggests may be critical obstacles to their capacity to exercise agency and to challenge power relations. In addition, it extends the analysis to evidence of change in relationships in the wider community, because these too emerge as critical obstacles to the capacity of the poor to exercise agency and to challenge the structure of power which reproduce poverty, inequality, and exclusion over time.

Emerging solutions to microfinance IA challenges

In response to the above noted limitation, within the quantitative approach, a randomization approach is being frequently used. Randomization (both in experiment and quasi-experiment) uses longitudinal before and after tests among clients; one-off time comparison of control groups against clients; or double-difference between clients and non-clients overtime. It also relies on rigorous multivariate econometrics or regression analysis (Baker 2000). A pipeline approach is used to select would-be-borrowers as control group after matching with clients. Often times, the time-staggering approach which uses new borrowers as control for recurrent and former borrowers and control location for diffusion effect is also used. It is only in a few cases that wider unit of analysis covering individual, household, enterprise, and MFI levels are used (Gaile & Foster 1996; Zaman 1999).

However, this strategy is still affected by contagious spill-over and interference effects. Other limitations to it include the misspecification of underlying relationships such as due to Hawthorne, invisible attributes, and locational difference (Hulme 1997; Mahmud 2003).

As a value addition, the qualitative and participatory approaches visibly see (and apply) a shift away from the rigid input-output-effect linearity into a multi-(f)actor approach that puts impact beyond event-products nexus. Rather, impact is captured as a filming-process in a contested arena. Change from interventions is then seen as occurring in an open-environment and within an interaction between microfinance with other interventions, individual behaviors, and local contexts. Clients' voices are also heard as they live in and with the changes catalyzed in their lives.

This shift set a need for the adoption of integrated, complementary, user-friendly and low cost methodological pluralism (Cracknell 2002; Hofman *et al.* 2004). Roche (1999) terms it as a shift away from inside-out/organisation-out based intervention logic into outside-in or context-in approach whereby local interventions and context side by development interventions are analyzed concurrently in order to understand the broader processes, nature, and patterns of social change (see also Paton 2003).[11]

In these ways, the cardinal convergence point is the need to stretch beyond the linear approach of input to impact logic using a consistent methodological, conceptual, and data triangulation. The call is for the need to trace change from people's lives and working back and forth through a clear path analysis in order to trace causality. It, therefore, recognizes other factors with which a given intervention interacts to cause change. This equally applies to looking outwards beyond the measurement question into observation, analysis, and judgment. As such, the issue of reliability, validity, and consistency are inter-traded with credibility, transferability, dependability, and confirmability to produce a more nuance result.

Approaching the challenges: Reliability and validity question

In this study, impact is seen from the clients' viewpoints. The research pivots on how impacts are reflected in terms of changes in gender relations within contested livelihood practices. It starts with the perceptions of women as to what (dis)empowerment is in their real lives. This approach is adopted because a feminist approach questions the exploitative nature of quantitative researches; feminist methodology calls for emphasis on giving to, and hearing from, the voices from below. By so doing feminist research starts with women's everyday problematic worlds and experiences in order to capture the processes that describe and challenge women's oppression (see Gorelick 1991).

To minimize the above challenges typical with microfinance IA, while ensuring conceptual and methodological consistency and some aspects of emergent solutions, a number of issues were considered in this study design process, namely:

- To reduce sample selection bias, the study samples were identified by 'matching the groups'. Using a pipeline comparison method, 'would-be-

[11] Along this line, Davies (2002) proposes a process/outcome-mapping approach and Mayne's proposes contribution analysis.

borrowers' were used as control groups (see Mosley 1997). However, the use of this strategy was also based on the lack of baseline information that could have facilitated double-difference/difference-in-difference and reflexive comparison methods (Baker 2000).[12] This approach eliminated the problem of sample selection bias common with MFI-engineered homogeneous groups by using self-founded women groups that had heterogeneous self-selected members.

- Methodological (quantitative, qualitative, and participatory) triangulation was used in data collection in order to omit attribution challenges (Wright & Copestake 2004).[13] Quantification provided the benefits of representativity, participatory, and qualitative methods uncovered the diversity of opinions and perceptions, and unexpected results in order to understand processes, behaviors, and conditions as they are perceived by the women under study. Such an integrated approach provides for consistency check, reliability, inclusion of different perceptions, and different levels of analysis (see Baker 2000; Bamberger 2000; Herbert & Shepherd 2001). Thus, while quantitative methods helped to prove impacts, participatory and qualitative methods explained how the proved impacts occurred from the clients' perspective as they manipulate interventions for their holistic goal portfolio.
- The problem of the fungibility that arises from institutional illusion of tied-credit use and a 1-level unit of analysis was avoided by adopting a multi-level unit of analysis covering the individual, household, and community levels where gender dynamics are at play thereby reducing leakages common in a one-level analysis.[14] Individuals were seen as intra-household actors; households as units of cooperation and conflict; and the community as an arena where structures that condition gender relations reside. These various units shape and are shaped by such existing gender

[12] Baker (2000: 6-7) point that in a non-experimental method of evaluation: a) *matching method or constructed control* is where one tries to set an ideal comparison that matches the treatment group through propensity score matching based on observed characteristics; b) *double difference or difference-in-difference method* is where one compares a treatment and control group (first difference) before and after a programme (second difference); c) *instrumental variable or statistical control method* is where one use one or more purposive variables that matter to participation but not to outcome thus attributing exogenous variation in outcome to the programme; and d) *reflexive comparison* is where a baseline survey of participants is done before intervention and a follow-up survey is done after. The baseline provide comparison group, and impact is measured by the change in outcome indicators before and after the intervention.

[13] See Hulme (2003) for criticism of the common averages drawn from only quantitative studies. See also Trochim (2000) on the elusive either-or polarized debate of qualitative and quantitative approach to research that are two sides of the same coin. Ashley *et al.* (2003) thus concludes that without the qualitative detail, a distinctive benefit of … understanding complexities are lost. Without the quantitative data, the wider relevance of the findings is in doubt.

[14] For other details on dealing with fungibility, counterfactual, and selectivity biases, see Zaman (1999: 33-35).

relations. Such an approach is in line with what Robert (1991: 64 cited in Varley 1996: 516) notes that [individuals and] households are not 'independent in their resources and decision-making capacity from the wider society'. The rationale for this approach is that women are actors at all these three levels and gender dimensions are similarly embedded at all these levels too.

- To tackle attribution effects, life-histories of the women provided a basis for understanding what changes occurred with (and without) microfinance intervention, thus, a holistic viewpoint where other drivers of change that interacted with microfinance were taken into consideration. Using open-ended generative narrative questions (Wright 2003), respondents eloquently talked of how things really are in their lives. This approach minimized the false assumption that a case control approach occurs in a closed-system without any other interaction with the outside world contrary to evidences that societies are open systems with in-and-out flows of social, economic, political, and technological interactions from government, churches, NGOs, and local organizations (Hulme 1997). These interactions have effects on influencing the way people act in their lifestyle.
- Beyond the pre-determined indicators of empowerment (common with institutionalized IA), in this study, empowerment was contextualized from the women's perspectives. This is because empowerment as both a process and a product of social change takes place as (wo) men interact, within power asymmetries, in making and deriving meaning from a living. Using the livelihood approach the research transcends the usually hypothesized empowerment for women.
- Finally, in the study I integrated a feminist approach given that empowerment was the focus. The women clients and not the microfinance institution (MFI) were the center of the research. This was made possible by:
    1. Reflexivity and recursiveness of approach along Fonow & Cook (1991) advice were used such as by pre-testing study instruments before their final administration to ensure sensitivity to gender specific issues. With the help of a female research assistant, sensitive gender issues were also discussed openly.
    2. Action orientation of the research. As Ardner (1975) advises, research is meant not only to present findings but also to provide arenas for discussions with women both as individuals and as members of their households. Conversation type of interviews promoted this interaction.

3. A constant interaction as an involvement of the researched was adoption. Staying within the study village, visiting the business enterprises of MFI clients, attending meetings of women groups, and sharing in many other domains enabled co-partaking with the researched. This bonded our relationship that eventually opened up space for cordial discussions. Such co-operation provided opportunity for making the research design 'culturally sensitive'.
4. Critical contexts and contents analysis was used. Such an analysis involved the (re)construction of the subjects' voices with my dialectic analysis in a way that it helped excavate hidden structures that facilitate disempowerment. This was also realised by conducting discussion-like interviews that minimised the researcher-respondent biases such as based on resource and exposure powers (see Gorelick 1991).

In doing all these, the study methodology was tied with the theoretical debate. By disputing replicability as reliability (Babbie 1995), I contended to contextual sensitivity. I also followed Reinharz (1992) and Gorelick's (1991) advice that validity criteria of feminist research are completeness, plausibility, understanding, and responsiveness to subjects' experience. In this view, I worked with married women as the theoretically correct samples to attain sample validity. Context sensitivity was adhered to by inclining on the lived social reality of the women and their community to guide the study design and data analysis. In the same vein, by using the local language in guiding the design of study instruments, seeking responses, and transcribing responses in order to ensure that the responses were depicted the way they are, face validity was ascribed to. This transcended into construct and theoretical validity as I maintained data analysis using theoretically embedded categorization. Similarly, criterion validity was attained by the recursiveness of routine feed-in and feedback approach of method sequencing. In this way, design flexibility was ensured as the research kept on evolving with the emergence of new insights from the field.

Through the wood: Data management

I have discussed above the evolution, challenges, and innovations in IA. For this study, I also pointed at the approaches taken to enrich the relevance of the study. Below, I will describe how the study evolved in phases, with each phase recursively feeding into the other.

Phase 1: Preparatory and reconnaissance studies

This research unfolded in many ways. Between February and August 2002 it started with participating in introductory courses at CIDIN and CERES (in the Netherlands) while at the same time I was elaborating the research proposal. In the summer of 2002, I traveled back to Uganda (Kampala and Nebbi district) to start with the fieldwork. The primary tasks at this time were gaining insights into microfinance within a Ugandan context, and the identification of the study population.

During the first three months, I settled down in the study area; found a suitable female research assistant who I inducted on research ethics and work requirements; and made introduction to the district local governments and district security offices to introduce the study workplan and to debrief the officials of the study activities in the area.

While in Nebbi, I took up a volunteer position in a non-governmental organization – Agency for Accelerated Regional Development (AFARD). This strategy widened my space for meeting practitioners and policy makers, accessing available documentation, and visiting a number of organizations providing microfinance services in the district. Within the UNDP-funded West Nile Private Sector Development Promotion Centre (WNPSDPC) that coordinates government-responsive microfinance initiatives of commercial institutions (excluding non-governmental organizations), I reviewed available literature on microfinance in the district. Similarly, in AFARD, I accessed civil society organizations' (CSO) databases and reviewed all the inventories; and in local government, the District Planning Unit (DPU) provided me valuable information regarding the district situation. These informations were useful for the sampling of research units; mapping services being provided by MFIs, non-governmental organizations (NGOs), and local governments; and seeking for additional information.

Research unit selection

The findings from the literature review enabled me to identify my entry point. It hastened my research process as I took on identifying suitable research units. At this stage, I was faced with the identification of the MFI to study; its clients suitable for my theoretical foundation; and eventually knowing where my research site will be. These three tasks constituted the research unit selection. They are described below.

- *The study MFI selection*

Realizing that WNPSDPC had only data for commercial MFI and that these data were in a non-systematized format which limits inter-institutional comparison, I developed a rapid assessment inventory questionnaire. Together with the MFI specialist based in the UNDP-funded center we discussed the tool and especially its use by the MFI managers given that they will have to fill in the questionnaire themselves. I then revised the questionnaire before final printing and distributions to all MFIs operational in the district. The managers of these MFIs self-filled the questionnaire which I later collected from them after confirming (by phone) that they were ready (although we had agreed on specific dates).

The result of this inventory provided the sample frame from which to select the MFI for the study.[15] However, of importance to note is that the inventory revealed that women were not a priority in MFI struggling to comply with financial self-sustainability. As a result, I had to make a strategic choice of a MFI not only based on an institution focusing on women's empowerment or delivering services largely to women given that Uganda's microfinance policy is not directed to women's empowerment but the commercialization of the sector. Second, and related to the first is that, the need for increased microfinance service outreach does not prioritize whether it is women or not who are the beneficiaries. Therefore, the inventory finding provided the opportunity to further question whether the policy claim making of engendering development does go beyond better product delivery into handing over the stick to women to use their agency to change the existing structures that insubordinate them.

Following the inventory, I developed sampling criteria for selecting the study MFI (see Annex 1 and 2). The criteria took consideration of the research theoretical foundation that sees women's empowerment as interwoven at individual, household, and community levels. Thus, issues related to group lending methodology, base of operation, and years of operation, among others, were of paramount importance.

Using the sampling criteria to the inventorized MFIs, Commercial Microfinance Ltd was identified for the research. Immediately a formal introduction of the research was done to the branch office in Paidha (town located about 12 kms north of Nebbi district headquarters). However, the branch manager advised that such a study can only be accepted on the condition that it is approved by their Kampala-based management. In consultation with my promoter, we introduced the study to the Kampala-based management. Unfortunately, the management turned our request down on the pretext that the research was not of vital use to them since it neglects institutional focus. The second option, Pakwach Nam Cooperative Savings and Credit Society Ltd. (PNVB), was then selected among the other competing institutions because of its group lending strategy and base of

[15] It should be noted that the choice of only one MFI was based on resource constraint: time, money, labor, and other logistics. Otherwise, a comparative study between MFIs; MFI with self-financial sustainability vis-à-vis MFI with poverty reduction focus; or even a longitudinal study for an MFI were all applicable possibilities.

operation in Nebbi district. I then conducted a formal introduction to them (see Annex 4 about the bank).

- *Research site selection*

The next task after the MFI selection was to get a study site that would be representative of Nebbi in one way or the other. This site was also to show minimal discrepancies in comparison with other areas. The practical problem faced at this stage was the broad diversity of Nebbi district. The three counties of the district are very distinct in ethnicity and social practice.

Consequently, I had to formally travel to the bank and meet with its management. The purposes of the travel were twofold. I needed to debrief the bank's management about the research and to solicit their acceptance of it. Besides, I also needed to know in details the bank's geographical coverage since at this stage my interest was not in an in-depth analysis of how the bank operated.

Both aims were successfully met. Following our meeting, I was able to develop a list of all the locations where the bank was operating, by years. From the list of groups, a site, Alwi parish in Panyango sub county, Jonam county, was then selected. Alwi was selected because it was the only rural area where the bank had a long standing operation with women groups' lending methodology.

- *Women client and control group selection*

Within Alwi, I developed a list of all women groups that the bank was already working with and those it has started preparing for taking loans. While members of the former groups are the clients, members of the latter group are non-clients but would-be clients who qualify as control group (see Mosley 1997). I also developed group selection criteria upon which the women groups would be sampled (see Annex 5). Using the criteria, six women groups with a total of 180 members were selected for the study (see Annex 6). To be noted is also that these women groups were formed by members prior to the intervention of the bank in the areas. Thus, they are self-organized and heterogeneously composed groups, driven by their own goal other than that of the bank. As such, they are less affected by selection bias that typically characterizes bank formed groups.

Phase 2: Initial field data collection

- *Instruments designs*

After sampling the study population, together with my research assistant we conducted site visits to the sampled women groups to introduce ourselves and the research. This was also an orientation event to know the place, dialect, and social structures, some basic norms, and above all, to build confidence and a rapport with the women group members. During this time, I also used an exploratory approach through observations and key informants interviews to identify the basic lifestyle of the people. In the process, I started to design and elaborate on the draft of data collection instruments.

- *Data collection*

Hereunder, I turn to describe how the research entirely evolved by presenting the processes involved and methods used in data collection and analysis.

a) Institutional review of Pakwach Nam Co-operative Savings and Credit Society Limited.

In order to ably understand clients' responses, I conducted an institutional review of the banks' philosophy, strategy, operational guidelines, performance, and position on client empowerment. Through the review (by literature review and semi-structured discussions with staff), I was able to understand the institution's involvement in the business, its mode of operation, their existing structures for services delivery, and its performance, among others. This process also enabled me to build confidence in and acceptance by the staff, something many touristic short-stay visits can hardly facilitate. Finally, I was also able to learn from the field staff especially what they did that were not as per the written rules (*ad hoc* organizational behaviors), what Rahman (1999) terms hidden transcripts of microfinance institutions.

b) Focus group discussions

After the interaction with the bank, our next entry point was at the women groups. I held three focus group discussions (FGD) with each of the sampled women groups at their group sites. In the FGDs, I employed a case study strategy (for details see Berg 1995: 68-85; Denscombe 1998: 30-42 and 83-174) to understand the operation of women groups. The first round of FGD focused on rapport building and understanding the sampled groups' philosophy, guiding objectives, and management styles. It also looked at the existing gender relations especially in the various livelihood strategies the women have adopted.

In the second FGD, attention was drawn to microfinance operations in the group (loan application, disbursements, conditionalities, and repayments) and group responses in the entire loan cycle. In this way it was possible to understand the microfinance operations beyond the individual level and within the institutional codes of conduct hidden in intra-group dynamics.

The final round of the FGD focused on change analysis from the group perspective. Members were asked to reiterate their group experience with the bank. Issues related to collective change and the synergies such changes had on their gender relations were discussed.

c) Community meetings with sampled women group members

The continued interactions with members of the sampled women groups and the wider community of Alwi provided an opportunity to start understanding the livelihood practices in the area. However, a clearer path was missing. It is at this stage that we had to hold two separate meetings for members of the treatment and control groups. This separation was to allow for open discussions on existing practices and strategies being employed.[16]

In these meetings, a gendered livelihood analysis was conducted using an adapted gender analysis framework. The result of this exercise provided a clearer understanding of the gender disparities in the community. It also set a basis for drawing empowerment measurement domains in the area (see Chapter 5). Finally, this analysis fed into the design of a quantitative household survey instrument.

d) The household survey

A survey of all the households of the women members of the six sampled women groups was conducted from August to October 2003. This method was used because it is appropriate for answering the question *how much* changed required to assess the extent of quantitative changes in livelihood endowment status (see Babbie 1995). However, to be able to answer these questions, the *how much* needed to be relevant to the situation. Thus, the design of the questionnaire was based on the preliminary field findings (on *what*) derived from the community meetings and the FGDs with the women on gendered livelihood practices.

I subjected the draft questionnaire to a process similar to 'back-translation'. With the research assistant we translated the questionnaire from English to Alur – the local language – to ensure that the terms used had a similar meaning. After discussing the translated version, the questionnaire was subjected to yet another revisiting by local elites (teachers and a pastor), especially on the aspects that were controversial and/or incomprehensible.

The revised questionnaire was then pilot tested outside the sampled study groups to avoid respondent fatigue and reporting bias to the final data collection instrument.[17] Through this exercise, it became necessary to revisit the draft

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[16] For an elaborate discussion about this meeting see Chapter 6.

[17] The pilot testing of the questionnaire sought to answer the following questions: Where the questions clear, easily understood, and specific? Did respondents frequently ask for clarification of any questions? Did respondents offer a number of responses? How much effort was required to answer? Was the respondent able and willing to answer all the questions? Did the respondent lose interest in a question or a set of questions? Were there unnecessary biases due to the nature of the introduction and format of the questions? Was the sequencing of the questions optimal and were there smooth transitions between questions? How much time did the interview take? How convenient were respondents with the timing? Was there variance in the answers to the questions? And, were there rare events?

questionnaire to ensure relevance, consistency, and comfortability (in terms of time and sensitivity) of the questions. Besides, given the field findings from the pilot exercise, especially in view of diverse responses, it was inappropriate to develop questionnaire check-off as Gaile and Foster (1996) suggest. Doing so, I felt, would limit and possibly corrupt responses. Thus, I decided on an open-ended questionnaire style.[18]

The final questionnaire covered demographic and well-being characteristics such as education, health, consumption, and employment; livelihood asset stock and activities; household and community relations such as asset ownership and decision-making, and social networks; business behaviors such as enterprise types and management as well as microcredit histories – sources, control, decision-making, use, and repayment.

Before the household survey, together with my research assistant, we participated in the women groups' meetings. During the meetings we discussed the modalities of the survey. Each member of the sampled women groups, using their membership list, was then assigned a number for ease of reference and follow-up in case any event disrupted the exercise, and/or tracking other information. This helped reduce drop-out cases and ensured 100% response rate. A timetable was also drawn and individual appointment was made together with the women for the interviews. Adjustments were only made in the dates for the interviews when a respondent was faced with a difficulty. For instance, there were cases when a member was to be interviewed but she had a sick child or had to attend a funeral. In such a case, if the affected interviewee did not inform another member to replace her on that date, then a reschedule was done.

In all, a standardized open-ended household questionnaire was administered in all the households of the members of the identified women groups'. Each interview lasted 2-3 hours depending on how busy the respondent was. The women were interviewed, in person, at their homes. Normally on the interview day the husbands (of married women) were informed of the interviews. Where women did not know issues related to cash expenses as in child education, follow-up interviews with the husbands were done. This proved useful because it instilled in the men the sense that it was important for the spouses to know issues of their household income and expenditure just like for women it enabled questioning their intra-household resource capacity.

[18] To manage the data, my first round of data entry used all sorts of responses. For analytical purposes the data were then sorted, clustered, and (re)coded, in individual and household data files in SPSS, well aware of the need to minimize data loss in the coding process as well as maintaining category independence.

- *Data analysis*

After this first phase of data collection, I retuned to the Netherlands. During the short stay at CIDIN (between October and December 2003), I accomplished the household data entry and cleaning. Using inferential statistical analysis (Annex 7) and simple index construction (Annex 10), I also completed a preliminary analysis of quantitative household survey data (that constitutes Chapters 6 and 7 of this thesis). And, together with the continuous interaction with the supervisors and Young CIDIN, I ably reshaped the research by deepening the theoretical (re)orientation.

However, the survey findings were inadequate to answer all the research questions. This limitation is because it only captured data that explain what and how much has changed in the gendered livelihood practices of the women and their household. The analysis could not: (i) empirically show how the observed changes occurred in order to (ii) ably attribute whether the changes emanate from microfinance support. And, since the effects of a wider and open environment on change processes could not be accounted for by this method, the findings could not (iii) explain individual, intra-household, and community change and change processes in gender relations.

In this way, the survey findings were incomplete as they only provided a snapshot view of change which can only permit inter-household comparison of *what* changed. Thus, in order to understand the patterns and practices involved in social change as well as the broader dynamics surrounding these changes, it became inevitable to conduct yet another round of data collection using qualitative methods that would contribute to completeness of the household data.

Phase 3: Final data collection

- *Methodological re-orientation*

Faced with such a challenge, Long's (2002) actor-oriented approach provided an insight into the false distance between development interventions and its true implementation arena. His call for demythologising the notions of mechanically planned intervention models due to its time-space definition, normative assumptions, and praxeology because of multiple realities presents a conceptual and methodological framework for understanding the processes by which particular social forms or arrangements emerge and are consolidated or reworked in the everyday lives of people.

Long's actor-oriented approach is about human agency within a battlefield of knowledge that shape relations and social meanings and practices in a negotiated order. Through an understanding of everyday life and the processes by which images, identities, and social practices are shared, contested, negotiated, and sometimes rejected by the various actors involved, one is able with the notion of *social interface* to identify and analyse the critical points of *intersection* between different fields or levels of social organization, since it is at these interfaces that discrepancies and discontinuities of value, interest, knowledge, and power are clearly revealed. This analysis requires a reflexive thinking.[19]

Using this approach, any IA is able to get behind the myths, models, and pretensions of development policy and institutions to uncover the particulars of people's lived-in worlds and their strategies. Interventions then imply a confrontation or inter-penetration of different life worlds and socio-political experiences that make unreal the time-space and policy cycle conception, what Roche (1999: 29) terms 'negotiations of different interpretations of what has happened and will happen.' Marchand & Runyan (2000: 138) citing Spike Peterson, thus argue that:

> … understanding and interpreting social reality more … generally involves relational thinking which brings together three distinct dimensions. It involves understanding the world 'out there' (practices, institutions, structures of social re-production); how we think (meaning systems, ideologies, paradigms); and who we are (subjectivity, agency, self, and collective identities) as interacting dimensions of social reality. In this way, relational thinking allows bringing forth subjects and subjectivities beyond abstracted structures; gender representation; and gendered power dimensions.

Seen in this way, the livelihood trajectory approach as proposed by de Haan & Zoomers (2005: 43-44) provided a better strategy for studying empowerment impacts. An analysis of livelihood trajectories:

> … makes use of life histories beyond the chronological approach of traditional life-story analysis. It penetrates into the deeper layers of beliefs, needs, aspirations and limitation within a contextual power-institutional force field… This is because livelihood trajectories is as unraveling a historical labyrinth of rooms, with each room having several doors giving access to new livelihood opportunities; but the doors can be opened and the room of opportunities successfully entered into only with the right key qualifications. As a result, some doors remain unopened and rooms of opportunities not accessed; while new rooms of opportunities are sometimes successfully exploited, a person often ends up in a room that very much resembles the one from which s/he was trying to escape.

In an empowerment impact study such as this, which explores institution-power flux and its recreation in an arena of contestation, looking at individual trajectories and social pathways provides a valuable avenue to understand social change processes. This approach reveals how using one's ability to unlock new doors such constraining power are challenges, thereby recreating not only new opportunities but also new structural arenas for actors to exercise their agency. Such changes in gender relations occur within the individual, intra-household

[19] Although the word 'interface' tends to convey the image of some kind of two-sided articulation or face-to-face confrontation, social interface situations are more complex and multiple in nature, containing within them many different interests, relationships, and modes of rationality and power. While analysis focuses on points of confrontation and social difference, these must be situated in broader institutional and knowledge/power domains. In addition, such an analysis requires a methodology that counterpoises the voices, experiences, and practices of all the relevant social actors involved, including the experiential 'learning curves' of policy practitioners and researchers.

relations and in the wider community as power centres are challenged and entrenched.

- *Data collection*

The lessons learnt from the shortcomings of the quantitative approach then set a basis for undertaking qualitative data collection. On this note, I returned to Uganda where I continued to elaborate on the instruments for data collection. This next round of data collection utilized the series of questions generated by the preliminary household survey findings. Qualitative method instruments were designed, pilot tested, and revisited to enhance deeper understanding and interpretation of the findings of the quantitative method. This is a recursive approach of both research methods and research findings elaboration. Below are the methods used:

e) Oral life history

In order to explore the *how* and under what situation change did occur, oral life history was used to get and share the insights from women who got loans from the bank. In line with Gorelick (1991), Archer (1995) argues:

> … [life narratives] provides an intersection of individual and society. It is relational i.e., represents a network of events and possibilities which as on-goingly brought together and interpreted in the course of a life; takes temporality into account thereby both constituting and processing temporality referring to irreversible, sequential or chronological and phenomenological time which is centered in the present and embodies recollections of the past and anticipation of the future. As a result, the notion of biography does not reproduce the split between individual and society, but rather structures both spheres. In its manifestation, life-story and institutional biographical patterns, biography bridges the theoretically constructed gap between an inner and outer sphere. Thus, biography has a double meaning. It is grounded in self-observation of an individual's life both before and after (including during) an event over a lifetime through self-referential and self-expressive narration. However, although individuals often do not know for sure who they are or what is happening to them at a particular moment in their lives, the ability to narrate who they have become enables them to present themselves for the time being as integrated persons, despite the presence of various other possible and often contradictory renditions of the story. It entails what a person goes through in the process of living his/her life, the significance of interactions with others, and, last but not least, the development of his or her embodied self. In this process as one tells of him/her self one is telling how s/he got there. In short, biography refers to an interpretatively open process for 'biographical work is dialogical and interactive providing for a symbolic network of self-orientation is ongoingly constructed through an individual's life in a process of communication and shared interpretation of what has happened and what can be expected to happen in the future. Its analysis entails hermeneutical reconstruction and is related to the history and capacities of the body.

The choice of this method was because the narrative approach embedded in life histories is like surveying through stories. It helps to discover the 'silenced life experiences' of women while in the process, it gives them voice and reduces respondent exploitation since they take the driver's seat and converse with the researcher. Further, life story presents a group story of the woman and her parents, husband, children, relatives, and friends which, in a lifecycle manner, encapsulate the process of genderisation and challenges thereto (Cotterill & Letherby 1993).

Before the interview, together with my research assistant we developed sample strata for the clients using the household database. The strata were based on the revision of the household well-being status into high, medium, and low well-being ratings. From the strata, thirty women were randomly sampled for life history (re)construction.

After this exercise, we participated in the client groups' meetings. During the meetings, I explained the need for the interviews and indicated who were selected for it. We also explained the modalities of the interviews. For instance, we clarified that the interviews will be held in the women's homes so that each member can tell her story. By going to the women's homes we abided by the common Alur social norm of 'you want something from me you come to me'. We also clarified on the timetable. As such, individual appointments were made for each interview. Adjustments were only made as experienced during the household survey.

Further, before any interview, I ran individual member household database to ascertain especially key variables such as those relating to asset availability, ownership, and decision-making as well as the household size. In this way, I was enabled during the interviews, to probe further into 'strategic responses' from the respondents. This strategy brought out some weakness of a household survey method. For instance, respondents hardly report in surveys tactical information that are conducted in secrecy such as having assets at one's natal home but not known to the husband and marital home.

By going to the individual members, the temptations for 'comparative bragging' was reduced as often members of a given group would want to portray their similarities in public. This causes data biases in many ways as respondents either report what they actually don't have in order to impress interviewers and other members or tactfully hide some sensitive information. Hidden information are either what they construe could cause them harm if known by other members (e.g., rewarding trading strategies), or those they feel are shameful (e.g., sex negotiation or being beaten) in public.

During the interviews, the sampled women were asked open-ended questions to describe their lifecycle experiences from birth till the time of the interview. Probing questions were asked as the conversation progressed. Responses were recorded with a digital voice recorder and later transferred onto a computer for transcription using power sound software that digitally plays on a media player application.

The focus on key individually perceived changes in the life cycle generally and those changes compared before and after accessing credit in their marital life helped in illuminating the processes of negotiation, bargaining, and struggle involved in changing gendered livelihood practices. Besides, it provided for 'progressive aggregation' beyond the lives of actors into exploring structural changes (see Miller 2000; Ashley *et al.* 2003). From the clients' viewpoint, such an approach also provided a before and after analogy of gender relations without and with microfinance.

f) Semi-structured interviews

Semi-structured interviews were also held with selected respondents. Thirty husbands and thirty children or dependants of the clients sampled for life histories were purposively selected to ascertain their perception of and attitudes to change (if any) of the women involved in microfinance. Their interviews dwelt mainly on intra-household relations.

A similar interview was held with ten old women in the community identified by the snowballing method. Their interviews looked at their perception of the changing gender relations in the community. These women are the custodians of social norms and practices. For instance, they are responsible for settling minor domestic conflicts through counseling the affected parties. They are also in many supra-households responsible for taking stock of wealth such as land, livestock, and to some extent keeping money. These activities make them aware of whether particular practices are still in force or are fading away.

- *Data analysis*

The information collected during this period was analyzed using primarily:

- *Context analysis*. Aware that all these changes being studied are contextual, the environment in which such relational changes occur was analyzed. The naturalistic inquiry and phenomenological approaches adopted enhanced realization of what would be a desired aspect of change. That is to say, by understanding how the gendered livelihood practices operate, it was then vital to link current states of respondent to their historical structural norms.
- *Content analysis*. Data collected from life histories and interviews then focused at unveiling how what and who is changed. As a process of systematic identification and analysis of the presence, meaning, and relationships between concepts, I used a theoretical embedment to analyze contents of these interviews. A manual approach was used in order to overcome computer-based software limitations (such as the failure to distinguish between synonyms and homonyms).

The interviews recorded using a digital recorder had the data daily transferred onto a computer under specific respondent file names. The data were later transcribed (including field notes) using a MS-Word software in one interview file. We printed and re-read through each of the files with my research assistant. While doing this, the main question we asked ourselves related to identifying a clear timeline and pattern of the women's lifecycles (before marriage; in marriage but before loan taking; and in marriage after loan taking). In this way, it was easier to identify and attribute the changes these women experienced in their lives for themselves, and their family members (marital and natal) on the one hand and to attribute those changes specific to microfinance intervention on the other hand.

This life pattern and change identification was based on explicit evidences in the texts and phrases. They were then categorized using emergent coding into context units and the direction of relational changes. After re-reading, I was able to categorize the texts (codes) basing on their independence, mutual exclusiveness, and exhaustiveness of review and relationships (+/-) in respect to (dis)empowerment under study.

- *Other complementary methods*

g) Secondary data sources

Secondary sources of data were used during the entire research process. At the start, a number of literature from both the Radboud University library and internet were reviewed. During field work, relevant documents especially country policy documents and study reports were reviewed in order to position the research within the Ugandan context. Equally, at the writing stage, building a tight linkage between field findings and what was found elsewhere was made possible by further references to existing literature.

h*) Other methods used*

Various literature was complemented by (in)formal discussions with practitioners involved in gender, microenterprise development, and microfinance in Uganda, namely: GTZ Financial Sector Development programme based in Bank of Uganda, Association of Microfinance Institutions of Uganda (AMFIU), Microfinance unit at Uganda Martyrs University, UNDP-BUDS Programme, and Nebbi district local government, among others.

Equally, in the day-today interactions with both the women and their community, participant observation in their homes, and on activities, etc. was done. This provided the opportunity to verify in certain instances availability of and access to certain assets and activities. The methods also helped in confirming some positions of self-confidence among the various female respondents.

Finally, I took part in a number of workshops and seminars as well as development projects concerning rural development in the region. The notable ones for this research were SNV, UNDP, MoFPED and funded workshops for rural microfinance outreach programme expansion; Action-Aid, HURINET (U), and EU-EDF funded women and decentralized development processes with AFARD. Through these activities I gained hidden insights in development organizations and promotion.

Challenges and strengths of the data collection methods

First and foremost, such an empowerment impact assessment is not cognizant with what many MFIs cherish. Many MFIs do not even do programme monitoring and evaluation beyond loan repayment. This is because many managers and organizations are not in favor of (monitoring and) evaluation because of either its abuse or ill perception. One staff member of Commercial Microfinance Limited casually questioned me when I went for my introductory visit, '*why do you want some of us to loose our jobs? Have you thought of what your findings may reveal and its repercussion on some of us staff?* Such a question is what one expects in such a study that is not donor or MFI commissioned. The fear is actually not new because it is, rightly and humanly, every manager's cause of concern given that they operate in an organizational culture where weaknesses are not seen as learning points but can be used for punitive measures, in some case leading to loss of jobs. Like in my case, no matter how much I explained that my focus was not on their institutional performance, but rather on how their women clients were changing their gender relations, the negative presumption preoccupied the staff. The news that Kampala-based management had turned down the request probably brought a sigh of relief to the branch staff.

Related to the above was the issue of conceptual contextualization. While empowerment as a development jargon is a 'hot selling command term,' it does not exist in the Alur language. Power (which can literally be translated as '*twero)*' is very negative. To talk of power in the community is like preaching rebelliousness. Faced with such a situation requires reinterpretation of the entire concept which in one way or the other can result into loss of data.

A household survey was conducted to map the magnitude of change in gendered livelihood practices. However, the following individual life histories proved that to some extent survey method is deficient in capturing sensitive information. This gap emanates from survey strategies that underscore respondents' agency power in providing strategic responses as and when they detect the data collection environment. Life stories thus unmasked such inconsistencies such as those related to secret assets and activities in clients' natal homes.

However, the strengths of the methods used lie in:

- The working with heterogeneous self-founded women's groups that are common causes of sampling bias. This made the study population sampling cost effective and labour efficient since not much rigor was required to construct a large number of comparable groups, especially from the control group.
- The multi-level data collection increased the ability to capture leakage from one level at another level. For instance, the fungibility of money and clients' strategic responses to household surveys. Herbert & Shepherd (2001) contend that a single unit of analysis delimits the focus to intra-unit analysis rather than inter-unit analysis, which in the case of social relations is requisite.
- The use of an integrated approach in data collection and analysis in a recursive manner. This provided a smooth feed-in and feed-back strength between the tools and data triangulation as each stage provided a deeper understanding of what would be required in the next stage.
- By adapting the livelihood framework to focus at endowment and entitlement, the practical application of SLA was enhanced and the question of power normally considered neglected by the approach was functionally mainstreamed.

Report generation

The data collected by various methods were collated using both actual (for revisiting) and secret (for reporting) codes. Individual, household, group, and community code files were created in SPSS and MS Word software (for details of 'how to' see Spalter-Roth 2000: 47-54; Chung 2000: 37-46; Blaxter *et al.* 1996: 192-226).

Separate reports were initially generated for each method of data collection used. These reports focused on the key research questions the method answered. As a result, the final report (thesis) generation was a gradual process that involved: (i) further analysis of the available data from the various methods; (ii) an integration of the various reports and findings using a thematic approach; and (iii) series of feed-in and feedback discussions with the supervisors and other field practitioners.

Concluding remarks

In this chapter I have demonstrated how IA can methodologically be enriched beyond the traditional approach. This is done by adhering to conceptual and methodical consistency. By so doing, a multi-level research unit and triangulation of data collection and analysis becomes inevitable. This methodological integration is important because gender relations are multi-layered too. And, to capture changes inherent in it one has to adopt a multiple research unit. Besides, such an importance ties with the realization that change is multi-triggered and looking at it from a static point of an intervention alone limits its realistic presentation.

This approach recognizes other drivers with which a given intervention interacts. It sees social change as not entirely quantitatively measurable but also observable. As such, the issue of reliability, validity, and consistency are inter-traded with credibility, transferability, dependability, and confirmability to produce a more nuanced result.

Using these methods, in the next chapter, attention is turned to presenting the empirical findings starting with the gendered livelihood practices in the study area. This start-up aims at presenting a deeper understanding of the gender dynamics in the area prior to microfinance intervention.

5

Women and gendered livelihood practices

Introduction

This chapter explains the gendered livelihood practices in the study site - Alwi Parish. This is done in order to answer the first research question: ‘how are gender relations inherent in the livelihood practices of the community?’ This question seeks to explain the existing livelihood practices from a gender perspective. By so doing, it ascertains women’s areas of (dis)empowerment by further asking: how is the community organized? What are their livelihood practices? What activities are undertaken for making a living? Using what assets and strategies? And how are these strategies and assets organized? In answering these questions, how the different facets of power play and how they translate into gender deprivations are captured.

The term ‘practice’ is hereby used to refer to the social actions that the people undertake in their day-to-day basis of making a living and deriving meanings out of it. Thus, gender is used as a lens to explore how (wo) men in their interactions as active subjects recreate gender relations along the (seen as normal) male and female dichotomy. By focusing on practices, social relations are captured from what is done and power is thus represented as operating behind the actions.

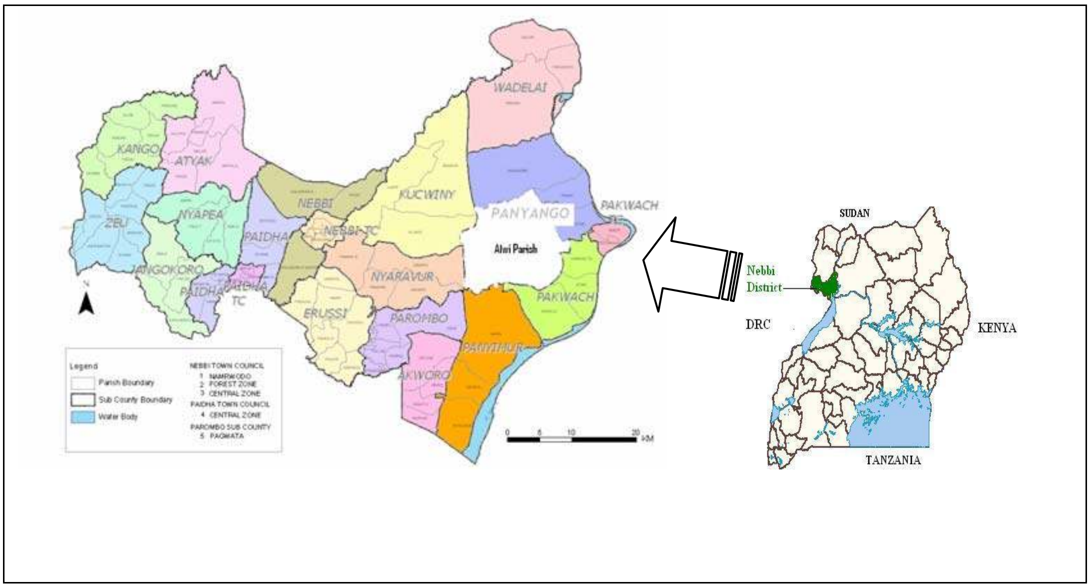
The chapter then starts by presenting a general characteristic of the study area. This is followed by women’s position in the social setting and finally it discusses two primary livelihood activities.

About Alwi parish

Geography and demography

Alwi is one of the parishes of Panyango sub-county, Jonam county, Nebbi district.[1] It is a remote rural area located more than 15km from Pakwach town council and 24 km from Nebbi town council along Pakwach-Nebbi highway. The parish is made up of 26 villages. It is bordered by Pokwero parish (Panyango sub-county) to the north, Pakech parish (Pakwach sub-county) to the east, Boro parish (Panyimur sub-county) to the south, Ossi parish (Parombo sub-county) to the southwest, Owaro and Mbaro parish (Nyaravur sub-county) to the west, and Ramogi parish (Kucwiny sub-county) to the northwest.

Figure 5.1 Map of Nebbi district showing Alwi parish



As an administrative unit of local government, a Parish Chief who is a government civil servant manages the parish. The chief is helped by an elected parish local council that is headed by the Chairperson and a vice chairperson and

[1] Nebbi district (then known as South-West Nile district until 1979) was gazetted from the former West Nile district in 1974. It is located in North-western Uganda between 2°30' and 2°45' north of the Equator, and 30°45' and 31°10' east of the Prime Meridian. It is bordered by Arua district to the north, Gulu district to the east, Masindi district to the southeast and the Democratic Republic of Congo to the West and South. For administrative purposes, the district is divided into 3 counties, 16 sub-counties and 3 town councils (Pakwach, Nebbi and Paidha). These are sub-divided into 84 parishes and 1221 villages. Under decentralisation system, the district represents the top-tier level of Local Council (LC V) systems followed by sub counties and town councils (LC III) that are lower local governments. Parishes and town wards (LC II), and villages (LC I) are lower administrative units.

secretaries for finance, social affairs, mobilization and defense, youth and women's affairs. A similar elected local council structure is replicated at the village levels.

According to the 2002 housing and population census (see Annex 8), Alwi's total population is 7,864 composed of 48% males and 52% females. Children under 15 years make up 46.4% of the population and the elderly (over 65 years) constitute 3%. The people are of Nilotic origin with 99% being of Jonam ethnicity, except for the few pastoralist Nyarwanda and Nyankole of Hima origin (UBOS 2002).

Education and health status

The people of Alwi are basically poor materially.[2] Although there are five government-aided schools and two community schools (in Payongo and Puyang East villages), the introduction of 'fee-free' Universal Primary Education policy (UPE) is considered to have only made negligible improvements in the general education of children in the area. Disparity in access, retention, progression, and performance persist between boys and girls to the disadvantage of the latter simply because it is considered that:

> … education introduces bad values for girls. It is better they learn the traditional education befitting for their future roles as mothers and wives. These days, pregnancies are common among girls who have education and they even cannot listen to their parents (DPU & UNICEF 2003: 54).

The health status is also deplorable. There are only two health units (a health centre grade III and grade II in Alwi centre and Paila respectively) that offer medical services but below the prescribed government standards (due to under-staffing and limited drug supplies). Access to safe water sources is very low (31%) and sanitation education is lacking. As a result, many families use traditional medical services; nearly 90% of all deliveries are unsupervised by trained medical personnel; and the leading causes of sickness remains from unsafe water and sanitation diseases (malaria, diarrhea, cholera, typhoid, and gastro-intestinal worms). Women and children unfortunately, remain the most affected category in terms of sick leave from work and school absenteeism respectively.[3]

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2 It was difficult to estimate the household income levels since results of national studies are not disaggregated by districts (and their lower administrative units). However, the national poverty line calculated using Ushs. 16,440 (approximately US$ 10) per adult equivalent per month is far beyond the reach of many individuals. Further, compounded by the fact that the poverty assessment ascribes poverty to those who are rural, farmers, and semi-literate and illiterate, Alwi community fits those characteristics.

3 Due to the poor management information system right from the district to facility levels, it proved futile to ascertain educational indicators in regards to gross and net enrolment, gender participation parity, and facility access and utilization. At the schools, head teachers 'manipulate' data in order to attract government funding. A similar scenario was also evident in the health sector where morbidity

Eating practices are also gendered. Men eat first followed by their children, while women eat last. By implication, in times of food scarcity women are at the risk of having inadequate food quantity to eat. Besides, special food is only prepared for men. Instead, women are prohibited from eating certain foodstuff such as eggs, chicken, and some species of fish – the electric and elephant fish. When these foods are prepared, they have to prepare themselves different meals (mostly the unvalued beans and green vegetables).

Financial services

The availability and affordability of financial services helps improve the ability of people to transform other livelihood assets for meaningful outcomes. However, in Alwi, the access to financial market is limited yet those services provided by Tier II have very stringent terms. They charge extremely high interest rates (up to 48% per loan cycle); are concentrated along the main roads; deliver minimal package of services prioritizing loans; are selective of activities to funds; and offer very small loans that normally require additional funds to patch up the loan for a meaningful investment.

As a response, the people rely largely on informal financial services. It is common to find many functional community groups with rotational or accumulating savings and credit schemes as part of their activity portfolio. However, these schemes are under-resourced. Their common characteristics are that the groups have meagre loan portfolios (usually less than Ushs 1 million or about €500). They also have group loan committees to oversee the loan transactions but without clear operational guidelines making the entire loans process rather *ad hoc*. Further, they do not assess members' loan application and capacity to undertake the proposed project successfully; they charge a flat interest rate of 10-20% per loan cycle; and due to trust in members, no demand for guarantee or collateral on loans is imposed. Yet, with unclear books of accounts that are not updated regularly coupled with weak loan recovery strategies, more often it is difficult to track transactions over time and with high repayment defaults and rescheduling, bad debts are a norm (AFARD 2003).

It can then be said that, as a remote area with a difficult ecology composed of scrubs and inadequate infrastructure and communication systems, the parish experiences reduced trade and access to opportunities as credit that deter people's opportunities for entry into market economy and attracting additional investments. Not surprising, political marginalization of the parish by its Sub-county local government is evident.

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and mortality as well as facility utilization data are incomplete and largely 'doctored' in order to account for funds spent.

The social organization: Kinship and the family as functional units

Alwi community is socially stratified. This stratification is culturally anchored on kinship. The Chief (*Rwoth)* is the highest person and is the social ruler of the community.[4] The *'Rwoth'* is helped in the day-to-day administration by chiefs (*Jago pa Rwoth)* who in turn oversee a collection of council of elders (*Dipu pa Judong Pacu).* This group head the various clans and are composed of family heads *(Judong Pacu).* In a patrilineal social setting, all these positions are held by men.

The above noted hierarchical setting portrays the importance of a family in building the social structure. With patriarchy, all 'ideal' family units are expected to be headed by men. In the cases of widows and divorced women, their households are not considered as a family or a home (commonly referred to as '*pacu'* or '*ju pa')*. Rather, they are referred to as *'ot pa'* (literally meaning the house of). This means that while female-headed households are tolerated by the community, they are not accorded the same social recognition as that of male-headed households.

Many families are large and are extended families. They are composed of a male-head of household, his wife/wives, children, relatives (from both the man's and woman's lineage) and sometimes friends. Polygamous and extended family system are accepted and seen as bondages for clan and social harmony.

That the family is established by marital relations, marriage is, therefore, an important traditional obligation for everyone after boyhood/girlhood and it marks the transformation into manhood/womanhood. It takes many forms such as having bride price paid to a girls' parent before she moves to her marital home; eloping with the man and having bride price paid later or not; and a woman being made pregnant by a man who may not even marry her, among others.

Such an importance attached to marriage ensures a married man acquire a new title of '*won pacu'* (meaning the father/owner of a home) and a women '*min ot'* or *'dha ot'* (meaning the mother or woman of the house). By implication, such a label stipulates the operational boundaries of the married couple, tying the woman to housekeeping while the man is entrusted with what takes place both within and outside the confines of the home. As such, women's domestication is reinforced. No wonder, women's position of power is considered to be in the

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4 Important to note is that, with the abrogation of the 1967 Constitution, the powers of traditional chiefs were tremendously eroded. The current politicized attempts by the NRM government to reinstate the powers of such a historical system has met with resistance in Nebbi district as in some parts of the country. As such, most of these traditional chiefs have remained symbolic in their societies.

kitchen; symbolised by the 'cooking bowl' that feeds every member of the home.[5]

Partner selection follows the practices of endogeny. Intra-clan marriage is forbidden and customarily carries a heavy punishment. One who has committed this offence, is forced to break the marriage and be cleansed because of the strong belief that when this is not done either the affected parties will not have children or all the children they have will die.[6]

Although the mean age at marriage is 18 and 16 years for men and women respectively, marriages as early as 13 years also occur for girls. The result has been the high rate of marital instability (DPU & UNICEF 2003). Mrs Kwirkwri (HHN77) confirms this view as she narrates her marriage story:

> I was married off by my uncle at the age of 14 when I was only in primary (standard) 5. Although my mother and I resisted, my uncles had already set my destiny. My only options were to either run away from my husband or I make the marriage successful and earn 'the good symbolic wife' medal. Taking the former option would mean having no where else to live because my title would have changed to a demeaning one – *'olonge'* or *'amadha dhi*' (literally meaning being off-marriageable age). Though not desirable to me, the second option was the better one, socially. I had to gain commitment to my marriage and work hard for its fruits to bear – good image, children, and wealth.
>
> When we got married, we had nothing of our own [with my husband]. No cooking utensils, no beddings, no chairs, and not even a chicken. We used my mother-in-law's kitchen, had a papyrus mat with a lent bed sheet, and only used our house for sleeping. We depended on the land of, and food from, my parents-in- law. As such, quarrels were a routine. My husband resorted to heavy drinking, at any available opportunity, and would return home late in the night. I had to spend part of the night, sleepless, waiting for him to return because am expected to serve him hot food and water for bathing, if he so wishes. Any complaint from me met with beating or uncalled for quarrels at the least. Even complaining to my in-laws only showed me how an amateur I was. Eventually, I had to learn to accept that my husband was my King; always right and not questionable.

While many forms (customary, religious, and administratively registered) of marriage exist, the most common type is the customary one. It is conducted with distinct male-dominated norms. First, it is a man's mandatory obligation to pay bride price. This price for a (uneducated) girl is usually four cattle, fourteen goats, and some money.[7] But it increases to more than twice with a girl's educa-

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[5] On the contrary, an unmarried man, at the desired age, is called '*jamusuma'* (meaning the one without his own home but dependent on either his parents, relatives or on his own) and is considered a boy should any problem which requires 'men' arise. Similarly, an unmarried woman, also considered a girl, is given a derogatory name '*olonge'* (meaning off-age or off-cut who can only be married to already married men or older men but not to a young man marrying for the first time) or *'amadha di?*' (literally meaning, how many beers should I drink – a slang used by prostitutes in towns).

[6] It is sensitive and difficult to get reliable information on whether these taboos work because no one wants to talk about his/her sexual encounter in the first place and more so with a blood relation. While cases of misfortune related to incest can be identified, the 'victims' hardly talk about it both due to the shame, and the fear of recalling the losses associated with it.

[7] This rate is different for Alur ethnicity who considers it as too exorbitant. With a cattle costing Ushs 250,000; a goat Ushs 30,000; and the expected cash of no less that Ushs 250,000, the total value of a

tional, parental, and clan's background. Secondly, it is men's role to negotiate bride price. Women are forbidden from charging and receiving bride price. If a girl from a female-headed household is to marry, her mother must send her either to her natal home or entrust such a task to her male relatives. In the event that no male representatives are brought forward, the husband-to-be will decline to bring bride price because they say: 'who shall we talk to?' as women are considered not 'human' enough to engage in marriage negotiations.

Widow inheritance is also common, especially among non-Christians. One of the male relatives of the deceased man is chosen to inherit the widow. By so doing, he is also expected to take care of the orphans. However, in most cases, such a practice has proved grossly disadvantageous to the widow and her orphans. The story of Mrs Akello (HHN49) best summarizes such problems:

> My father was killed by a crocodile when I was only 9 years. My paternal uncles wanted to re-marry my mother but because of her Christian belief she refused. They then grabbed all the cattle (7 cows and 2 bulls) from her. They also slaughtered all the twelve goats under the pretext of celebrating the last funeral rites of my father. They then proceeded to taking the biggest chunk of our land and when our mother sought clan redress she was rebuked without consideration that we deserved the land of our paternal origin.
>
> When things became unbearable, our mother had to return to her natal home. At first, one of our elder uncles refused for us to accompany her. The refusal was a trick to pressurize our mother to be sent back by her parents and brothers to take care of her children at her marital home. But, after almost 4 months when she did not return, the wives of our uncles began to mistreat us. We had to wake up very early every morning and go to the river to fetch water, wash the dishes, and sweep the compound. My brothers would have either gone to fish or those who are at home must go to the garden. We were often underserved or denied meals.
>
> One day, we told out uncle how life had become unbearable and how the donkey labour that his children were not subjected to became our daily routine. He simply told us to follow our 'stupid' mother if we so wished because he was only doing us a favor. … We then had to move to our maternal home.

Married women and society[8]

What we have seen above portrays how Alwi society is organized. It is evident that male positions and powers are condoned. They are the heads of the community and its homes, while women only head kitchens. However, such positions are based on prevailing discourses about women and men. It is that discourses that shapes and is shaped by the actors in a way that they engender social relations. Thus, it should be noted that, despite women's lower positions relative to

bride price is Ushs 1,650,000 (an equivalent to about € 760). A look at the clients' loan amount borrowed indicates that many, even after 6 years, did not reach this loan value.

8 The focus on women in this part is purposeful and is not meant to attach gender to women. It is done so as to position women – the subject of this study- within the livelihood practices in the area.

men, married women are respected actors in society. They are accorded different prestigious positions as wives, (step)mothers, mothers-in-law, and grandmothers. Such differentiation reflects the heterogeneity with which women find themselves in the different aspects of community life.

For instance, '*dha ot*' or '*dhaku*' apply to a currently married woman. '*Dha gier*' is for one who, among the many co-wives, is favored and '*dha landu*' is the opposite. '*Dha tho*' is for a widow; and '*dayu*' for a grandmother. A divorced or separated woman is tagged '*amadadhi*' a derogatory label literally meaning how one is not marriageable.

Such titles create inclusion and exclusion in one's own community. They encourage being in a marital union regardless of the state of the marriage since they make unmarried women deserve less respect, and divorced women simply unacceptable to marry. In this way, the 'good woman syndrome' is taken as the ideal way of life. That it confers social positions and its associated entitlements, every woman is entrapped in search of such positional entitlements. Below is a summary of the socially accepted norms of an ideal wo (men).

From Figure 5.2, it can be seen that the socially inscribed image of an ideal man and woman are different. While a man is given a shield, and considered to be a breadwinner and a controller of the home, on the contrary, a woman is reduced to being a supporter of a man in the execution of those roles. This makes the man take responsibilities and the woman to oblige to those responsibilities. As such, as men and women strive to meet these ideals, men are relatively more advantaged than women. They take the master position and the women take the servants' seats. This is the basis of the genderisation of society. It represent how social norms and perceptions determine and constrain social boundaries of actors by specifying, as contextually acceptable, what one is and is not, and what one should do and not. As Agarwal (1997: 15) argues, such norms set as legitimately unquestionable, who does what, why, and how. In a way, they limit individual bargaining by spelling the limit and how bargaining should be done.

Besides, social norms and perceptions (as of women to be good wives and mothers) also make the actors, like women, responsible for recreating their gender relations. As such, within such a genderised setting, both actors (women and men alike) and structures perpetuate gender inequalities.

Figure 5.2 The social image of an ideal Alwi man and woman

An ideal man	
According to men	**According to women**
• Has a complete good home with main house, kitchen and animal den • Married at least to 2 wives as one wife cannot keep a big home • Has not less than seven children • Farms a large piece of land and has enough food reserve • Has animals: cattle, goats and poultry • Respects Alur traditional values • Is respectable within the society • Has orderly children and wives who are not a menace to society	• Relieves his wives of the burden of survival • Is a hardworking farmer/trader • Provides meat or fish regularly to the family (and in-laws) • Has a decent home with good kitchen and household assets • Is able to defend the family in case of conflict • Knows Alur culture especially the language • Participates in community conflict resolution
An ideal woman	
According to men	**According to women**
• Is loyal and faithful to her husband and in-laws • Is a good home-keeper with clean compound • Welcomes and entertain visitors • Respects Alur cultural values especially those regarding marriage • Respects elders • Is hardworking and cares for both the family and the clansmen • Capable of producing a reasonable number of children especially boys as heirs	• Able to produce children for her marital home especially boys as heirs • Respects people, i.e., husband, children, relatives, in-laws and clansmen • Hardworking in her gender roles in the family • Trusts and satisfies her husband in bed (in sexual intercourse) • Contributes to family survival through farming

Source: Focus Group Discussion.

Livelihood strategies

To fulfil the above responsibilities embedded in the ideal man/women, men and women are engaged in a daily struggle to make a living and derived meanings from it. In this part of the analysis, I will focus on just that with the aim of presenting how gendered the livelihood practices are. Two pertinent activities have been prioritised as the basic livelihood strategies: farming and trade.

Agriculture: the main activity

Life in Alwi is dependent on agriculture. According to the household survey, farming constitutes 54% of the household livelihood activities. It contributes 48% of household incomes and employs 69% of women and 31% of men.

However, the predominant agricultural activity is crop farming. It is rain-fed and has a strong reliance on indigenous technical knowledge. Further, it is characterized by small per capita land holding (less than 2 ha), shifting cultivation, simple hand tools (hoes, sickles, and machetes), and inter-cropping (of cereals, pulses, roots, and oil seed crops) of low-yielding local planting varieties.

The principal crops grown are cotton (for sale), simsim, sorghum, millet, peas, cassava, fruits (citrus), and sweet potatoes both for sale and home consumption. While men grow and control crops grown for cash, women grow, but they do not control, crops for food.

The agricultural calendar changes with season and is dependent on rainfall. Labour is derived from all able-bodied household members. Community labour is only secured during peak seasons, but work is specialized by sex. While men open land, women perform most of the other agricultural tasks. This is shown in Table 5.1.

Land, a primary factor of production, is allocated through the male kinsfolk. Access to land is largely determined by kinship and marital rights and is granted by husbands or male kins. Only widows with orphans retain matrimonial rights over some portion of land in order to fend for the orphans. Yet, while land can be lent or rented from relatives and friends, sale is the prerogative of the men (and optionally in consultation with adult sons). Such a communal land tenure system has already been noted to limit women's access to and control over land let alone enhancing their productivity (see Agarwal, 1994 for S. Asia).

Like crop farming, livestock farming too is characterized by subsistence practices. All the livestock reared (cattle, goats, sheep, and poultry) are exclusively local breeds, with low productivity but high resistance to common pests and diseases, which unfortunately receive limited veterinary attention. Livestock are social symbols of wealth and a source of security and pride. Cattle and goats especially are used for marriage and other rituals. However, while many households, and especially women, do not even have goats and chicken let alone cattle, those who have them have ownership as the preserve of men. It is passed on through male generational inheritance from one heir to another.

Access to extension services is limited, and especially for women since extension staff target landowners who are generally men. Women are, therefore, denied access to new production information and skills. A study by ADB (1997) and AFARD (2004) indicates that this discrimination partly explains why weeds and pests and diseases control measures are predominantly traditional[9] and also

[9] The common practice is the protection of crops from pest infestation (by crop rotation, crop sanitation, crop spacing, location, intercropping, close season, use of trap/catch crops and tillage). Limited knowledge and practice of maintaining the exclusion of pest (if pest is not present) and eradication (if

Table 5.1 Gender analysis of crop farming activities

Activity	Males		Females		Reasons in support of role differentiation
	Boy	Man	Girl	Woman	
1. Land preparation					Demands a lot of energy that only men have since women are weak. This is a typically stereotypic argument that even forces female-headed households to hire the services of men.
• Marking	√	√			
• Slashing	√	√			
• Tree cutting/uprooting	√	√			
• Bush burning		√		√	
2. Ploughing					Opening the land needs much energy.
• First ploughing	√	√			
• Harrowing	√	√	√	√	
3. Planting	√	√	√	√	Vary with crops with men dominating the supervision and active participation in crops grown for cash than for food where women take a lead role.
4. Weeding			√	√	Largely involve squatting, that women are good at.
5. Harvesting					Vary depending on the reason for growing the crops. Those for cash are supervised by men who need to ascertain the production level. However, much of men's work in the traditional cash crops like cotton and coffee.
• Picking	√	√	√	√	
• Threshing			√	√	
• Winnowing			√	√	
• Sorting			√	√	
• Bagging			√	√	
6. Storage			√	√	The granary is culturally the preserve for women and if a man attempts to get involved, he is demeaned.
7. Transport to market			√	√	The primary mode of transport being by foot carrying luggage on the head makes this a specialty for women who traditionally carry heavy loads on their heads.
8. Selling			√	√	They are the best custodians of money who do not miss appropriate funds.
9. Training	√	√			Because it is assumed that land owners will translate acquired skills to practice yet the majority women farmers are excluded.

Source: Focus Group Discussions

pest is present) by restricting the movement of planting materials, animal products, and animal and crop residues) as well as organic practices other than chemical use are utilized.

why post harvest losses are extremely high.[10] Thus, Alwi farmers have limited access to improved agricultural technologies, and therefore, they are unable to implement the government market-based policy under PMA.[11]

In all, such gendered division of labour rhymes with what Ellis (2000: 139-159) and Dolan (2002) observed: that agriculture is gendered. Fields are segregated just like crops. While women grow food crops used for food supply, men grow cash crops for sale. Yet, given the skills and inputs involved, women's workload is increased and their scope for diversification into non-farm activities reduced. The irony is that, while the men as the heads of the household take the reward for bread winning for the family, women's sweat is accorded no value except for being a good cook and caring for the family.

Petty trade as a supplement to farming

Other than farming, the people of Alwi parish engage in trade. Historically, Alwi parish is known for being the mid-point from which the Alur and Jonam used to trade especially during famine periods. To date, due to enhanced communication, this locational advantage is eroded. Notwithstanding that, some petty trade still persists. Most of the trade is in direct consumer goods that are not produced locally. These include, but are not limited to, items such as foodstuffs and daily household products like paraffin, soap, salt, tea leaves, sugar, and so on. Most of these supplies are procured from the external markets. Pakwach town is mainly used to secure general merchandise from wholesale stockists while food markets like Nyaravur and Paidha are where bi-weekly agricultural products are bought.

Social capital is an invaluable asset used in trade. Most of the traders use their existing social ties, especially their marital links because a marital home is considered one's home and an in-law is treated more or less like a son/daughter of the home. In this way, issues related to being cheated or buying from unknown

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10 Post harvest losses are estimated for cassava at 20 %, potatoes 14 %, sorghum 16 %, finger millet 12 %, maize 17.5 %, peas 17 %, simsim 12 %, and fruits and vegetables 15% (see ADB 1997: 27).

11 The current government policy as stipulated in the Plan for Modernization of Agriculture (PMA) and partly implemented by a private sector-led advisory services (NAADS) is towards the monetization of agriculture. It inclines on the liberalized economic environment and the ultimate need for agricultural modernization. The modernization of agriculture is based on the premises of efficient, sustainable and equitable distribution and use of factors of production (land, labor, capital and entrepreneur), to promote food security; sustainable appropriate production technologies that are environmentally friendly; reinforce extension services and empower farming communities. The above aspects focuses on agricultural enterprise specialization; revival and popularization of improved production technologies; steady local supply/multiplication of production technologies; improved markets and marketing infrastructure; local processing; and increased public and private investment in the sector (see MoAAIF & MoFPED 2000). All these aspect are gender neutral taking farmers as a homogenous entity and favor the already asset-rich farmers. Oxfam, GB in Uganda and FOWODE (2004: 24) echoes that, 'NAADS is merely pushing a car over a hill. What is needed is igniting the car so that it can move without being pushed.'

sources is minimized. Equally important is that such cost as hotel accommodation (for overnight accommodation and meals) is excluded.

However, while women are involved in the trade they are mainly confined within the parish. It is the men who (culturally) are allowed to travel outside the village to buy stock. Even if a woman owned the business, she should, when the need arises, send her husband or male in-laws to buy the required stock. As such, women remain within their village enclave. They are denied any exposure to better business practices such as building networks and learning market negotiation skills, among other things.

Below, in Table 5.2 is a summary of such gendered livelihood practices. Annex 9 presents a gender analysis of activity-resource access and control involved in executing farming and trade.

Women's disempowerment within the gendered livelihood practices

Arising from the above analysis, it is evident that a wide gender gap and discrimination exists between (wo) men in Alwi. It can also be said that women are disempowered relative to men since the power play perpetuate gender inequalities. For instance, while women are expected to work on the farm on food crops, gender inequality entrenches itself in ways that, they have no power over their own labour as they can neither own it and its proceed nor can they decide on its (labour and proceeds) use other than consumption. Men have power over all these domains. Yet, the men gain such 'power over' their women's labour and proceeds by using marital norms and perceptions to secure the 'power with' the women to farm. They also exploit women's inspirational 'power within' as, and 'power to' be, good wives and mothers to fulfill the farming requirements.

As such, the various disempowerments occur at:

- The household levels in the livelihood endowment (well-being) status they are subjected to. Despite the general low quality of life, women's well-being is more compromised compared to that of the men. Their access to life chance improving services like education and modern health care is limited. As such, women are generally more illiterate compared to men because marriage is preferred for them. This illiteracy is replicated from generation to generation when few girls enrol in, and have a low chance of completing, school.
- The livelihood entitlement status they experience. Associated with the low well-being status:

Table 5.2 A summary of gender dimension of livelihood practices in Alwi parish

Assets	Gender dimension of livelihood practices			Remarks
	Access conditions	**Ownership rights**	**Decision-making position**	
Financial	• Access mainly semi-formal and informal financial market • Engage in income generating activities within the home and marital village vicinity	• All income generating activities belong to men just like the savings generated from them	• Do not have control over any money no matter the source • Decide on use of money only over cheap food purchases	• Money is seen as an evil that can only be controlled by men. Therefore, cash, savings and credits are preserved for men just like all sources of income are properties of men with women only as volunteers.
Human	• Receive largely informal home-based education • Rely on traditional medicine • Use labour intensive and drudgery technologies • Eat after men have had their share (and not all food types)	• Own their labour and that of their girl children	• Decide on girl child labour • When their labour is needed, they have no control over it • Do not decide on access to education and medical services	• Considered fit for home domains and they are not required to accumulate school based knowledge. Besides, with many 'women's problems' considered better handled by local women experts, they are denied access to modern medical services.
Social	• Take the lowest social status in society hierarchy • Participate in collective activities with husband's permission and especially after completing domestic chores. • Are allowed membership in mainly kinship relation and socially trust bonded reciprocal groups within her marital home	• Share ownership with other women over any collective activity and assets only if one is a group member	• Freely decide with fellow group members on what takes place in their groups	• Allocated associational space within husband's kinship in order to build social bondage required for community life.
Natural	• Access community resources such as forest, water, and land under male kinship allotment and by virtue of marital rights; rights which cease with divorce	• Do not own any natural asset	• Use resources decided over by their husbands or male relatives	• Private property rights are not in women's favour. Even the customary inheritance law prefer her male children as women are considered as visitors *en route*.

Physical	• Have restricted access to radios, bicycles, and other valuable household wares except for kitchen wares	• Own only kitchen wares and clothes	• Decide on what takes place in the kitchen	• Assets are considered, as an image of the house-hold and women are part of those properties. They only benefit from household possession only in terms of image
Political	• Have limited ability to participate in community politics.	• Do not even own their votes as husbands decide whether or not to vote and who to vote for	• Participate in decision making only in women's council	• The positions and voice of women in local politics is weak and only sought if support is needed from them – like votes and contributions towards project co-funding.

Source: Adapted from FGDs, community meetings, and interviews with respondents

- Individually, women have a low social position and perception both by themselves and the community members as they often refer to themselves as '*an adhaku adhaka e ke awecu'* (literally meaning, 'a mere me as a woman what can I do or say') and the community regards them so by emphasising '*dhaku madhaku e*' (literally meaning, 'just a mere woman').
- At intra-household relations women's access to diversified livelihood strategies are curtailed by occupational disparities that confine them within the kitchen-farm domains. It is only men who are traditionally allowed to trade outside the community. This is because '*one is not sure of the safety of his wife outside the home let alone the temptation from other men*' remarked an old man. Private property rights are not in their favour: it is men and their sons who own valued assets and activities in the homes. No married woman is allowed to own a cow, goat, sheep, or even household properties, save for kitchen wares. Because they come to their marital homes after an exorbitant bride price has been paid, men and society consider that, as visitors, they should own nothing. No matter what is accumulated with her own sweat, should her marriage break down, she is expected to go back to her natal home empty handed too. And, the decisions to use assets, even if they are available within the household, rest with the man and his male relatives. Choosing to do otherwise by the women results in being sent back to their natal homes. She can only come back with her aunty to face the wrath of a public humiliation and castigation.
- Besides, at the community level having a voice is taken for challenging men's authority. Community politics is a no-go zone for women. With the advent of local council elections, only women whose husbands consent to their participation can vie for electoral posts. And, in most cases their boundary of participation is gazetted. Similar trends occur with participation in community projects. Men decide with development organisations what should be brought to the village, in case such an opportunity came by. The women are only mobilised to contribute their labour and other resources to ensure that the project is implemented. And finally, even engaging in community groups must be in what their husbands approve of. For instance, church clubs and clan groups are seen as fostering social harmony.

It can thus be seen that, women are disempowered in both well-being and entitlement status. Apart from living a deplorable life, they also have limited claim-making rights supported by accepted community norms and perceptions. As such, the power to 'be' and 'do' that depends on how much asset portfolio one has as well as the ease with which to translate such assets into meanings in their lives is missing. Therefore, these conditions of empowerment constitute the basic empowerment measurement indictors (set in Chapter 3, and to be used in the analysis of well-being in Chapter 6, and entitlement status in Chapter 7).

Concluding remarks

In this chapter, the livelihood practices of the people in Alwi parish were explored. Doing so enhanced the firm contextualization of women's (dis)empowerment basing on their lived reality. It is noted that, women occupy inferior positions vis-à-vis men. They are: considered as 'visitors' in their homes; obstructed from control over and ownership of land and other vital assets such as livestock; denied space as their opinions count for next to nothing; and are subjected to discriminations as society generally condones the excesses of men. This affects women's development status and the power to actively engage in issues that affect their lives. However, in it was also noted that, beyond structural impediments, women are not mere victims of hegemony in the gendered livelihood practices. Together with men they recreate such relations.

This situation of women being both structurally entrapped and individually active in recreating gender disadvantage shows that empowerment is an ideal goal for them. It enables them to challenge the embedded social status quo in order to construct their position as equal subjects. That is why, Butler (1990: 7 cited in Willemse 2001: 334) notes that:

> … the cultural matrix through which gender identity has become intelligible requires that certain kinds of 'identities' cannot 'exist' … indeed, precisely because certain kinds of 'gender identities' fail to conform to those norms of cultural intelligibilities, they appear only as developmental failures or logical impossibilities from within that domain.'

6

Microfinance and changes in well-being status

Introduction

This chapter specifically answers the second research question: 'with access to microfinance, what changes (if any) did occur in clients' well-being?' The aim of this question is to unravel the changes in well-being (measured by livelihood endowment status – LES) that occurred among the clients.

Instead of using income or consumption approach, typical with poverty analysis, LES was used to measure well-being. LES relies on a combination of all the asset portfolios of the actors in the household. It sees well-being from a multidimensional view, and therefore, pivots on contextual community prioritized good life indicators. A such, LES approach rendered the human development indicators too general for this type of study and income-poverty analysis, generally concerned with wealth, too inadequate to capture what drives the local people to do what they are doing.

The chapter starts by describing the study population and then proceeds to explain the shift in the analytical method used in assessing microfinance impacts in this study. This is followed by a presentation of the comparative quantitative change analysis for the client and non-client households. Finally, a conclusion in regards to microfinance impacts in view of the community desired well-being is presented.

About the study population

While the households survey conducted covered a total of 180 households (50% each from client and non-client categories), in order to maintain a mutually exclusive category for comparative inferential statistic analysis, contaminant respondents were cleaned out. This included cases of unmarried and divorced women who have a household *de facto* status as they engage in self decision-making. Their natal or marital male relatives have less control over what they do and how they decide to do it as long as they do not interfere with the prevailing social norms. Impliedly, these women suffer more from community domination rather than intra-household subordination. Equally, new members who joined client groups but had not taken loans were deleted as their no-loan status belonged to members of the control group. Finally, members of non-client categories who took loans from other sources were weeded out. Below is a brief description of the study population.

Demographic characteristics

The analysis herein is, therefore, based on 156 households composed of 52.7% and 47.3% from clients and non-clients categories respectively (Table 6.1). These households had a total of 702 people of which 52.3% were female and 47.7% were male, holding different household status such as 20.4%, 22.2%, and 57.4% husband, wife, and child/dependant respectively. Further, these people were distributed as 28.6%, 70.2%, and 1.2% in the age-groups of 0-14 years, 15-64 years, and 65 years and over respectively.

Table 6.1 Selected demographic characteristic of the study population

Respondent categories	*No of households*	*Total population*	*% females*	*Mean household size*	*Dependency ratio*	
					Total	*Child*
Clients	79	370	49.5%	4.7	51.0%	48.6%
Non-clients	77	332	55.4%	4.3	33.9%	33.1%
Total	**156**	**702**	**52.3%**	**4.5**	**62.7%**	**40.8%**

Source: Household survey.

As typical of Nebbi district, most of the study households had five and more people (70.5%). Meanwhile, the predominant marital status was a monogamous relationship (81.4%) as compared to those who lived in a polygamous relationship.[1]

[1] Polygamy is the most common marital status in the district.

This situation is largely attributed to the strong historical influence of the Anglican Church in the area.

Educational attainment and literacy status

A majority of the household population had formal education. This was largely in primary education (53.5%). Equally, a majority were literate (83.7%)[2] with insignificant differences between clients (43.2%) and non-clients (40.2%). However, gender disparity exists in educational attainment. While for women the trend decreases with increasing educational levels, the inverse is true for men. Thus, a majority of the women have primary education (53.8%) compared to men with more O' level education (38.5%) (see Table 6.2). This is typical of the socially-ascribed educational value that gives more value to male rather than to female education.

Table 6.2 Educational status of clients and non-clients with their husbands

Educational level	*Women*			*Husbands*		*Total*
	Clients	*Non-clients*	*Total*	*Clients*	*Non-clients*	
None	13.9%	24.7%	19.2%	12.7%	15.6%	14.1%
Primary	53.2%	54.5%	53.8%	30.4%	15.6%	23.1%
O' level	31.6%	19.5%	25.6%	34.2%	42.9%	38.5%
A' level	1.3%	1.3%	1.3%	13.9%	7.8%	10.9%
Tertiary	-	-	-	8.9%	18.2%	13.5%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
V= .172, sig.= .203, N=156				V= .234, sig.= .073, N= 156		

Source: Household survey.

Primary occupation of adult household members

Respondents were asked what their households' primary livelihood activity was and who were engaged in it.[3] Although insignificant (V= .085, sig.= .299, N=335), the finding indicates a similar trend for both clients and non-clients. While 54.3% of the households depend on farming, 29.0% and 16.7% respectively depend on waged

[2] Literacy herein refers to the ability to read with understanding in both Alur and English among people aged 8 years and over. Cases where one had only competency in one language is also treated as literate simply because while formal school education encourages reading and writing in English language, functional adult literacy (FAL) concentrates on Alur language.

[3] To note is that this question did not ask for occupation for income generation. It was also applied to only the women, their husbands and any other household member who was aged 10 years and over.

employment and own-account trade. The proportion of clients and non-clients engaged in own-account trade was similar (29.3% and 28.6% respectively).

This is expected because members of non-client groups that were being prepared to take a loan with the bank are required to already be in business given that loans are offered as boaster and not start-up funds (V= .045, sig.= .576, N= 156).

However, occupational differences also exist by gender and the statuses of members in the household (see Table 6.3 and footnote 4 below).[4] While men dominate in waged employment, a factor attributed to their formal educational advantage, women are more occupied in farming.[5] The proportion of women engaged in farming is twice that of men and they are about seven times fewer than men in waged employment. Only a negligible difference exists between men and women in trade. A similar difference is also replicated by household status except that more children/dependants in client households are engaged in trade than those in non-client households engaged in farming.

Regardless of these activity differences, why the women are engaged in business as is shown by Figure 6.1 is primarily to meet their daily home lifecycle needs.

Such similarities in the occupational engagement of the women make the two categories comparable. Besides, it also reveals the diversity in (and reasons for) livelihood strategies people adopt, by virtue of their gender and household status, given the available opportunities in their locale.

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4 Types of occupation by sex of household member

Sex	Occupation	Clients	Non-clients	Total
Male (V= .062, sig=.736, N=160)	Farming	36.0%	41.9%	38.8%
	Waged employment	32.6%	28.4%	30.6%
	Own-account trade	31.4%	29.7%	30.6%
	Total	100.0%	100.0%	100.0%
Female (V= .145, sig=.157, N=175)	Farming	65.9%	71.3%	68.6%
	Waged employment	6.8%	1.1%	4.0%
	Own-account trade	27.3%	27.6%	27.4%
	Total	100.0%	100.0%	100.0%
Source: Household survey				

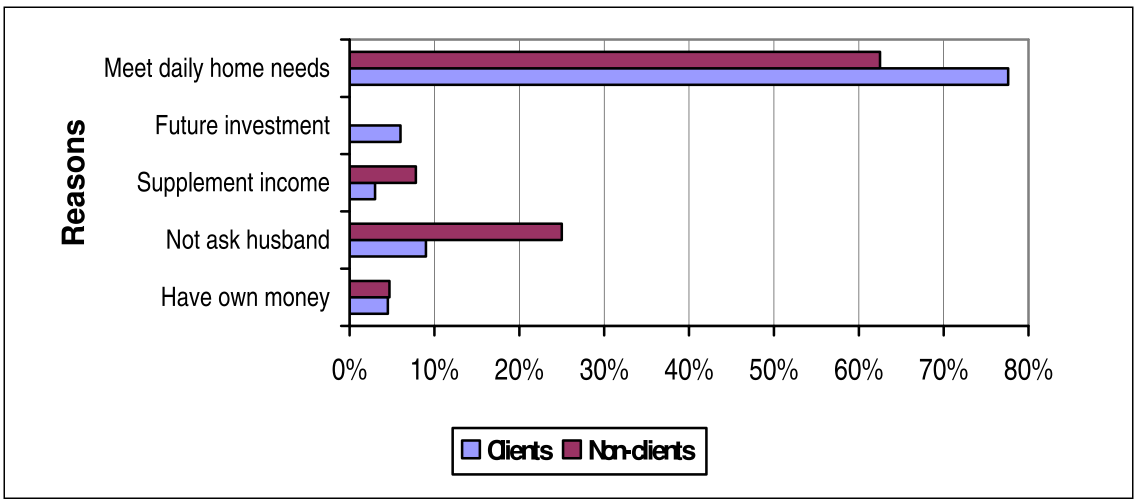
5 Worth pointing out here is that while waged employment appears significant yet was not considered as a primary livelihood activity by the community is simply because at this time of the study there was a road construction work on Pakwach – Nebbi road. This offered a short term casual employment for the men. Indeed, when I returned for the second phase of the study fieldwork, this oportunity was no more and the men had reverted back to their farming and petty trade.

Table 6.3 Primary occupation by household status

Status in household	*Occupation*	*Clients*	*Non-clients*	*Total*
Husband (V= .108, Sig= .448, N= 137)	Farming	39.0%	45.0%	41.6%
	Waged employment	35.1%	25.0%	30.7%
	Own-account trade	26.0%	30.0%	27.7%
	Total	**100.0%**	**100.0%**	**100.0%**
Wife (V= .083, Sig= .596, N= 150)	Farming	72.0%	73.3%	72.7%
	Waged employment	4.0%	1.3%	2.7%
	Own-account trade	24.0%	25.3%	24.7%
	Total	**100.0%**	**100.0%**	**100.0%**
Child/Dependant (V= .253, Sig= .216, N= 48)	Farming	22.7%	42.3%	33.3%
	Waged employment	18.2%	23.1%	20.8%
	Own-account trade	59.1%	34.6%	45.8%
	Total	**100.0%**	**100.0%**	**100.0%**

Source: Household survey

Figure 6.1 Reasons for engaging in business



V= .294, sig.= .023*, N= 131
Source: Household survey

Dwelling units

Like elsewhere in Nebbi district, the study population mainly reside in temporary huts (91.7%) made of grass-thatched roofs, mud wattle walls, and floors that are routinely maintained by smearing with black soil and cow dung. Although there is no significant relationship among clients and non-clients, it is only clients (3.1%) who have permanent houses. While 19.5% of non-clients use hurricane lamps for lighting, the majority of clients (94.5%) use '*taduma*' (small kerosene lamps).

Similarly, the majority of non-clients use charcoal (13.0%) while clients use firewood (93.7%) for cooking.

Loan transactions among clients

Table 6.4 shows that, while during the start of taking loans 5.1% of clients never took any loan, at the time of study all the clients had taken loans. It also reveals that, during first loan the majority of the clients (89.6%) borrowed below Ushs 300,000 (< €250) as compared to only 6.3% who took loans of over Ushs 500,000 (> €250). This trend changed at the time of the study. There was no case of those who did not take any loan while those who borrowed more than Ushs 500,000 (> €250) also increased from 6.3% to 19.0%.

How long each member took a loan however varied. Overall, 49.4% of the clients took loans for up to 2 years as compared to 36.7% and 13.9% who had taken loans for between 3-5 years and 6 years and more respectively.

Table 6.4 Percent of loan value taken

Loan value (Ushs)	First loan	At time of study
None	5.1%	-
Up to 150,000	29.1%	12.7%
150,001-300,000	27.8%	17.7%
300,001-500,000	31.6%	50.6%
500,000+	6.3%	19.0%

Source: Household survey

Microfinance and livelihood endowment status: A well-being focus

a) Livelihood endowment status (LES): The perspective

To answer the questions: 'with access to microfinance, what changes, if any, did occur in clients' well-being?', this part of the analysis seeks to unravel how well off or badly off MFI clients are compared to non-clients. Answering this question is important because, as I argued in Chapter 2, there are doubts about the contribution of microfinance to well-being improvement. Although the minimalists and welfarists argue positively that microfinance reduces poverty among clients by improving their well-being, the doubting Thomasses refute such claims. They argue that loans are fungible (Hulme & Mosley 1998) and that ‘debt is not an effective tool for helping most poor people to enhance their economic conditions’ (Adam & Von Pischke 1992: 1468).

To ascertain succinctly whether well-being changes did occur, I acknowledge the fact that there is need to clarify the minimalist and doubting Thomas’ debate. Foremost, there was a need to understand poverty that is often conceptually and empirically presented unclearly. Poverty is always largely subsumed in economic conditions tagged on wealth/income. As a point of departure, therefore, I see poverty as no longer an income issue *per se,* rather, it is multi-dimensional. As such, I did not focus on the analysis of income dynamics common in many microfinance impact studies. Rather, I opted, for an understanding of poverty that is perceptually valued and reflected in the lives of the concerned people so as to unravel the impacts of microfinance on its beneficiaries.

This change in analytical approach was accompanied by a methodological shift away from the traditional income-poverty analysis, as I will explain below. However, while in many microfinance impact studies income differentials between clients and non-clients in view of a country’s poverty line are used to attribute impacts, in this study I used a different approach called the Livelihood Endowment Status (LES) measurement.[6] This change is prompted by the realization that although income-poverty line approach is a good proxy, it suffers from economistic short-sightedness. By misconstruing wealth for well-being, yet wealth is but a subset of well-being, the approach is entrapped in the usual money-metrics approach that looks at monetary value of every aspect of life. Below, I expound on the gaps of such poverty measurements.

Challenges to the changing poverty analysis

While the first two decades of development promotion were preoccupied with fighting poverty that was narrowly seen as a material deficiency – income, consumption, and asset possession (Lipton cited in United Nations, 1998),[7] this changed in the 1970s and 1980s with basic needs such as nutrition, health, education, shelter, and safe water and sanitation taking prominent stage as acceptable human decency and thence a matter of human rights, freedom, and dignity (see UNDP 1997). Impliedly, the concept of poverty was enlarged beyond income and basic needs to human

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6 Referring back to Chapter 3 where I pointed that livelihood endowment represents the entire asset portfolios an actor has got and that it is gendered; the LES therefore represents the well-being status of the actor.

7 This work was influenced by Rowntree’s work on poverty line for England based on estimating a monetary equivalent for a nutritionally adequate diet, clothing, and rent (see Laderchi *et al*. 2003: 8).

development seen in terms of lack of, inadequacy of, and denial of opportunities for acceptable human capability. Subsequently, measures of human development like the human development index (HDI) emerged with aspects concerning longevity of life and literacy as part of basic needs added to income (UNDP 1997: 15; United Nations 1998: 5). Yet, with the politicization of poverty towards the end of the 1980s and a shift in the 1990s from an outsider definition and prescription of poverty to an insiders' viewpoint, new dimensions such as vulnerability (lifestyle volatility and risks) and voicelessness (for power relations that hamper political voices and rights) of the poor entered the bandwagon (Kanbur & Squire 1999: 19-23).

Although now poverty has a multi-dimensional outlook in both its causes and effects ranging from socio-cultural to economic and political aspects (World Bank 2000), the most common measure of poverty is the gross domestic/national product (GDP/GNP) approach concerned with household income/consumption in relation to a set of basic needs weighed along a purchasing power parity.[8] Other variables in the words of Hulme such as education, location, demographic characteristics, and economic activities, among others are seen as 'drivers, maintainers, and interrupters' that facilitate movement in and out of the 'assumed' poverty line. Besides, different status is assigned for the rich and poor; and those located at the lowest quintile are called ultra-poor, core poor, poorest of the poor, and destitute (Lipton 1996, and Kozel 1999, both cited in Hulme *et al*. 2001: 5).[9] Øyen (2002) criticizes such analysis when he notes that, while aggregated data are being used to show national or international poverty levels, these data fail to tell the processes behind the figures

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8 Data for this analysis is derived from household budget survey, living standard measurement survey, and beneficiary assessment. Poverty status is measured using different approaches at individual or household levels using private consumption only or private consumption plus publicly provided goods; monetary or monetary plus non-monetary components; snapshot or timeline; absolute or relative; and objective or subjective poverty (see Maxwell 1999). Importantly, the (income) poverty line divides the population into poor and non-poor. While headcount index measure the percentage below the line, poverty gap measure the average depth below the line. But, with the current debate on whether or not to use national account or household survey data to compute poverty status for a country, doubts are raised on the succinct reality these data sources depicts. And, with people unwilling to divulge their income and expenditure information; largely dependent on a dual economy; and that consumption is not a mirage of capability, it remains distant as to which poverty data is reliable and valid.

9 What should also be noted is that for poverty analysis based on panel data comparison of poverty trends the income or consumption functions used do not provide for household life cycles. Attempt basing on Yaqub's (2000) component approach provides some leeway because household averages are used. Still, a real problem emerges in the price index used. For instance, the poverty studies of Uganda by Okidi *et al.* (2002, 2003) are based on a constant 1992 price. While this provides for comparison over time they provide a faulty picture simply because the present is discounted into the past. For instance, while poverty fell from 56% in 1992 to 35% in 2000 at 1992 price, it implies that 35% of the people are poor given the income or consumption level of 1992.

as it is not possible to read into these figures anything about where and how poverty is produced.

Seen in this way, the stereotypical images depicted by such poverty analysis remain affected by numerous shortcomings. As it asymptomatically measures largely effects such as consumption, it underrates how painstakingly such consumptions are attained. And by giving purchasing power precedence over human dignity, the analysis ignores the processes people manoeuvre to access assets and adopt/adapt strategies for making a living. Thus, it looks inadequately at the power relations involved in who consumes what in the economy and the household. It is, therefore, not surprising that the analysis:

- Downplays non-monetized aspects of the economy such as women's care economy embedded in family domestic work.
- Relies on the questioned nutritional adequacy lumped in the food basket; a standard whose data is not derived from the poor besides assuming caloric homogeneity among different people, location, and occupation.
- Does not account for changes in livelihood practices as the poverty line is held at a constant despite changing life styles and market dynamics.
- Assumes that well-being can be equated with the capacity to meet basic food needs and the ability to choose from among different options (as if these options are always readily available and make the same meaning to all in the same way).

It can then be said that the poverty identity ascribed to the poor by the poverty line measure is incomplete and does not take into consideration the many facets of poverty that people experience let alone the processes involved in being poor or moving in and out of poverty. For instance, different exposure to the same poverty in intra-household are neglected.[10]

The above noted defects in the commonly-used poverty analysis partly explains why changes in poverty analysis continue to evolve from a purely materialistic economic focus (on income and consumption) to that which encompasses multi-dimensional components such as human (well-being), political (rights and voices), and socio-cultural (respected status/dignity) aspects. This multi-dimensionality is what Maxwell (1999: Box 1) refers to as 'poverty should best be described as income or consumption poverty, human (under)development, social exclusion, ill-being, (lack of) capability and functioning, vulnerability, livelihood unsustainability, lack of basic needs, and relative deprivation.'[11]

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[10] For an elaborate discussion see Ravallion (1994); Deaton (2002); and McKay & Lawson (2002).

[11] At http://www.odi.org.uk/publications/briefing/pov3.html

In line with Maxwell's observation, there is a need for an approach that provides for a simpler aggregation of the multidimensionality of poverty. The sustainable livelihood approach (SLA) that looks at making a living and deriving a meaning from it basing on a multifaceted means-end relation, taking into account asset and strategy dynamics within a micro-meso-macro linkages as well as the inherent power relations embedded in such relations, is a good point of intervention. By looking at how people using the various livelihood endowments and entitlements they have, engage in meaningful activities and derive different outcomes, the approach provides an avenue within which the multi-dimensionality of poverty can be assessed. In this way, a member of a society is considered poor if her/his living standard falls below an acceptable norm according to the prevailing socio-cultural values in that society (instead of the Washington's HDI standards).

This differentiation is important because while we all want to live longer, be able to read and write, and amass adequate incomes (the three facets of HDI), the fundamental question that is often avoided is: so what? This question indicates that income, long life, and literacy are not ends in themselves. Rather, they are means to other ends. Such ends are best answered by the responsible actors (or intervention beneficiaries). It is for this reason that I opted for the 'good life approach' that captures what the people desire to live for and its constituent parts as what they aspire to attain.

The SLA approach recognizes this fact by noting that people depend on a diverse array of assets to derived worthwhile strategies that in turn will yield for them meaningful outcomes. It further recognizes that these assets and strategies are diverse. Yet, the central role assets play in this means-end relation is best summarized by Bebbington who states that '[assets] are not only inputs to development but also outputs that give both meaning and resources to people. He contends that assets are 'vehicles for instrumental action (making a living); hermeneutic action (making living meaningful); and emancipatory action (challenging the structures under which one makes a living)' (Bebbington 1999: 2021-2044).

b) Measuring livelihood endowment status (LES): The practice

Above I presented the gaps in economistic poverty analysis and explained the need for an alternative. As a solution, I explored the possibilities that SLA offer, given its principles of people-centeredness and multi-dimensionality starting from what people aspire for in their lives. This change of approach also fits with the arguments presented in Chapter 3 where livelihood assets and strategies were shown as integral components of livelihood. They present both inputs for action and outcomes in the lives of the actors. As such, the asset portfolio actors have shows their well-being status, hence their ability to withstand shocks and stresses. Yet, these assets have contextual values in that their instrumental, hermeneutic, and emancipatory importance (in the words of Bebbington) depends on what a given people strive for.

That I opted for LES, I now explain how the LES approach has been operationalized and how the analysis was conducted. Before doing that, two things need to be pointed out here. First, LES approach is built on a number of pioneer works. Prominent are the works of:

- Moser (1998) on *Asset Vulnerability Framework.* Using an urban and social capital orientation, Moser models household vulnerability as a function of the number, diversity, and value of assets it owns. This framework looks at how asset (labour, housing, social and economic infrastructure, household relations, and social capital) portfolios are managed in different ways for survival and reproduction. Such asset management strategies, she argues, affect both the processes of asset accumulation and household vulnerability. The framework also highlights the ways in which community-level processes affect household well-being through their impacts on trust, reciprocity, and security. Thus, it shows that it is the assets that actors have which provide them with means of resistance to shocks and stress. These include both the assets that exist within the community and those accessed through its external relations. In this way, Moser's argument reiterates the fact that the assets and entitlements that individuals, households, and communities can mobilize and manage in the face of hardship indicate how well off or badly off they can be. As such, we could conclude that, the more assets people have, the less vulnerable they are, and vice versa.
- McKnight & Kretzmann's (1993) work on *Asset-Based Community Development* (ABCD) *approach* (see Foster and Mathie, nd). ABCD reflects a development shift from a needs-based or problem-solving approach to an empowering approach. While the former is characterized as being disempowering given its reliance on external support, the latter hinges on locally-available assets (categorized as individuals, local associations, local institutions, physical, and the local economy asset). By using appreciative inquiry methods in its 4D model: Discover, Dream, Design, and Deliver/Destiny, ABCD seeks to uncover and maximize development from the strengths within communities by enabling every citizen to take part in the development of his/her community. Through community mobilization it strives to map local assets; build relationships among them for mutual problem-solving; promote collective envisioning; and leverage external support only to support locally defined development. Thus local assets are

the basis for action and whatever is external is seen as a complement to local development.

- Bond and Mukherjee (2002) in the DFID-supported Western India Rain-fed Farming Project in Rajasthan. This evolved into a framework for monitoring project interventions – *Livelihood Asset Status Tracking* (LAST) – based on priority asset identification and routine tracking. LAST critically focuses at asset sub-clustering, as prioritized by the project beneficiaries, to identify what assets exist, in what quantity, and with what relations, at the time of intervention. Using the integrated evaluation process over time, it identifies these assets, processes, strategies, and outcomes (using the set indicators) among project beneficiaries. However, LAST has some operational problems. First, it focuses at intra-asset changes using worst-to-best pictures. This ignores the complexity and dynamic nature of inter-asset interactions. Secondly, the asset matrix measures productivity, equity, and sustainability; terms difficult to operationalized in practice. Finally, LAST is based on rating by enumerators, something that not only perpetuates beneficiary subordination, but is also susceptible to enumerator manipulation.
- *CARE's Livelihood Security Index.* From 1994 CARE adopted the livelihood approach in its development work that was structured as livelihood provisioning/relief, promotion/rehabilitation and protection/sustainable development (see Lindenberg 2002). To gain a better insight into its services delivery, CARE developed an 8-grid household-livelihood security index. The index focuses at water, sanitation, reproductive health, primary health care, income, food security, education, and community participation measured against availability, accessibility, quality, and use and impact. These components are based on CARE's work history. On a scale of 1-5 a village is rated on the various facets of the index in order to gauge its security and what facets of support it would need.

A notable challenge with this index it that it presupposes that the 8 key areas are the village priorities. Developed from a rather static entry point, the index serves CARE's programming interest. Besides, it can mislead in poverty identification because its orientation has a 'hidden CARE agenda'. Thus, because it measures more of the intervention outcomes than the inputs, the approach limits the value of assets as both livelihood inputs and outputs.

Despite their shortcomings, such as being more intervention-oriented either calling for improvement in asset building potential (as in ABCD and Moser's cases) or justifying a given area of an organizational intervention (as in LAST and CARE's case), these works revealed the importance of assets in poverty reduction. They reveal that a secure life is dependent on the presence of a multitude of assets as well as a prudent portfolio management. They also show that external supports merely (and should ideally) top-up on local assets in order to promote what the local communities envision. Finally, they demonstrate the fact that local communities are able (and know) what is good and bad for them and can ably monitor and evaluate external interventions using those indicators set by and for themselves.

These breakthroughs are vital for the LES approach. Other benefits aside, the focus of LES here is on using various community identified vital assets as a point for ‘relevance test’ of external intervention impacts. This test uses the very assets and strategies on which the people stake their lives as a yardstick to verify whether or not microfinance interventions do enable or constrain such stakes. In evaluation language, LES recasts the broader relevance assessment from global (or national) policy coherence to beneficiary needs. This is because in the LES approach, policy relevance is beyond policy coherence (exemplified by adherence to donor demands). Rather, it is about responding to local ‘felt needs’ of the beneficiaries rather than the usually ‘assumed needs’ felt by development organization for and on behalf of their beneficiaries.

Arising from the above pioneer works, the second issue to be pointed out relates to the contextualization of livelihood endowment status. To construct a beneficiary-oriented LES, there is a need to identify what good life, embedded in the livelihood assets and strategies they strive for to make their lives worthwhile. Therefore, the indicators to be used for well-being measurement must be identified and prioritized by the community (composed of men and women). In this way, LES can be used both in intervention and evaluation analysis.

In all, it can be said that LES is context-specific as it reflects the subjective views of the people. It recognizes the diversity of assets that actors utilize to adjust, cope, and (re)create their living as well as the diversity in power relations therein. The LES processes are different from the livelihood analysis (see Ellis 1999, 2000). It does not start with wealth ranking that at best tries to group people and assets on the basis of agreed upon wealth. In this way, a partial view is presented as the people-wealth relation is presented separately for each asset. As such, it can not depict a well-being status of a community.[12] LES instead starts with what the people cherish as a good life/well-being and progresses to locate the positions of each category of

[12] While in Ellis’ style each asset portfolio is worked separately (and later grouped in a pentagon), assets remain disconnected from each other. In LES, an overall picture of the entire asset portfolio is merged in order to determine well-being. For a detailed critic of Ellis’s approach see the ABCD model of McKnight & Kretzmann (1993 in Foster & Mathie, nd).

people basing on their endowments derived from a comprehensive summation of all asset portfolios.

Below I describe the process in this study by which the well-being indicators were conducted; the analytical approach to measuring the well-being status; and the emergent conclusion on the impacts of microfinance on clients' well-being.

Well-being indicators identification

In response to the changing poverty measurement defects, LES provides a better approach compared to the income analysis. However, this approach requires a clear understanding of poverty in practice. This is in line with the findings of Narayan *et al.* (2000) that ably distinguished between wealth (that income poverty measures) from well-being that refers to a good life (pp. 21-43). Well-being was dimensioned as material well-being seen as having enough; bodily well-being as being and appearing well; social well-being as being able to care for, bring up, marry and settle children, self respect and dignity, peace, harmony and good relations in the family and the community; and security as civil peace, a physically safe and secure environment, personal physical security, lawfulness and access to justice, security at old age, confidence in the future; freedom of choice and action. As such, wealth is not the same as well-being.

Thus, to understand poverty and well-being during the initiation of the fieldwork, community meetings were held with both the clients and non-clients separately. The primary objective of these meetings was to identify what makes a good-life as seen by the wider community. This identification was important because without such an understanding it would be almost impossible to assess what drives the people in the activities they are engaged in, let alone ascertaining the relationship between micro-finance services in their areas and their livelihood desires.

Before the community meetings, together with my research assistant, we focussed on exploring the conceptual clarity of the words 'poverty' and 'development' in the local language. Although we initially asked educated people (teachers and a pastor) in the area about the meaning of such terms, the community meeting revealed that poverty was termed as '*can*' which means being in a desperate situation of wants. As a noun '*can'* is masculine because while the noun '*ja'* applies to men and '*nya'* to women, such a poor desperate person was called a '*jacan'* (literally meaning a poor man). This 'masculinity' originates from the fact that women are considered as visitors without permanency in both their natal and marital homes. They can move anywhere away from where they feel '*can'* is bestowed on them. This partly explains why they are proverbially referred to as '*akuru ma welo camu neno ceng*' (meaning a visiting dove eats well aware of the time to exit).[13]

On the contrary, the opposite of '*can'* as a noun is '*lonyo*' which means riches/-wealth. It is also masculine because a rich/wealthy person is called '*jalonyo'* and not a '*nyalonyo'*. If a woman became rich she is called a '*jalonyo'* an implied change of status from the woman's status of having nothing to acquiring a should-have-been men's title. For instance, a number of women who have made it are nick-named 'mannish women' as they shine out in the community as do men.

However, not all aspects of wealth are desired. For instance, the common saying, '*jacan matek oloyo jalonyo magoro' (*meaning that a physically able poor man is much better than a rich disabled man since he can fend for himself instead of totally relying on other people); '*twora agyero jacan mapara kenda oloyo gyero jalonyo mawon adhura'* (meaning that one would rather marry a monogamous poor man than a rich polygamous man).

Further, '*can'* as an adverb means leading miserable or bad life ('*kwo matek, kwo marac').* The opposite of '*can'* as an adverb is '*kwo maber*' that means a 'good life'. While '*jacan'* lives in '*can'* it is not only '*jalonyo'* who leads '*kwo maber'*. It does not only need one to be '*jalonyo'* in order to lead '*kwo maber'*. At this active level, '*kwo maber'* is neutral meaning it applies to all people regardless of social categories such as rich/poor, women/men, and young/old. However, among the Alur it is recognized that '*jalonyo'* leads a better '*kwo maber'* than a '*jacan'* in some facets. For instance, a '*jalonyo'* who has no children or wife is not considered to be living the fully expected life of that '*lonyo'*.

In this way, poverty is also distinguished from development just like wealth is from well-being. While everybody needs wealth, there is desired and undesired wealth. As such, what is important for a comfortable life is not wealth *per se* but other aspects as well without which wealth is meaningless. It also became evident to note that poverty is not only a monopoly of the poor nor development by the rich but

[13] Such masculinity can be seen from a male power institutionalized machination in marital relations. This contention is because no women enters her marriage under a temporary contract with the hope of returning to her natal home nor remarry another man should her marriage fail. Women see their marriage as a permanent life-long commitment and opt to live and die in such relations. Mothers and aunties teach their growing and newly married daughters just these commitments. Mrs Adokorach (HHN24) narrates this fact:

> … soon after '*keny'* (payment of bride price), I was called by Mr Kisarach to join him in our marital home. I remember my mother and aunties lecturing to me how to shut up my mouth even in pain and how to live happily with a man. I was told only to talk when the worst has happened because anything bad was acceptable in marriage. I still wonder until now what is bad or worst (but it was my task to find out).

the rich and the poor change positions within both states of being rich in one aspect and poor in another. This analysis made me use a well-being approach that all people desire and work towards rather than wealth that does not reflect '*kwo maber'*.

Well-being indicator setting

This conceptual clarity on well-being ('*kwo maber'*), set the basis for holding the community meetings. Together with my research assistant, we held two one-day community meetings separately for clients and non-clients. The women from the sampled women groups attended with their husbands, although not all men came. Also present were some development workers, local council representatives, and opinion leaders in the area. Brainstorming techniques and common participatory rural appraisal (PRA) tools were used to facilitate the discussion.

During the meetings, participants were divided into six smaller groups of 7-10 people. In these groups, young (wo) men were separated from older (wo) men. Male and female leaders were also separated. Such social categorisation was done to encourage smooth discussion without the disruption by the various symbolic powers different holders have wherever they go be it in church, at a funeral, or in a community meeting. By such clustering, we were able to control for chauvinistic tendencies, wisdom domination, and leadership syndrome.[14] Therefore, by 'birds of the same feather' clustering, members were able to freely discuss among themselves.

These different groups were asked the same question: what a good life was in their context. This question was asked to enlist the key indicators to include in LES against which MFI clients and non-clients would be assessed to ascertain the impact of microfinance. The groups brainstormed and discussed the questions. With the help of a secretary, each group captured their views onto a flip chart. After their individual small group discussions, a plenary session was convened where each group reported and defended their answers. The reasons for the choice of identified 'indicators' were put forward. Although commonalities were easily identified, male-female differences and tensions on contested indicators were also evident. For instance, while some men identified graduating from drinking locally-brewed potent gin into drinking industry-made beer (such as Bell and Nile Special lager), some

[14] This scenario emerges from the fact that, one group either overtly or covertly circum to the 'I know it all' mentality. For instance, by having both husbands and wives in one group, the latter's effective participation is reduced as their husbands symbolically carry their headship status from their homes into the meeting ('chauvinistic tendencies'). Likewise, when young and old women are grouped together the problem of having the former either shut down by, or by self-restrain in favour of, the latter is eminent ('wisdom domination'). A similar thing would also occur if group or village leaders are mixed with the members they lead ('leadership syndrome').

men and women termed this as sinful consumption, a waste of resources, and a greedy persons' consumption.

This exercise brought out some core aspects of well-being that the community strives for regardless of one's status (as a microfinance client or non-client). It also made clear why certain aspects of life were considered a 'must-have' and others not as well as which ones had more meaning to women than men.

To complete this process of having an agreed upon 'the well-being indicators' for the community, a ranking exercise was conducted after an explanation of the method. A pair-wise ranking method was used because it presents options for weighing between opposing indicators thereby limiting the temptations to rigidly defend ones' initial suggestion. This exercise, apart from making agreement on contested indicators, also refined the extra-long list developed from the various groups into a small manageable list.

After the ranking exercise, each prioritised indicator was enlisted within its livelihood asset clusters. Further discussions were held to elaborate on their usefulness. The clusters were then used to construct the LES table (that was subsequently integrated in the household survey questionnaire).

These prioritised well-being indicators (in Table 6.5), apart from rhyming with what has been pivotal in other poverty studies,[15] reveal the vital inter-linkages between livelihood assets and strategies on the one hand, and the importance of processes in the maximal realisation of desired and appreciated outcomes on the other hand. Such linkages portray the holistic view of life inherent in the multi-dimensional aspect of people's livelihood as actors long for good life in economic as well as physical, social, and political facets. Further, it shows the vitality of assets as both means and ends from a given livelihood strategy. Although women and men, in seeking for good-life, demonstrate the integral value of familial relationships, the various processes of access, utilization, and transformation of these well-being indicators are associated with cooperation and conflict. As such, these indicators present the key area in the community where gendered practices and its power wielding and yielding revolve.

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[15] For a detailed review of the importance of these indicators, see Agarwal (1997) on importance of land in agricultural economy; Ashley & Nanyeenya (2002) on livestock in Uganda; Appleton (1999, 2001) in Uganda on poverty and education; and Carter & May (1999) in S. Africa for remittance and transient poverty.

Table 6.5 Priority well-being indicators for LES construction

Asset indicators	Reason for choice
Natural asset • Have land size of 3 or more acres	The primary reason was that one is able to produce crops in large quantities for both food and income security. It also relieves one of the reliance on the unsteady and often demeaning land rental services.
Physical asset • Have permanent housing unit • Have livestock (cattle, shoat, and poultry) • Have good house wares (radio, a bicycle, and a bed/mattress)	The reasons are largely related to social pride and prestige such as: Not being bothered with regular housing maintenance that is costly; Being able to pay pride price for children and receiving 'important' visitors without shame; being informed and having easy access to outside world without manipulation; and having good rest.
Financial asset • Have a business (an IGA) • Is a waged-employee • Have a bank account	The reasons mainly linked to future security for facing 'tomorrow' by having an assured source of steady cash for the ever changing lifecycle events. This is either by daily (and or periodic) earnings, or safe custody of whatever income is earned.
Human asset • Have secondary education and beyond • Receive treatment in modern medical facility • Live in a good home with safe sanitary environment • Eat well (meat, fish, and sugar)	The central reasons reveal the need to payback to one's self (or household member) as a way of ensuring that one derives the best from her/his labour on a sustainable basis through: being able to get salaried employment and read 'required signs' with ease; avoid witchcrafts associated with bad omen practiced in traditional medicine; being able to prevent the high disease burden; and being able to build one's body easily after hard work.
Social asset • Member of multiple groups • Make remittance to natal home • Live in a monogamous relation • Face no domestic violence (beating, rebuke, sex abuse).	Here the community looks at strengthening their social harmony by building a wider network of support in times of problems; setting up a situation of being accepted if marriage fails or after spouse's death; concentrating asset acquisition and improvement within a family; and reducing bodily and emotional harm and shame in the community.
Political asset • Elected political leader or committee member • Participate in community development programme (planning, implementation, and M+E stage)	The emphasis here was related to a wider community interaction in order to ably benefit from government and NGO resources; and being able to voice concerns and needs and also have a sense of pride in associating with development initiatives.

Source: Community meetings.

Data analysis

The data used for this analysis were derived from the household survey. The analysis is based on the principle of simple index construction (for details on the analysis procedure see Annex 10 and 11). The LES was calculated using the following summary steps:

- Each indicator in Table 6.5 constituting an individual asset sub-sub cluster is given an equal weight (0=no and 1=yes).
- This was followed by calculating the individual asset sub-sub cluster index.
- Normalisation of individual asset sub-cluster index was then done to ensure comparability between individual asset clusters.
- Individual asset cluster portfolio index was then calculated by getting an average from all its individual asset sub clusters. Deriving from this was the overall asset portfolio index (see Table 6.6).
- Finally, using the overall asset portfolio index, a weight of 0-1 score (with quartile proportion) was assigned to derive the various LES (well-being status) (see Table 6.7).[16] The scores for clients and non-clients were then used to locate their position within the various well-being status categories. In this case, both clients and non-clients with 0.64 index score fall within status 2 of medium well-being status.

Table 6.6 Summary of livelihood asset portfolio index

Asset cluster portfolio	Clients			Non-clients		
	Observed	Expected	Index	Observed	Expected	Index
Natural asset	68	79	0.86	71	77	0.92
Physical asset	363	553	0.66	394	539	0.73
Financial asset	106	237	0.45	87	231	0.38
Human asset	821	1027	0.80	768	1001	0.77
Social asset	150	474	0.32	153	462	0.33
Political asset	217	316	0.69	208	308	0.68
Overall asset portfolio status	1,725	2,686	0.64	1,681	2,618	0.64

Source: Household survey.

[16] Hulme *et al.* (2001) after Jalan & Ravallon (2000) used 5 clusters: never poor, occasionally poor, churning poor, usually poor and always poor. I find limited differentiation between occasionally and churning poor so I use a 4 cluster approach.

Table 6.7 Livelihood endowment (well-being) status categories

Status 1:	This includes those with 0.76-1 (or 76-199%) score. They are considered to have a *high well-being status*. They are the well off and with a secure well-being status.
Status 2:	This group scores 0.51-0.75 (or 51-75%). They are considered to have *medium well-being status*. They are near well off and with a normal well-being status.
Status 3:	Are those having 0.26-0.50 (or 26-50%) score. They are considered to have a *low well-being status*.
Status 4:	Are those between 0.0-0.25 (0-25%) score. They are considered to have an *extremely low well-being status*.

The impact of microfinance on well-being status

In aggregate terms, the finding above shows that both clients and non-clients are in the same well-being status. This same LES rank reveals that microfinance has not improved the well-being status of the clients relative to that of non-clients. For clients who have been engaged with microfinance for more than three years, this finding means that such an engagement has a very negligible value-addition to their well-being status. This finding rhymes with Grimpe's (2002: 14) study of FINCA clients in Uganda that 'loans simply help in muddling through as a short-term relief of securing livelihood than building a long-term security' and Rahman's (2004: 39) assertion that microfinance often makes insignificant effects on the poor. It also reaffirms the contention of Adam & von Pischke (1992: 1468) that 'debt is not an effective tool for helping most poor people enhance their economic conditions' because 'credit is not a significant problem faced by agricultural smallholders compared to price, land tenure, technology and other production risks'.

However, other than the aggregate returns, there are areas where microfinance has made marked changes in the different facets of the livelihood assets. Generally, clients made insignificant gains in financial and human assets. These gains were levelled off by non-clients' gains in natural and physical assets.

By exploring further into the various asset sub-clusters using logistic regression analysis (see Table 6.8 below) it is evident that microfinance has significantly impacted positively on clients' ability to secure poultry and bicycles, secondary education, utensil drying racks and animal dens, make remittances to natal homes, eat meat and take tea with sugar, and finally to strategically belong to more than one women's group. These different areas of gains cover both male and female gender domains. For instance, bicycles, secondary education, remittance, and animal dens

Table 6.8 Regression analysis of the impact of microfinance on well-being indicators

Asset categories	*N*	R^2	β	*S.E*
Natural asset				
Land >3acres	156	.020	-.649	.535
Physical asset				
Have cattle	156	.003	-.179	.332
Have shoat	156	.002	-.167	.445
Have poultry	156	.114	-1.473*	.466
Have radio	156	.026	-.704	.471
Have bicycle	156	.076	-1.090*	.392
Have bed with mattress	156	.000	.027	.833
Have a permanent house	156	.151	-17.971	4580.413
Financial asset				
Have IGA	156	.004	.281	.504
Have bank account	146	.212	18.852	4580.416
Is an employee	156	.019	.503	.349
Human asset				
Have secondary education and higher	156	.146	-1.971*	.650
Trained in IGA-SPM	156	.136	-17.552	4580.414
Treated in modern medical facility	116	.003	-.209	.492
Have main house	156	.117	-16.846	4580.414
Have kitchen separate	156	.188	-18.704	4580.410
Have latrine	156	.002	.224	.628
Have bathing shelter	156	.001	.113	.401
Have garbage pits	156	.009	.342	.351
Have utensil drying rack	156	.166	-1.734*	.440
Have animal den	156	.067	-.958*	.352
Eat meat	156	.042	-.936*	.517
Eat fish	156	.000	.027	.833
Drink tea with sugar	156	.049	-1.154*	.687
Social asset				
Live in monogamous relations	156	.003	-.223	.413
Member in 2+ groups	156	.210	-19.020*	4580.416
Make remittance	156	.226	-2.021*	.440
Face no domestic violence	156			
Beating	156	.013	.408	.336
Rebuked in public	156	.012	.377	.326
Sex abuse	156	.000	-.026	1.013
Political asset				
Committee member	156	.008	-.398	.467
Participate in project Planning	156	.011	.356	.322
Participate in project Implementation	156	.013	-.469	.413
Participate in project M+E	156	.008	.306	.322

** Denotes 2-sided significance at p<.05.*

Source: Household survey.

are domains preserved for men, while poultry, group membership, and utensil drying racks are those belonging to women.

It can then be said that, women's power base that should have been embedded in their livelihood assets and strategies are insignificantly contributed to by engaging in the microfinance programme. In the words of Kabeer (1999a), such a lack of resource base has negative consequential effects on empowerment given that it limits the effective exercise of choice required for further achievements in challenging hegemonic power relations.

Concluding remarks

This chapter elaborated on how the impact of microfinance could be assessed from a beneficiary perspective. By using LES approach, it brought out how, using the 'good life' people strive for, impact studies could assess microfinance (and other development interventions) relevance to the good life people aspire for. Thus, by looking at changes in the LES, the study revealed the well-being status clients and non-clients attained. The findings showed that microfinance did not, in aggregate terms, improve on the well-being status of the clients relative to non-clients. This finding then contradicts the wider belief, among both the minimalists and welfarists, that microfinance is the tar on the road to poverty reduction. However, it portrayed that microfinance only facilitates, to a limited extent, few facets of clients' livelihood asset hexagon. Thus, it is noted that taking a loan does not automatically lead to securing a good life. As such, microfinance on its own is inadequate as a policy strategy for fighting poverty in rural areas.

7

Microfinance and changes in livelihood entitlement status

Introduction

This chapter answers the last research question: 'in what ways have clients translated their well-being changes into changing their gender relations individually and within their households and community?' This question sought to unearth whether with microfinance changes did occur, beyond well-being, in the gendered livelihood practices women face. Answering this question required further asking whether with changes in well-being, gender (power) relations changed in terms of: (i) clients reflection of themselves; (ii) access to hitherto denied livelihood strategies; (iii) gaining private property ownership rights; (iv) participating in vital decision-making processes; and (v) changes in institutional practices in the wider community.

The changes were analyzed using the livelihood entitlement status – LEnS-approach. The LEnS looks at changes ascribed to microfinance at the individual, in intra-household and at the community levels. It focuses at gendered livelihood practices, women's agency, and changes in gender relations. In this way, the chapter unearths what changed in the gender relations, and how those changes occurred, using both quantitative and qualitative analysis.[1]

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[1] To ensure confidentiality, all the names of respondents presented in the analysis are changed while their household/member number is maintained. The use of Mrs is only adopted here as a signifier title for women's marital status but not as an attachment to their husbands, something that many feminist have argued against as submerging married women into their husbands' possessions.

Microfinance and livelihood entitlement status

In Chapter 6, I analyzed the impact of microfinance on clients' well-being status using the livelihood endowment status (LES). The household level was the unit of analysis. However, this approach hid intra-household heterogeneity. The findings from the well-being changes masked household and women's heterogeneity. It could not also reveal whether the attained well-being status reflects a 'self-secured' empowerment by those who were hitherto disempowered. Besides, gender inequalities do occur beyond household endowment but also in the social norms and perceptions that guide gender relations. In this view, it became evident that the LES result: (a) does not depict who is with(out) claim-making rights over the attained well-being status; (b) does not show intra-household disparities in denial and achievement of choice between men and women, and boys and girls; and (c) does not recognize the agency power of women in changing structures and actors who bond them to inequality. This analysis left the questions: how did change occur, for whom, and with what effects in gender relations unanswered. Two important facts underscore these unattended to questions. First, empowerment occurs among the disempowered and specifically within their varied facets of disempowerment. Second, individuals approach constraining power differently by exploiting different existing opportunities in their midst in order to change or perpetuate inequality.

Such a masked outlook of the household is where women are disadvantaged as (wo)men experience well-being differently. LEnS, therefore, takes a detailed analysis by looking at change dynamics at individual, intra-household and community levels from a perspective of 'who reaps what from changes in well-being status.' Muthwa (1993: 8, cited in Chant 2003: 19) already cautioned about this homogenization when she stated: '[…] within the household there is much exploitation of women by men which goes unnoticed when we use poverty measures which simply treat households as a unit and ignores intra-household aspects of exploitation.'

The livelihood entitlement status (LEnS) approach

The shortcomings of LES noted above is improved on by the use of LEnS that looks at change from an entitlement perspective. This is because entitlement is about legitimate claim-making rights that women have as individuals and as members of their households and community. It is about the power to access, own, and make decisions over livelihood assets and strategies in view of the prevailing community norms and perceptions (cf. Leach *et al*. 1999; Chambers & Conway 1992).

As I argued in chapter 1, although complex and multidimensional, such claim-making rights are linked to the various power relations that operate at 4-interlined levels, namely, as: (i) 'power over' – a negative and controlling power exercised in a win-lose relationship; (ii) 'power with' – a collective power based on mutual support, solidarity, and collaboration but focuses at non-individualized benefit; (iii) 'power to' – a generative or productive power, which creatively allows actors to exercise their agency for the realization of their aspirations; and 'power within' – the spiritual strength and uniqueness that nurture self-esteem and respect for and acceptance of others as equals (Rowlands 1997). However, I also pointed in chapter 3 that such different facets of power are embedded in the gendered livelihood practices to the point that they entrench and in turn are entrenched by the gendered livelihood practices. The embeddedness of power in these social norms, as Agarwal (1997: 15) pointed out is because social norms: (i) set limits on what can be bargained; (ii) are determinants of and constrains to bargaining power; (iii) affects how the process of bargaining is conducted; and (iv) constitutes factors to be bargained over.

In this way, by looking at the practices that govern livelihood assets and strategies, LEnS provides the opportunity to look at power plays both in individual altruism or collective bargaining. By so doing, 'doxa' may get challenged and 'heterodoxy' emerges. Therefore, the LEnS approach is used because it presents the agency of women to recreate their gender relations using the gains they attained under the LES and beyond. It also focuses on relational outcomes that actors attain in engaging in making a living. Such relations are where power inheres and are continually recreated to either perpetuate or challenge hegemony. As such, LEnS analysis takes a systematic approach to understanding social change processes and it presents a dynamic unfolding process and results of change.

Therefore, as I pointed out in chapters 3 and 5, the LEnS approach applies at three levels: individual, intra-household, and community. At each of these levels, the LEnS approach explores the following aspects that signify changes in women's agency:

- At the individual level, attention is paid to women's reflection of themselves in relation to their ascribed ideal woman's image.
- At intra-household level, changes in access to livelihood assets and strategies, private property ownership rights, and participation in vital decision-making process are focused on.
- At community level, LEnS explores changes in the wider institutional practices to understand whether or not individual and intra-household

changes do create social changes in the wider community gendered livelihood practices.

However, important to note is that despite the various levels of change that LEnS captures, these changes do not occur in a linear way but are intertwined with each other. That is, it does not necessarily need a change at one level to occur before change at another does. Instead, these three levels share both feed-ins and feed-backs as they may occur simultaneously and in sequence. Their patterns are also different for different actors given that the power that drives them are experienced and responded to differently. Thus, it can also be said that the different change levels as is analyzed by LEnS do also reflect the different facets of power that the women gain. And that, such power changes are equally complex to disentangle as single entities on their own.

In this way, LEnS provides for a multi-level analysis of gendered practices. By looking at social relations from assets and strategies, it portrays how power as an analytical category cannot be studied in isolation, but rather, from the practical meanings actors have in given actions or results. This difficulty emerges from the fact that, for any action actors engage in, different facets of power are at play. For instance, as a woman takes a loan, she uses the 'power with' her other group members or her husband to access the loan. In the process, she also uses her 'power within' to identify the rewarding investment to make. Often, such an enterprise is invested in to gain 'power over' as the woman wants to own it. And, in the end, such gains are expected to make her project her 'power to' be appreciated as a good wife and mother. As such, it becomes rather complex to disentangle which facet of power was importantly at play. As a result, LEnS provides a better option of looking at the centers of action in terms of what is done, how it is done, and with what results in terms of the hitherto existing gender dimensions. Such changes, therefore, spell out the changing power relations hitherto embedded in those actions.

Microfinance and changes at the individual levels

At the individual level, LEnS explores how microfinance affects women's projection of themselves - gender positions, statuses, and image - given that they enter into their marriage as dependants on their husbands. By recognizing that, with microfinance, women's intra-household and community relations are recreated, the result of such changes in self-worth is immutable. With a shift in their gender spaces, individually women take a critical reflection on themselves as a wife, mother, daughter-in-law, aunt, mother-in-law and grandmother. This change is also enmeshed with changes in their 'power within' as their value of themselves as women and that of their household and community members change too.

From the data collected, a number of empowering evidences attributed to microfinance in this perspective are as shown below.

- *Pride in oneself*

Women clients showed their 'power within' in their pride both collectively in the focus group discussions and individually during individual interviews when they reminded us to critically see the difference they have with others in the community. The cases below reveal this pride:

> When you come to church on Sunday, what don't you see? We are smartly dressed with our families. We also offer good alms to the church compared to those who take Ushs 50 coins (€ 0.025). Our homes are also better off. At least you will find a comfortable chair to sit on other than on '*pany'* (a local name of mortar for cassava pounding) (Focus group discussion).

> I'm far better than many men in this village. I have a bank account and private assets. My business gives me money on a daily basis and I employ many of these redundant boys and girls. With all these, at least, I live a fulfilling life. Whatever I want, I work for until I get it (Mrs Kitu, HHN23).

- *Pride in up-take of men's roles*

Opposing the arguments that women once allowed space to enter the market are overburdened by taking over men's roles (Mayoux 2001; Kabeer 2001), in this study it was found that, women instead gain pride by taking over such roles. The symbols associated with such roles as they were traditionally attached to men get watered down and it becomes questionable to continue attaching them to men any longer. This gives the women 'power to' do as the men hitherto did. Rightly, as Marchand & Runyan (2000: 145) guide:

> […] restructuring depends heavily on gendered discourses and gender ideology for its own construction…. [it] entails reworking of the boundaries between meaning of femininity and masculinity, which are intimately related to the shifting boundaries and meanings of private and public, domestic and international, and local and global.

First, as the women diversify their activities with microfinance support, they start making direct cash contribution to the household income portfolio (see Table 7.1 below). This is contrary to the initial practice of farming where men grew cash crops and made income contributions alone to their household well-being. Asked if both husband and wife contribute an equal share to their household income, among non-clients all women said it was not the case as their husbands entirely made the contributions. On the contrary, among the clients, one-quarter (25%) of the women responded they shared household income contributions with their husbands. This is evidence that with loans, women clients take up to share in household income contribution.

Table 7.1 Distribution of shared contributions to household income

Category	*Contribution to household income*		*Total*
	Husband contributes 100%	*Husband and wife contribute*	
Clients	74.7%	25.3%	100.0%
Non-clients	100.0%	-	100.0%
Total	**87.2%**	**12.8%**	**100.0%**

V=.379, sig.= .000 at p<.05, N=156 .*
Source: Household survey.

Second, women have also proudly taken up other roles in their households. From their life stories, three notable cases which the women use to project who they were in their society exemplify this argument. Mrs Mafalda (HH10) has over the last four years been responsible for paying poll (graduated) tax for her husband. This is a compulsory tax levied by local government on 'productive' adult males (and salaried women). When asked, what her achievements were with the loan, she responded:

> My greatest investment, in my household that I'm proud of from the loan has been paying prompt graduated tax for my husband over the last four years. In the first year, because of his stubbornness, I waited for him to be arrested and taken to the *gombolola (*sub county headquarters). His parents and brothers did not have any cash. They called me and requested me to secure the release of my husband from jail because it will bring shame on me and our supra family. I asked them where I would get the money from as all of them never wanted me to do business. The next day, we went with the cash (tax and surcharge) and had him released. On our way home, he promised to set me free to do my business. From that day, we work and save money for his tax and he has become one of the prompt tax payers in this village.

Also, in this society where it is the men who pay bride price, Mrs Jeska (HHN68) and Mrs Helen (HHN01) paid dowry for their blood-brothers. These cases portray a life-long strategy of winning respect in one's natal home. The essence of bride price is to tie the married women not to her husband *per se,* but also to the source of the dowry. As it normally happens in men's case, since the man's family (parents and brothers) pays the dowry, the married woman owes allegiance to all. The married woman is compelled to succumb to the demands of the marital home or she is chased from her marriage. Thus, as the women paid the dowry, they gained insurance that should their own marriage sour, they can go back to their natal homes and have a good reception and respect from their sisters-in law married with their money. This can reinforce their negotiation position to win the favours from their male relatives.

In a similar vein, Mrs Ujwang (HHN19) paid for her own bride price. While it may appear to undermine her husband, Mrs Ujwang is too proud for having done that. To her it was a breakthrough in acting contrary to the usual demand that only a man pays dowry over a woman, what she terms 'old fashioned' as she narrates:

> When I got pregnant my father sent me to my husband. He was expected to pay *'ukiro', 'luk',* and *'dyel rimo'*.[2] As an orphan, he was unable to meet these costs. Still, I stayed with him until after delivery. Three months later, my brothers came to collect me back because the man was supposed to formally pay dowry before I could permanently stay with him as his wife. I refused and told them I was not going back home because my father had chased me. Besides, I loved my husband.
>
> I almost became like an outcast. None of my relatives would visit me except for my younger sisters. This isolation persisted for a long time as the proceeds from the farm were not enough. Things changed when I started this business that enabled me to start buying some goats. During my second loan, we managed to buy up to five goats which we exchange for a cow.
>
> After two and half years of tough work, we surprised my in-laws. We went to the elder paternal uncle of my husband and informed him of our plan to pay dowry. He laughed and mocked at us wondering where the bride shall price come from. We assured him that we were ready and only needed his blessing as an elder to make the marital arrangements ('*Keny')*. I also went and talked to my brothers not to overcharge the bride price during the negotiation process because we were spending almost all out lifetime savings in meeting the traditional rites.
>
> When my '*keny'* was finally accepted, which woman would dare call me '*nyako dhako*' (a term used for a woman living in marriage but not formally married)? Which woman had the pride and knowledge I had, of the pain of rejection and paying dowry. But, importantly, I became freer and more important than those whose '*keny'* were sourced from relative and friends.

Finally, women are also creating jobs for their husbands. As they balance between home, business, and farm works, sometimes the services of hired labour is not forthcoming. Neither is that from other family members, especially where children are either too young or are in school. In such a situation, the husbands have become 'their wives' employees' as Mrs Mafalda called it, in order to ensure that their family progresses. The story below presents some of the cases.

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[2] Customary fines are imposed on premarital pregnancy. For impregnating a girl, one is charged two goats, a sack of cassava, a kilo of salt, and some alcohol. For having a child out of wedlock the charge is normally a cow for a girl or a bull for a boy and the number depends on the number of children. And, for making one's mother-in-law dirty with blood during the delivery process (regardless of the location), one has to a goat and some tablets of soap.

> My third loan was when I had conceived Joy (their forth child). I had to change my business strategy. I introduced Jaa to the fishermen at the landing site. It became his duty to ride twice every week to the landing site to collect fish and bring to Alwi for sale. Sometimes, he has to take the fish to Paidha to my friends who sell and bring the money to me (Mrs. Akello, HHN49).

> My husband was always redundant and hiding at drinking joints. With my business, he now has a permanent job and can only squeeze time to relax with his clansmen. He travels on a bicycle to Pakwach once weekly to restock the kiosk. He also travels with me everyday to buy fresh fish for sale (Mrs Mafalda, HHN10).

- *Gains in functional money management skills*

Through the engagement in microenterprises, women's self analytical and enterprise management skills related to 'business best practices' are improving. In this way, they fee a gain in their 'power within' given that they ably manage their enterprises with pride. Women were asked whether or not they calculate business profits and separate business money from other household money. Although statistically insignificantly (V=.134, sig=.115, N=139), it was found that only 32.4% of non-clients compared to 67.7% of clients calculated profits. Similarly for keeping separate business from other household money, although statistically insignificant (V=.148, sig=.081, N=139), it was found that only 33.8% of non-clients compared to 66.2% of clients adopted the practice. Mrs Anek (HHN21) who sells agricultural produce proudly stresses her experience:

> We were trained to ensure that we closely monitor the performance of our business. I remember vividly the trainer remarking that many a times we are only engaged in 'busyness' and not 'business'. This remark has stuck within me. I sat and looked back at whatever kind of things I used to do and at the end found myself not progressing. Then, I had to keep a strict rule on 'my' business. I know I have not got a good education but with my P4 at least I can manage to some extent. I always write down what I have spent on the business. [She pulls out her exercise book and shows it to me].[3] At the end of the sales of a stock, I'm able to know how much profit I have been able to make. If it is more sales, much the better! But if it is a loss, I have to tighten spending on the next stock.

'How do you do that?' I asked.

> Sometimes if you know that transport in taking much money, you simply combine with friends who are going to the market to send one person and all of you share the travel cost.

'Then how does it benefit you?' I asked. She elaborates:

> You know if you must go in person, you will pay the full fare. And while there, you will need to eat and sometimes some good things just crop up and you find yourself caught up into buying them. So by combining and not going you reduce all these costs, which gives you a saving.

---

[3] The records show cost incurred and income although it misses out on many costs incurred such as market dues, daily labour costs, etc. Impliedly, profit calculation is not based on the entire microenterprise costs.

‘But don’t you think that this is only a displacement of cost on the person who is going and it is also risky because the person can decide to cheat you?’

> Well, I have a different view. About cheating, that would be disastrous because we all know and monitor the market. If she does that, during my turn to go I would repay her the same way. And, who would like to have a bad payback? On the issue of transferring cost, true but if I can do that twice why not. For me and the colleagues, it helps us save.

Associated with the above practices is opening own bank accounts by clients. It is a policy of the bank to have all its clients open individual or collective accounts. This is a precondition before any loan is granted. However, at the time of the study, although the non-clients were left with two weeks to finalize their training and start applying for loans, none of them had opened any bank account. Apart from the collective account for the clients, six members had individual accounts registered in both the loanees name (3 cases) and that of their husbands (3 cases). In this way, women are proudly joining the formal financial market something that used to be only done by men and highly educated people.

The shared registration as a reward to the men, however, came at a *quid pro quo* as Mrs Kito (HHN23) reported. To her, it was a strategic power maneuver to detract her husband from prying into her privacy let alone allowing her to engage in the business wherever she felt like. In her story she states:

> When my business was doing well I needed more time to concentrate on it but Mr Kito could not allow me. He was too strict and sensitive on every move I was making. After learning that one could open an individual bank account with the bank I floated the idea to him. I asked him whether we could open an account where we could save the little money we were earning away from home pressure. He was negative about the idea. That night I endeavored to explain to him what it meant to have the account. I gave him examples of how we had spent money by giving to his sister who never paid back simply because even if her need for the money could have waited, the mere presence of the money made us feel guilty not to give it to her. Finally he asked, ‘who would own the account?’ I told him, ‘both of us’. He was still adamant until I told him I needed to inquire from the loan officer if a non-member like him could operate an account on behalf of a member. This was what I did and when the response was in the affirmative, he got excited because he knew that was his key to controlling all the money I would be earning and savings.
>
> What a fool would I have been? Just to earn my money and give it out like that to a man who is not appreciative? Over my dead body! All I needed was such a chance like this. From that time until now, I move on trade but also take the opportunity when I have some sizeable cash to go to my brother and we invest in our [secret] business with him. What I do is to ensure that I make some periodic savings on this account. Actually, I give the money to him to deposit on the account. But I ensure that he comes back with a bank-stamped deposit slip which the loan officer told us is the only evidence that money has been deposited on the account. I take this slip to our group chairperson to help me read what is written on it to ensure that it is not forged and that he did not cheat me by depositing less money.

Microfinance and changes in intra-household relations

Gender relations inhere in intra-household relations among couples on the one hand, and between couples and other household members on the other hand. LEnS also focuses on intra-household level relations because it has marked consequences on both their well-being status and the positions they take in society. This effect for women is because their uptake of loans does not dissociate them from being their household members. Rather, as they receive loans, they enter into added obligations with both their group members and the bank, which requires them to adopt or adapt their livelihood strategies in order to ably meet their loan obligations. By so doing, they experience changes in their gender relations due to the changing claim-making rights in regards to access to, ownership over, and participation in decision-making on livelihood assets and strategies. Within these different domains, the various facets of power operate. For instance, driven by the 'power to' engage in business, women use their 'power with' other actors to identify and invest in the existing markets while taking into consideration stocking and profit gains. By so doing, they gain 'power over' their investments. This gain in turns changes their 'power within' as they become able to do what they were not able to do before.

Below, I present the findings on changes in these various domains with references to the gendered livelihood practices noted in Chapter 5.

- *Widened access to livelihood strategies*

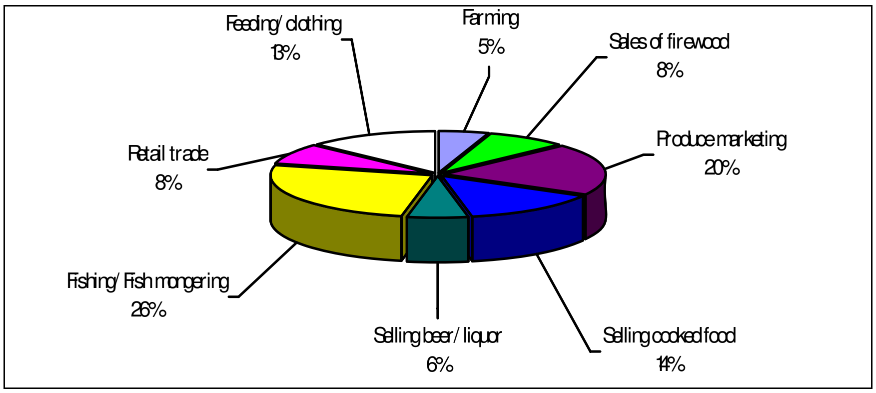
It was noted in both Chapter 5 and in the introduction of Chapter 6 that the household livelihood strategies are not only diverse but they are also gendered. With microfinance, new aspects of gender relations indicating empowerment have emerged as is shown below.

Market penetration, activity diversification, and mobility out of homes

Farming was noted in Chapters 5 and 6 as the main livelihood activity for women. However, with microfinance, a number of activity diversification has occurred. A significant number of clients (89.9%) have entered into new income-generating activities as is shown in Figure 7.1.

The figure shows the activities in which investments were made. It reveals that, apart from feeding and clothing that reflect a direct consumption investment, all the other investments are those that earn income on a daily basis. It also shows the shift by clients away from farming that is considered to have a long gestation period as compared to weekly loan repayment demand. Besides, women clients have also joined trade in core market areas such as retail trade in manufactured goods which were initially done by men. Finally, the figure also portrays the creativity with which women have responded to the market demand. In Alwi, firewood that used to be a non-economic good and occasionally sold by men is now a fast selling product. The story of Ms Adokorach (HHN24), below exemplifies this.

Figure 7.1 Activities in which loans are invested



Source: Household Survey.

When I joined my group all members were in one way or the other engaged in an income generating activity besides what was done for the benefit of the group. It was hard for me to get started. But because the pressure of failing to compare with other members was enormous I had to start to collect firewood and sell in Pakwach town. It was a hard start because I had to make one trip every week with a head-load of firewood.

It was barely 4 months in the trade when the bank loan story came. I was itching to take it although I was scared of what Mr Kisarach (her husband) would say and how I would spend the money. I contemplated the whole loan preparation period, imagining what the money would turn me into. The day I got the first loan (Ushs 120,000 or €60), three times what I had as my personal money, I went to Mr Kisarach and lined up my plan. He only said OK but on one condition, ‘be responsible for any consequences regarding the loan. If you fail, your parents and relatives should be able to bail you out and not me’, he concluded. I consented to this notice without any question.

With this money in my hand, I mobilised young boys in the village. They collected for me two heaps of firewood at only Ushs 25,000 (€12.5). I asked my father-in-law to allow me use his bicycle for a period of two weeks. He too willingly accepted on the condition that I service the bicycle then (only Ushs 18,000 or €9) and whenever it would break down. On servicing the bicycle, I again hired two energetic boys (for different load-travel shifts) at only Ushs 10,000 (or €5) to ferry the firewood to Emily’s home (my marital aunt). When the first trip was being transported to Pakwach town, I wrote and sent a small accompanying letter to Emily requesting her to start selling the firewood if anybody wanted. Immediately, I also mobilised for four more heaps at Ushs 49,000 (or €24.5).

The total sales I made in four weeks from the whole lot of this firewood was Ushs 392,700 (or €196.4). This was a big sum of money I had never handled let alone called mine before. Immediately, I repaid the loan in order to be free of debts and any accident that could make me lose the money or fail to repay. My husband was really happy.

In the meantime, I secured a trading license with Pakwach Town Council and the sub county allowing me to sell firewood; rented a room where to store my firewood; and set a chain of boys to run between Pakwach and Alwi. I also talked to Emily and my mother-in-law to allow Mr Kisarach to shift from Alwi to Pakwach. Although my father-in-law resisted, finally, we rented a two-roomed house for our residence and Kisarach shifted.

While waiting for the next loan I continued with the sales and restocking using the profit I made and my initial savings. Things moved very well up to the next loan. When I got the second loan (Ushs 250,000 or €125), I changed strategy. First, I bought a bicycle. Second, I started to burn charcoal. Finally, I urged the men and women in the village to collect firewood and sell to me. In this way, I had a full-time ready stock to choose from as well as the means to steadily ply between Alwi and Pakwach. Also with the charcoal I was sure of having sales even during rainy season when it is hard to collect firewood. Besides, with people selling to me firewood at their price the social mayhem that I was exploiting people's children cooled down since you either sell to Adokorach (nicknamed '*Adoko cente'* – meaning I have become money) or carry it on your head to Pakwach.

This time round, I was not in a hurry to repay the loan. I only honoured my repayment dates and values and continued to invest every little penny we had into both the business and other assets that we saw as vital for us. This is how we built that semi-permanent house (she points at her iron roofed and unburnt brick walled house). We also bought a cow, and eight goats. We had to farm three big gardens of cassava. I also had to buy (secretly) a cow for my maternal grandfather and a fishing boat with a net for myself (but supervised by my younger brother).

Mrs Akello (HHN49) also explains her diversification:

After repaying my second loan, I knew we were entering into a fish scarce season. I refused to take another loan but the loan officer and the Chairperson told me that it would make other members of the group to shy away from taking loans. Our chairperson asked me: 'Are you now selfish that you don't want other fellow women to get the kind of benefits you are enjoying? Are you forgetting so soon where you started from?' These were challenging questions because if they were selfish – which I'm not even in that case – my start would have not been possible and because I wanted other members to see that with hard work and not what people say one can move into a good social ladder. I decided to take the next loan.[4]

Because I had investment difficulty, that is, when fish is scarce the prices shoots up in the landing site yet in the market people have ready substitute and are reluctant to buy at a higher price, I made up another plan. I opted not to invest the loan into fish trade. My fish trade was purely depending on my fish net and hired boat. I decided to provide on lending services to trusted women. They would pay me back in 2-weeks with a 2% interest rate difference from that of the bank. It picked up and many women who were not members of our group and lacked capital with which to start some IGA turned up to get some money. I gave them the money on a

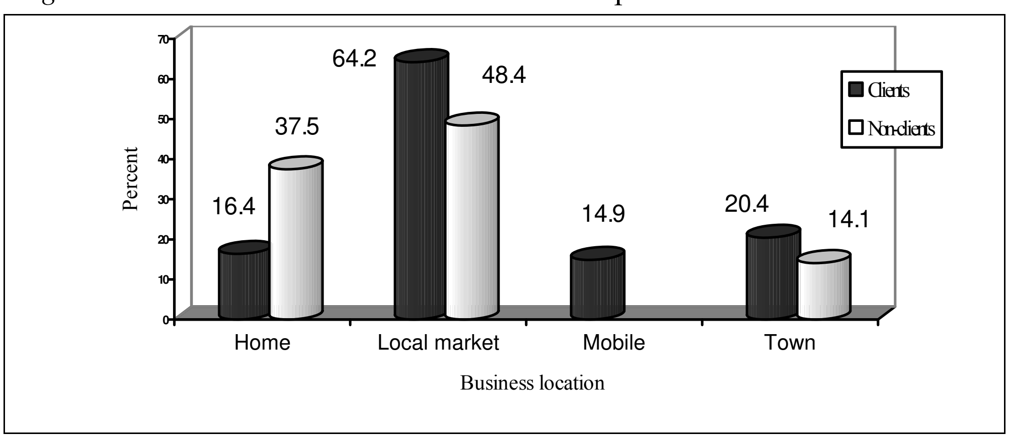
[4] Worth pointing out here is the fact that the business start-up of Mrs Akello depended on a cue of secret financial dealings. Because she joined the group late and had no money of her own nor any means to engage in one, she could not easily integrate into the group where women had their own savings managed by the chairperson. Because of her honesty, the chairperson secretly lent her some money with which to start her own business and informed members after she completed repaying. This reminder was therefore meant to reawaken her of the goodness of solidarity action beyond personal gain.

> clear condition that if they failed to pay back I would confiscate their security. I made sure I involved Jaa (my husband) in this business as much as possible and we also ensured that the husbands of these women loanees of mine knew of the deal and the pledged security. Akello brags, 'how many of these women in this local market would have started their small IGAs, without me as their bank?'

The stories of these two women present how they shifted away from their routine household pre-occupation with farming into trade. They also adopted activities that were initially conceived of as belonging only to men. Equally, they are engaged in activities outside the traditional kitchen-farm domain as their space of operations. Thus, microfinance enabled them to challenge the traditional gender role. It shows that women used their inspiring 'power within' that drives them to be good wives and mothers to invest their labour and loans in ways that yielded for them 'power to' engage in male domains and equally win 'power with' others to make their enterprises successful.

In this way, more clients (64.2%) compared to non-clients (48.4%) have walked out of their home confines into the local markets where they operate microenterprises. While a considerable number of non-clients operate their enterprises from home (37.5%) compared to nearly half that number (16.4%) by clients, it is only clients (14.9%) who have mobile business locations as they travel from one market to another (see Figure 7.2 below). This difference is because some of the investments of clients are in fishing and fish mongering (Figure 7.1 above), which are conducted outside of Alwi area especially along L. Albert and R. Albert Nile (stocking points) and in the local and far-off markets (sales points).

Figure 7.2 Location of women clients' enterprises



Source: Household survey.

In this way, it can be seen that with loans clients search for profitable enterprises other than farming. It is also evident that clients stretch their enterprise engagement outside their local market domain. This is an empowering aspect as women are no longer within the confines of the kitchen and farms. The story of Ms Adokorach (HHN24) cited above attests to this fact. She had to spread her enterprise within Alwi her marital home and Pakwach town as a sales outlet. Mama Gaudensia, an elderly woman aged about 85 years narrates her feelings about the mobility of young women engaged in microenterprises as she states:

> It is too strange these days. All these young women are behaving like men. They are very mobile. They leave home with the early morning birds and come back in the evening as the chickens are entering the houses from free range food hunt. It is even hard to know who is a man and who is a woman in those houses. My granddaughter in-law can not be found at home. Under the pretext of conducting her business, you only hear, Oh! Angela today has gone to Pakwach, Oh! Yesterday she was in Nebbi, and Oh! Tomorrow she will be going to Panyigoro.

Value addition to own labour

The shifting pattern of work women are engaged in with microfinance support is also accompanied by a shifting labour value in the community. A significant relationship was found in the labour used in running the various enterprises the women are engaged in (Table 7.2).

Table 7.2 Source of enterprise labour by enterprise ownership status[5]

Category	*Who own business*	*Source of business labour*			*Total*
		Self	*Family*	*Hired*	
Clients (V=.340, sig.= .012*, N=71)	Husband	4.2%	-	-	4.2%
	Self	32.4%	33.8%	7.0%	73.2%
	Joint	-	1.4%	1.4%	2.8%
	Family	1.4%	16.9%	1.4%	19.7%
	Total	**38.0%**	**52.1%**	**9.9%**	**100.0%**
Non-clients (V= .467, sig.=.001*, N=67)	Husband	16.4%	6.0%	-	22.4%
	Self	22.4%	37.3%	-	59.7%
	Joint	-	-	-	-
	Family	-	17.9%	-	17.9%
	Total	**38.8%**	**61.2%**	**-**	**100.0%**

** denotes significant at p<.05*
Source: Household survey.

5 To be noted is that, 'joint status' involve the husband and wife and under 'family status' either adult children or supra (marital or natal) family is involved.

From Table 7.2 it is evident that although both clients and non-clients are still trapped in the use of family labour in the implementation of their enterprises, it is only clients (9.9%) who are using hired labour. The hired labourer works on enterprises owned by the women, their family and jointly. Further, it is also evident that few women clients (4.2%) provide labour in enterprises owned by their husbands compared to non-clients (16.4%).

The findings reveal that, first, women are gaining ‘power over’ their labour amidst the competing trade-off in terms of activity diversification. Second, it shows that, although women still operate their enterprises as part and parcel of their household activities, they invest their labour strategically, with a preference to their enterprises. As these activities compete for labour demand, hired labour is sought. The hired labour enables the women to run their microenterprises and also fulfill their domestic work. In this way, even if they are to take a few days away from home, their domestic roles are met and at the same time their businesses continue to operate.

Thus, unlike in the past where men controlled the labour of their wives, with microfinance, women are engaging in areas where their labour earn better returns. Mr Tomia expresses the loss of authority over his wife’s labour:

> Before the loan business crossed amidst our marriage, we used to share our labour. Mrs Tomia (HHN51) would work on the farm without any complaint. Be it on the cotton field or on the fields for food crops. Now, things are not the same again. One, she has no time to do any other work, especially on my cotton garden. She only has time to travel on her business errands. When I request for some time off the market for working on the garden her response is simple, let us hire labourers because any single day spent outside the market will mean a big loss in terms of loan repayment. I have complained enough and will from now on only sit to see how she gets along.

Strengthened ability to save and diversify savings

People engage in diverse livelihood activities to gain better outcomes. These outcomes, as I pointed out in Chapter 3, are the assets they aspire for. By implication, as actors utilize assets to undertake their various strategies, they produce the assets as outcomes through asset acquisition, improvement, and accumulation. This constitutes their saving practices.

In this study, respondents were asked whether they made any savings at all, and if so, in what forms, and why in those forms. The findings indicate that while all non-clients (100%) responded that they save, only 87.3% of clients said that they saved. These different responses stem from the reason of lack of actual ownership over savings as clients felt the little savings they were making were always being used to repay loans. Mrs Milka (HHN30) remarked:

> What is there to call savings? All the cash I'm struggling to save is just flowing like water in a river to the bank. I'm left with nothing in my '*makamba*' (meaning 'money purse' that women tie around their waist) after every repayment schedule. So, I can confidently say, I am not saving.

Despite such a remark, the respondents indicated a diversified form of savings. Although a significant relationship was found in the forms of savings used by both clients and non-clients (Table 7.3), it could still be seen that while clients saved largely in cash, non-clients had diversified savings in cash, livestock, and the education of children.[6] These different saving strategies stem from clients' need to diversify loan use and loan repayment as compared to convenience, investing in the future, and managing risks among non-clients. The savings in livestock among non-clients confirms the fact that in many rural areas livestock provides for easy asset

Table 7.3 Type of savings by reasons for savings

Category	*Reason for saving in that type*	*Type of savings*				*Total*
		Cash	*Livestock*	*Cash and Livestock*	*Education*	
Clients (V= .612, sig.=.000*, N=67)	Safety	7.5%	-	-	-	7.5%
	Convenience	11.9%	-	-	-	11.9%
	Repay and get more loan	22.4%	-	1.5%	-	23.9%
	Risk management	14.9%	-	-	-	14.9%
	Stocking	10.4%	-	-	-	10.4%
	Diverse use	25.4%	3.0%	-	-	28.4%
	Future investment	-	-	3.0%	-	3.0%
	Total	**92.5%**	**3.0%**	**4.5%**	**-**	**100.0%**
Non-clients (V=.630, sig.=.000*, N=77)	Safety	3.9%	3.9%	-	-	7.8%
	Convenience	7.8%	20.8%	-	-	28.6%
	Repay and get more loan	-	-	-	-	-
	Risk management	16.9%	3.9%	-	-	20.8%
	Stocking	-	-	-	-	-
	Diverse use	10.4%	7.8%	-	-	18.2%
	Future investment	-	-	3.9%	20.8%	24.7%
	Total	**39.0%**	**36.4%**	**3.9%**	**20.8%**	**100.0%**

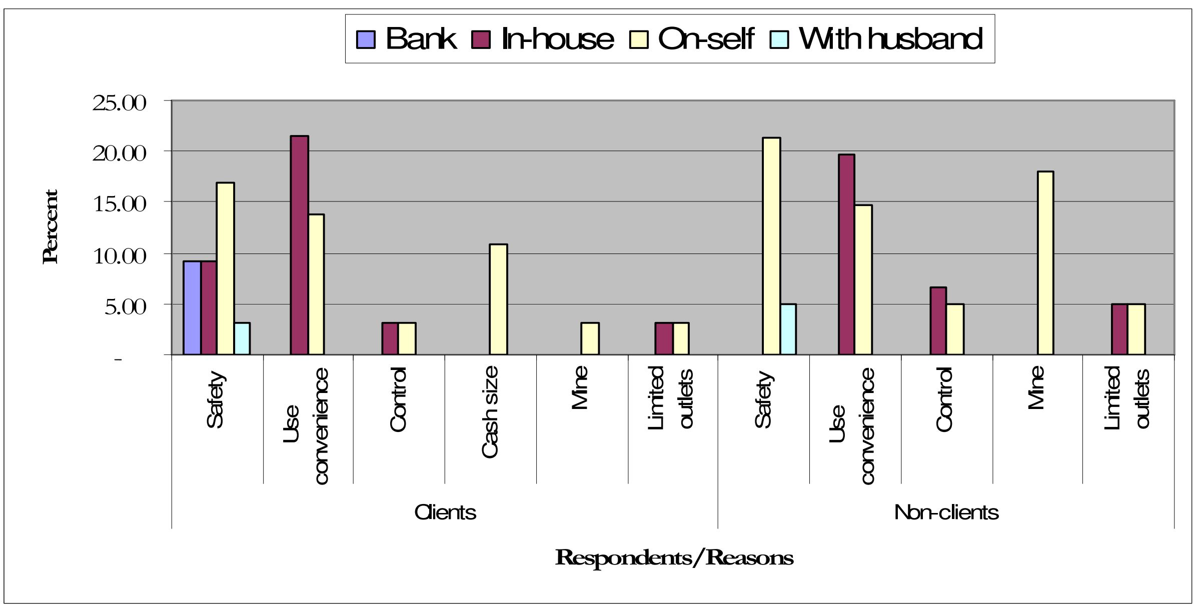
** Denotes significant at p<.05(N=144).*
Source: Household survey.

[6] Although it may appear as a contradiction given that none of the clients reported savings in education while the non-clients did, this response can be seen as a difference in savings perception. Indeed, the clients consider education as basic needs and not as a savings.

accumulation, maintaining social capital (when shared, lent, or given out), meeting financial needs, and are a means of security in times of emergency (Ashley & Nanyeenya 2002). Such a reason is different for clients, driven by a contingent renewal principle, who need cash to enable them juggle between their enterprises and repay loans promptly. As a result, women have gained 'power to' save in what used to be a male preserve and as such have the 'power over' such savings given that they need to keep safe the cash raised, restock for on-sales, and invest in various ways.

However, the high savings in cash among clients were mainly saved in-groups, in-house, and on one-self. As Figure 7.3 shows, why women use such saving outlets is because of their perceived safety and the use conveniences such outlets have. Mrs Kwirkwir (HHN77) echoes: '*because of the risks involved in my household with my husband, I resorted to saving my money first with my group and later with my mother-in-law*.'

Figure 7.3 Reason for using a savings location



Source: Household survey.

This different desire for saving outlets other than in the bank was also echoed by the FGD remark:

> Many members dislike to have their own bank account and also to save in the bank because of a number of reasons. First, you are not sure who is keeping the money for you that you can refer

> to. Second, you cannot just have your money as and when you want it. The procedure to get your money takes very long. While it is too easy to put the money in the bank getting it is like you have gone to get a debt and not what is yours. Third, the bank already has money why then again take ours to it? The bank should only lend and collect its own money but not to even get what we have. Forth, the bank is meant for the educated and not just everybody. How do you enter a bank? What language will you speak with even their '*askari*' (a watchman) especially when you look like us rural folks?

Increased access of girl children to education

The Universal Primary Education policy of free education to all children of school going age has widened educational participation and increased access to educational opportunities. However, this policy has not provided equal opportunities to all households. Those unable to pay for certain services such as buying school uniforms and books on time, and paying for school development funds, among others have their children sent home (Lakwo 2001). Unfortunately, when such expulsions occur, the girl children are affected more than boys. However, with the ability to engage in rewarding income generating activity, such a scenario is slowly changing as women have secured the 'power to' support the education of their children and dependants. Mrs Mafalda (HHN10) states:

> I have three kids and have also adopted two other children from my late brother. When I had just started with the loan business, my only daughter, Ulyera, had to drop out of school because there was not enough money to meet their educational needs.

'Why did it have to be the girl?' I asked.

> Does it sound strange to you? This is a common phenomenon. When things were bad for us, Ulyera had to come back home in order for the boys (Edgar and Muswa) to continue with school. The bright had to get the favor.

'Was it only for brightness?'

> Of course not! Boys are generally favored because they are the cultural heirs to their parents. No father will allow a girl to go to school at the expense of a boy.

'So, you needed the heirs instead of the girl who was ahead of them?' I pressed.

> What else would I have done? Even with me the boys take a first priority. In times of crisis you have to make a choice …. I know that things are not supposed to be like this. That is why when I got money *we* had to send her back to school. She tried to resist but she only had one option, to go to school and stay in my home or leave school and look for her own home.

'Why this option?' I interjected again.

> It is the only thing we can offer and leave her with as hers and only hers. When all the cows of her grandfather died, even her father became 'nobody' in this community. Without education, didn't her father become the best graduated tax defaulter? Even those who did not use to measure up to him were better than him because they had a small education with which to search

> life. This is why we resolved that she had to go back to school come what may. I'm glad she accepted and is doing well in her studies.

Equally, Ms Brenda (an orphan, aged 17 years) states how she and her sister Anet (aged 15) are being supported by the business of her auntie (Mrs Mafalda above) to continue with their education. Mrs Mafalda, a loanee, has taken over the roles of her brother and using her loan supported business, is meeting the educational needs of her late brother's orphans as Ms Brenda narrates:

> My father died in the LRA rebel ambush on Pakwach-Karuma road while travelling to Kampala. It was a big tragedy for us (me and my two sisters). Uncle Nick collected us from Kampala and brought us home. After the burial, we were not allowed to go back because there would be no one to take care of us. Here we found ourselves at home without education. After six months, my elder sister (Ms Flavia), already in senior four then, was forced to get married because she was becoming '*olonge'*. My turn was next as I was constantly being reminded.
>
> It happened that one day, we went to visit aunt Mafalda because she used to come home more frequently before daddy died and they were great friends. That was when she learnt that Flavia (my elder sister was forced into marriage) and the two of us were not going to school. She sobbed with us and sent us to go back home and collect everything of ours so that we could come to stay with her.
>
> Shocked with joy we hurriedly walked back home the following day. When we reached home, Uncle Nick denied us the permission to transfer to aunt's place claiming that she would turn us into 'house-girls'. After two days, Mafalda came home and asked us why we defied her. Uncle Nick assured her that 'we were not going to be her house-girls while she roams around on her businesses'. She immediately took all of us to our grandfather who after a heated debate said we were free to stay with Mafalda whether as house-girls or not. He reiterated the fact that after all there was nothing we were doing because Nick had failed to pay for our education.
>
> We then went with Mafalda. She immediately sent us to get our letters of recommendation from our former school in Kampala. After bringing the letters, she placed us in Uringi S.S. From that time till now, we have been in school. Aunty gives us everything – educational and personal. At least, I have escaped the marriage plan of uncle Nick and he has in the meantime missed the cows he thought he would secure.

- *Gains in private property ownership rights*

It was also noted that contrary to the capitalist conception of absolute property rights where one has the right to dispose of property in a manner that s/he decides, women lacked private ownership over many livelihood assets. In most cases, usufruct rights are granted to them in marriage over money, land, and animals. This is because culture sees them as 'visitors' who should not be given private properties. Either they will go away to marry hence they take away those assets to their marital homes, or they may dissolve the marriage and leave with those assets. In both ways, private property rights are denied because they cause 'asset loss' in either their natal or marital homes. This trend is changing as is discussed below. This change reflects the 'power over' gains that women wield over the various assets and strategies given that they have the right to use them.

Ownership of loans

Unlike during the previous loans from the government rural finance scheme and from ACORD that were received and owned by men, PNVB loan to groups are only given to women. However, as van Eerdewijk (1998) and Sen & Gupta (1997) observe, receiving a loan does not automatically mean ownership by the loanee as their husbands always takes control over the loan fund. Table 7.4 below shows that first, although loans are given to women their husbands gain ownership of some of the loans. Second, male and joint loan ownership increases with increasing loan size. Third, women owned loans across all the investment activities.

Table 7.4 Loan ownership by loan size and investment

	Who owns the loan taken				*Total*
	Husband	*Self*	*Joint*	*Family*	
Loan size now in Ushs					
Up to 150,000	1.3%	6.3%	-	5.1%	12.7%
150,001-30,000	-	17.7%	-	-	17.7%
300,001-500,000	7.6%	40.5%	1.3%	1.3%	50.6%
>500,000	-	12.7%	6.3%	-	19.0%
Total	**8.9%**	**77.2%**	**7.6%**	**6.3%**	**100.0%**
Loan investment					
Sale of farm produce	3.8%	13.9%	2.5%	-	20.3%
Sale of cooked food	-	13.9%	-	-	13.9%
Sale of beer/liquor	-	6.3%	-	-	6.3%
Fishing/fish mongering	-	24.1%	1.3%	1.3%	26.6%
Retail trade	-	6.3%	1.3%	-	7.6%
Feeding/dressing	2.5%	5.1%	-	5.1%	12.7%
Farming	2.5%	2.5%	-	-	5.1%
Sale of firewood	-	5.1%	2.5%	-	7.6%
Total	**8.9%**	**77.2%**	**7.6%**	**6.3%**	**100.0%**

Source: Household survey.

It was reported by the women that in cases where their husbands owned the loans the women clients were used by their husbands to access the loans. Yet, where a joint or family ownership was exercised a business in which the couple or the family was involved already existed. The story of Mrs Wendy and Mrs Nora below exemplify this. Mrs Wendy (HHN49) remarked:

> When the loan training started, I told my husband about the arrangement that our group had made with the bank for loans to us members. I also reminded him of my reluctance to continue with the training because I did not need the loan since I had no business of my own then. Further, I told him of the skepticism that our members had about what I would do after the training since I didn't have a business. This was like piercing the depth of his heart. He told me to sit down and get to understand life reality. He asked me if indeed I did not have any business in this village. 'Have you been telling your fellow women in the village that you have nothing to do with this 'family' business?' 'Don't they know that this is where we raise our money?' 'Come what may', he emphasized, 'continue with the training to completion. Apply for the loan and you bring it to help expand 'our' business.' Although I knew that he would not allow me to have a hand in this business, I also knew that he was seeking a way to use me. I had no choice but to manipulate the group. Indeed, the day I got the loan fund and brought it over to him, the reference to 'our family business' disappeared. He used it, but thank God, he was prompt with every repayment.

Mrs Nora (HHN36) reports:

> When we were taking the loan, we already had our small kiosk where we were selling general merchandise. All we needed was money to increase our stock. The loan came as a savior. As we were being prepared for the loan, I was also discussing with my husband and drawing plans on how much money to borrow, how to use it, and how to repay. In this way, when I received the loan, I straight away brought it into our joint ownership and use.

These findings reveal that some men manipulate women into getting loans from the banks for their use. It also shows that most men tend to take a prominent position in their wives' enterprises as such businesses progresses. Finally, the table portrays an increasing power that women have over their loan money and investment contrary to the hitherto norms that men are the controllers of money and money-generating activities.

Ownership over key household assets

As can be seen from Table 7.5, with microfinance women have gained ownership over some selected household assets.[7] These ownerships are mainly over poultry, beds with mattresses, their microenterprises, and their bank account. Other assets such as land, cattle and livestock, and house-ware such as bicycles and radios are 'gender closed' for women to have direct ownership over. Such a finding is corroborated by the different process of gaining ownership over assets as Mrs Kwirkwir (HHN77) reiterates:

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[7] It should be noted that this gain exclude ownership of assets that were tactfully acquired and kept outside the marital homes of these women.

When I stated my business with the loan, I made it a point that every market day (weekly) I saved some money at least. With this money, I slowly started buying clothing for myself, my child and at times for my husband. I graduated to buying livestock – goats and chicken. This relieved me of the shame of borrowing chicken every time we had an important visitor. I also managed to buy a new cock-brand (hand) hoe something that I had never used before in my life right from childhood.

… my greatest shock came one day (after a year of being a loanee) when my father-in-law called me and my husband and informed us that he was exchanging 5 goats from our own stock for a cow. I nearly ran mad. When the village heard of this, some men started calling me names – the man woman who was doing what her husband was unable to do. This action did me two important things. First, it made men in the community to urge my husband to change his negative attitude towards me. And, secondly, it gave me the impetus to work harder. My husband started to consult me also on matters such as farm decisions, what to buy; and importantly how to help our parents. I can assure you, things are not the same again. I have won the liking, respect, and dignity I always longed for …. No beating, no abuses any more. We now sit and discuss issues together. We also consult our elders together if there is a problem and they listen fairly.

Table 7.5 The impact of microfinance on private ownership of selected assets

Assets	*Number of cases*	*Regression analysis*		
		R^2	β	S.E
Natural asset				
Land	156	.001	.117	.327
Physical asset				
Cattle	97	.004	-.241	.467
Shoat	132	.001	.099	.445
Poultry	119	.089	-1.102*	.396
Radio	133	.001	.092	.451
Bicycles	116	.018	-.636	.633
Bed/Mattresses	150	.118	-1.761*	.656
Financial asset				
Business	138	.139	-1.878*	.659
Bank account	105	.081	-1.504*	.793

** denotes 2-sided significance at p<.05*
Source: Household survey.

Despite this, women have also taken on a different strategy such as in joint ownership (with spouse or family) over these assets. Such a strategy dents the hitherto male stand alone ownership over every household asset. In this view, Mrs Ajaruva (HHN55) states:

I always kept on longing for when I would have cows of my own. When I started my business of selling beer, all my savings were aimed at least at buying one of my own. After my third loan, I traveled to Korokoto to buy *nguli* (a local potent gin). When I reached there, I got my sister crossing over to Congo to buy fish for sale in Hoima a nearby market. I joined her and her husband in the venture. After this single trip I made a profit of Ushs 350,000. … Immediately I returned, I talked about my experience on the trip and next plan with Mr Ajaruva. He was happy but pointed to the fact that the cow would be in his name. I accepted but was disturbed the whole night because I knew doing so would make me relinquish my right over the cow.

The following day, before we went to buy the cow in Wadelai market I tricked him that we first go and tell his father about the plan and we get his blessing. He happily accepted. When we reached his father, I narrated my plan. He too was happy. I then asked Mzee whether it would be possible to have the cow in the name of my first son. He asked, 'why not?' At this point, Mr Ajaruva was unhappy because I had changed his plan. It was only when his father talked to him about how he started saving for him the cows he used for marriage when he was 10 years old that he reluctantly accepted the idea. Anyhow, I succeeded in ensuring that my labour was not freely wasted by a man who kept on mocking me whenever I spent sleepless nights travelling to trade.

Ownership over livelihood activities

Contrary to the norm that women should engage in livelihood activities that are owned by their husbands, the involvement of women in microenterprises is accompanied significantly by an emerging ownership over those activities. Among

Table 7.6 Enterprise ownership by type of enterprises run by women

Category	*Business involved in*	*Who own business*				*Total*
		Husband	*Self*	*Joint*	*Family*	
Clients (V= .395, sig.=.004*, N=71)	Sale of farm produce	1.4%	23.9%	-	2.8%	28.2%
	Sale of cooked food	1.4%	7.0%	-	2.8%	11.3%
	Sale of beer/liquor	-	8.5%	-	-	8.5%
	Fishing/fish mongering	-	19.7%	1.4%	14.1%	35.2%
	Retail trade	-	1.4%	1.4%	-	2.8%
	Others	1.4%	12.7%	-	-	14.1%
	Total	**4.2%**	**73.2%**	**2.8%**	**19.7%**	**100.0%**
Non-clients (V= .498, sig.=.000*, N=67)	Sale of farm produce	14.9%	35.8%	-	-	50.7%
	Sale of cooked food	-	4.5%	-	4.5%	9.0%
	Sale of beer/liquor	-	4.5%	-	-	4.5%
	Fishing/fish mongering	7.5%	6.0%	-	13.4%	26.9%
	Retail trade	-	-	-	-	-
	Others	-	9.0%	-	-	9.0%
	Total	**22.4%**	**59.7%**	**-**	**17.9%**	**100.0%**

** denotes significant at p<.05*
Source: Household survey.

clients, as can be seen from Table 7.6, the women themselves own a considerable number of the enterprises (73.2%) as compared to their husbands (4.2%). Mrs Angela (HHN8) reiterates such a shift in ownership that:

> When I started trading in cooking oil the business was a property of the family. Because the capital came from our simsim harvest, my husband had a strong arm in the business. He followed every bit of it everyday. However, when I started facing tough competition and sales dropped, he gave up. This sign of collapse made him one day to remind me to stop bothering with businesses that don't earn anything. 'It will not take you anywhere', he lamented. Although I continued with the business his interest in it reduced and that was when I slowly started taking control over the business. By the time I got the first loan to boast the business, I was already in control. As I beat competition and started increasing my income, he tried a comeback but that was like 'leaking one's vomit'. When I reminded him of how he ran away when the business needed joint effort then and teased him that it would be shameless to return when the harvest was in the granary (*dero*), he stopped. It is at my discretion now to talk about and decide what to do with the business.

Formalization of enterprise operations

During a focus group discussion with the clients, it was revealed that registration of microenterprises with legal authorities was being adopted. Such a practice is taken as one form of security of businesses from both government officials who come and close some businesses without notice while sourcing for '*kiti kidogo'* (a Kiswahili word for 'something small as a bribe') and also from husbands. However, from this pool of growing micro entrepreneurs only four clients (5.6%) registered their enterprises. Three of the four are registered in the names of the women because they consider the enterprises as their own. Mrs Adokorach (HHN 24) when asked about registration emphatically remarked: '*in whose name had you expected me to have registered this business? It is mine and mine alone'*. In a similar manner, the women considered that by registering the enterprise in their names they would get security over then. Such a decision is also prompted by unsafe marriages as Mrs Kitara (HHN79) states:

> I have decided to register my business with the sub county local government in my name because I want it to belong to me. I had to do this because my two co-wives were sent away by my husband for no good reason that would have warranted their being separated. None of them was even allowed to take any property she worked for. Julia left all her cassava in the field and now he is just using it for drinking. Amony had all her goats and millet in the garden sold. As the Alur say: '*olut mugoyo nyeki goyi*' (literally meaning, 'the stick that caned your co-wife can also be used to cane you'), the registration was a precaution against being caught unaware.

- *Participating in vital intra-household decision-making process*

Gender and marital status are some of the determinants of household control over assets. Yet, the household head is entrusted with a larger degree of control over assets by social norms. This implies that a household is a site of potential conflict (Moore 1994a). To avoid conflict and maintain marital harmony, negotiations are a norm through which every individual member secures space to maneuver. This can be done in an overt way as well as through hidden strategies like tactical compliance (Scott 1990).

One prominent arena for negotiation is the household decision-making process which normally occurs within the confines of limiting structural constraints. This part of the findings, therefore, explains the decision-making empowering achievements women have gained from their dynamic participation in the microfinance programme. Priority is given to the decision-making arena where women hitherto only responded to what their husbands, marital relatives, and the community decided.

Decision on loan taking and investment

Although money issues are traditionally seen as 'evil' for women and can only be transacted by men, with microfinance, women have gained an arena to make vital decisions, collectively and individually, over financial transactions. Table 7.7 shows that women individually made decisions on nearly half of the loans taken (48.1%) compared to their husbands (34.2%). They also participated together with their husbands and their families to decide on loan taking. A similar trend also applies for loan investments. This change in the social value of money shows that women have gained both 'power with' their group members and marital relatives and 'power to' make decisions on money be it in terms of inflow (from the bank) or outflows (through investments).

The table also shows that decision-making done jointly increased with increasing loan value; a sign that men still take prominent position in household fund management involving larger amount of funds. It is also evident that women have entered in decision-making arena hitherto monopolized by men, for instance, in investing in fishing/fish mongering, retail trade, and sales of farm produce. Yet, they preserved their gendered area of investment decision in sales of cooked food. However, during the interviews, some women reported that although they could have made the loan-taking decision on their own, it would be a risky venture. Mrs Christo (HHN44) narrates her story:

> I knew that taking the loan was something I could not play around with. I had a business but it was not as viable as I later learnt from the training. Therefore, I thought if I got the loan, I should switch into another business. However, it was tricky! The kind of business I wanted to switch to would require Mr Christo to accept first before I could make such a move. To avoid such foreseen problems, I had to discuss and agree with him on whether or not to take the loan.

Table 7.7 Decision-maker on loan taking and other loan processes

	Who decided on the loan taken				*Total*
	Husband	*Self*	*Joint*	*Family*	
Loan size now in Ushs					
Up to 150,000	1.3%	7.6%	1.3%	2.5%	12.7%
150,001-30,000	5.1%	12.7%	-	-	17.7%
30,0001-500,000	27.8%	19.0%	2.5%	1.3%	50.6%
>500,000	-	8.9%	10.1%	-	19.0%
Total	**34.2%**	**48.1%**	**13.9%**	**3.8%**	**100.0%**
Loan investment					
Sale of farm produce	6.3%	7.6%	6.3%	-	20.3%
Sale of cooked food	2.5%	11.4%	-	-	13.9%
Sale of beer/liquor	-	6.3%	-	-	6.3%
Fishing/fish mongering	7.6%	11.4%	3.8%	3.8%	26.6%
Retail trade	5.1%	1.3%	1.3%	-	7.6%
Feeding/dressing	7.6%	5.1%	-	-	12.7%
Farming	2.5%	2.5%	-	-	5.1%
Sale of firewood	2.5%	2.5%	2.5%	-	7.6%
Total	**34.2%**	**48.1%**	**13.9%**	**3.8%**	**100.0%**

** Denotes significant at $p<.05$.*
Source: Household survey.

Decision on key livelihood assets

Table 7.8 below reveals that women have gained some limited degree of decision-making in their households. They are only able to make decisions over securing and use of poultry, and bed/mattresses.[8] On the one hand, these gains can be seen to have occurred in the female domain because they have to do with home-based functioning. For instance, as the home custodians, women receive visitors and provide food and drinks for them as well as beds for those staying overnight. On the other hand, they are gains that enlarge the negotiation space for the women.

[8] It should be noted that this gain exclude decision on assets that were tactfully acquired and kept outside the marital homes of these women.

Receiving and treating visitors well is a ‘support buying gain’ that these visitors and the clan always use in settling domestic conflicts. In many cases, in-laws use such qualities to defend a woman who is seen to project a good name of their family or clan to outsiders against mistreatments.

Table 7.8 The impact of microfinance on intra-household decision making

Assets	*Number of cases*	*Regression analysis*		
		R^2	β	S.E
Natural asset				
Land	156	.002	.153	.321
Physical asset				
Cattle	97	.002	.167	.405
Shoat	132	.005	-.245	.357
Poultry	119	.117	-.250*	.391
Radio	133	.013	.460	.429
Bicycles	116	.004	.224	.377
Financial asset				
Bed/Mattresses	150	.049	-817*	.357
Business	138	.026	.620	.398

** denotes 2-sided significance at p<.05*
Source: Household survey.

Also, as noted under ownership of vital livelihood assets above, beyond the individual gains, women have joined their household decision-making arenas by trimming down the *de facto* powers of their husbands. Through joint and family decision making processes, it is now common that the man can no longer make a decision alone and it is implemented by all the household members. Mr Yosia aged 45 and married to two wives expressed his feeling of the change that the bank had brought into his marriage with dissatisfaction:

> I’m married to two wives: Mary (a non-client) and Anet (a client). While Anet is engaged in trade and does little farming on her own, Mary is a full time farmer. A big change has occurred in my home and it appears like I’m losing control. Anet started by presenting all her plan and work schedule. She followed this very religiously and for any digression she would ensure that we talked about a new strategy. Little did I know that it would become a thorn in my flesh to follow. She now expects me before doing anything in my house to let her know and we agree on it first. This is contrary to what happens with Mary. There I just do what I want and that is it. While it is easy to sell a basket of millet in Mary’s house for my own use, that cannot happen with Anet. She will want to know why I’m going to sell the millet and if the reasons are not satisfactory she will refuse. Any attempt to force my way always attract quarrels that raise the

eyebrows of my family members. This makes me feel a full man with Mary and a half-man with her [Anet]. Had I known, I should have refused the entire loan thing before it started.

Decision on children's education

As can be seen from Table 7.9 below, husbands, as is traditionally expected, take the lead in making enrolment decisions both among clients (61.4%) and non-clients (78.9%). They also lead in deciding on education expenses (60.8% among clients and 75.2% among non-clients). However, this trend is more eroded among clients where women are increasingly participating in decision-making regarding education expenses (49.2%) than in enrolment (38.6%). More women clients compared to non-clients largely participate in such decision-making jointly with their husbands than as individuals. In this way, it can be said that the initial educational responsibility entrusted to the men is being shared with their wives. It is only in the case of non-clients where 'others' especially relatives, friends, and in-laws, have a hand in making both decisions on enrolments and expenses. This means that economically, clients are empowered to meet the educational costs of their children and are thus able to make the full decisions whether on enrolment or expenses alone without any other person intervening.

Table 7.9 Decision maker on enrolment by education expenses

Respondent category	*Educ. expense decision*	*Enrolment decision*				*Total*
		Husband	*Self*	*Joint*	*Others*	
Clients (V= .848, sig.=.000*, N=171)	Husband	60.2%	-	.6%	-	60.8%
	Self	.6%	7.0%	-	-	7.6%
	Joint	.6%	4.1%	26.9%	-	31.6%
	Others	-	-	-	-	-
	Total	**61.4%**	**11.1%**	**27.5%**	**-**	**100.0%**
Non-clients (V= .843, sig.=.000*, N=161)	Husband	74.5%	-	.6%	-	75.2%
	Self	1.2%	6.8%	-	-	8.1%
	Joint	3.1%	1.9%	5.6%	-	10.6%
	Others	-	-	-	6.2%	6.2%
	Total	**78.9%**	**8.7%**	**6.2%**	**6.2%**	**100.0%**

** Denotes significant at p<.05.*

Source: Household survey.

Decision on livelihood strategies

- *Decision on microenterprises*

There is also an observed dent in women's participation in decision making about the microenterprises they are engaged in. While there is a negligible difference between clients and non-clients in self-decision making (45.1% clients and 46.3% non-clients) just as in the role their families play in such a process (18.3% clients and 17.9% non-clients), the husbands of non-clients (31.3%) still take a considerable share of decision-making compared to only 19.7% of clients. Inversely, women clients participate more in joint decision making (16.9%) than their counterparts among non-clients (4.5%). Impliedly, men's independent decision-making style is changing in clients' households more than in the households of non-clients (see Table 7.10).

Table 7.10 Decision-maker on business operated by women by type of business

Category	*Business involved in*	*Decision maker on business*				*Total*
		Husband	*Self*	*Joint*	*Family*	
Clients (V= .382, sig.=.009*, N=71)	Sale of farm produce	12.7%	9.9%	4.2%	1.4%	28.2%
	Sale of cooked food	-	4.2%	2.8%	4.2%	11.3%
	Sale of beer/liquor	-	7.0%	1.4%	-	8.5%
	Fishing/fish mongering	4.2%	12.7%	5.6%	12.7%	35.2%
	Retail trade	1.4%	-	1.4%	-	2.8%
	Others	1.4%	11.3%	1.4%	-	14.1%
	Total	**19.7%**	**45.1%**	**16.9%**	**18.3%**	**100.0%**
Non-clients (V= .654, sig.=.000*, N=67)	Sale of farm produce	23.9%	22.4%	-	4.5%	50.7%
	Sale of cooked food	-	4.5%	-	4.5%	9.0%
	Sale of beer/liquor	-	-	4.5%	-	4.5%
	Fishing/fish mongering	7.5%	10.4%	-	9.0%	26.9%
	Others	-	9.0%	-	-	9.0%
	Total	**31.3%**	**46.3%**	**4.5%**	**17.9%**	**100.0%**

** Denotes significant at p<.05.*
Source: Household survey.

The non-participation of men in making decisions on the sales of cooked food and beer in both categories is a manifestation of 'enterprise gender enclaves' that women strategically use to maximize their skills and domains outside male control. This is a revelation of the fact that household decision-making is not only based on headship status *per se* but also on the gender domain of a household member. The social symbolic accountability forces men especially to maintain their expected functionality domain. Women, on the contrary, are slowly penetrating into male domains, thereby challenging such norms. The hitherto seen as abnormal for a (wo) man to decide on activities outside her/his domain is now being challenged. Women clients are making own-decisions on fishing and fish mongering businesses something initially unheard of. Mrs Anyaliel (an old woman in her 80s) had this to say during our conversation-interviews with her about what she sees happening with 'loan women' contrary to what things are expected to be:

> Things have changed and the worst is yet to come. From the time of my birth I never witnessed a woman owning a fish net nor fishing boats. But 'madness' has entered our midst. Some of these loan women think money can make them do anything. The mad ones already have fleets of boats and nets in the far off landing sites. My own daughter-in-law is one of them. She has these assets that are used for generating her money. That is why she regularly moves to the landing site to see how the project is performing.

'Did your son allow her do this kind of business that is traditionally not accepted?' I asked.

> You should have been around to see how much trouble that [project] caused. My son did not know of it either. He only learnt about it much later and there was a big fight over it.

'Why the fight?' I further asked.

> He never wanted his wife to engage in what men do. He 'rightly' asked whether she was able to climb the boat, cast the net, and mend it as and when it was required. Fishing has many tasks some of which are spiritual and these can only be done by men.

'Did she stop?' I pursued further.

> Stopping? I tell you, these women are like hungry wolves. They need the money come what may. My daughter-in-law has continued with that [project] up to now. Ask her and she will tell you what gains she sees, that I don't see, in the [project].

- *Decision on savings*

Also important is the fact that savings do not occur haphazardly. Any saving that is made requires someone to make a decision about it. When the respondents were asked about who decided on their varied savings made (Table 7.11); clients largely had themselves (80.5%) making the decisions while among non-clients there is almost a shared decision-making responsibility between the individual women (59.7%) and jointly with their husbands (40.3%). Such a difference in savings decision-making was attributed to the type of savings. While it is easy to decide on cash savings, it is difficult to do that discretely if one is going to save in livestock, for instance, and in one's marital home especially. The story of Mrs Ajaruva (HHN5) of buying a livestock in her son's name shows how joint decision-making within a bigger family is done. On the contrary, Mrs Kwirkwir (HHN77) vividly pointed out how she is managing self-decision-making over her money when she states:

> 'Who else had you expected to make the decision on my savings for me?' She asked. This is my bank (pulling out her *makamba* – the money purse). It is always here on my waist 24 hrs. My husband and children know that it is here but none knows what is in it. Neither do they know how much I have. After sales, I just deposit the cash into this bank and I walk home. When I need to use it, I go to a secret place where I'm alone, count how much I need, and withdraw from the rest. In this way, I dodge having my husband or children to count how much money I have, know how much I have spent and what the balance is.

Table 7.11 Decision-maker on saving by forms of savings

Category	Forms of savings	Who decide		Total
		Self	Joint	
Clients (V= .473, sig.=.010*, N=41)	Cash	73.2%	14.6%	87.8%
	Livestock	-	4.9%	4.9%
	Both cash and Livestock	7.3%	-	7.3%
	Education	-	-	-
	Total	**80.5%**	**19.5%**	**100.0%**
Non-clients (V= .696, sig.=.000*, N=77)	Cash	35.1%	3.9%	39.0%
	Livestock	20.8%	15.6%	36.4%
	Both cash and Livestock	3.9%	-	3.9%
	Education	-	20.8%	20.8%
	Total	**59.7%**	**40.3%**	**100.0%**

** Denotes significant at $p<.05$.*
Source: Household survey.

- *Decision on remittance*

Although initially it was men's role to make remittances to their marital homes, with IGA involvement, women clients have joined in to take that responsibility, especially where their husbands are unable to. Ms Adokorach (HHN24) narrates her story of remittance making:

> With my business moving on well, I'm able to fulfill all the requests I made before God before I got married. I asked him to give me a good husband who would enable me support my old and sick mother. God's answer came from another route. My husband was unable to secure even a kilo of salt for my mother. He had no money and all he could give was his physical labour during farming season. This was not enough because the farm does not provide everything my mother needs let alone the fact that it takes too long.
>
> When I got the loan and the size of my profit as well as the savings improved, I made a decision to start a weekly remittance however small to my mother. I alternately send her food or cash. I buy sugar, salt, meat, and soap. My husband takes this every Saturday. This has conti-

> nued for the last 3 years and now my husband is in good books with my relatives because to them, he is fulfilling his due obligation as a good son-in-law.

Microfinance and changes in community practices

The last level of LEnS analysis is concerned with changes at the community level. Women suffer gender inequalities partly because of their individual self-oppression and intra-household subjugation. However, such gender discriminations are also rooted in a society's institutional norms (Kabeer 1994). Thus, the LEnS concern at this level is to explore whether women, individually or collectively, over time, use their induced changes at individual and intra-household levels to cause changes in the broader community structural practices. Should such a change occur, it recreates the existing norms and it inherent power relations to the point that the different facets of power will change to give new meaning to actors and their actions. Such a change shows the challenge existing norms are subjected to and hence they reflect the changing power relations among women and men and boys and girls in the community.

In this study, it was found that, with social change processes sparked at the individual and intra-household levels, the entire community arena is inescapable. The spill-over effects of such changes affect the wider structural framework of the community as individuals resist institutional practices and become 'models' of change for emulation by others. This influence is, however, met with mixed results: acceptance for those changes that are considered worthwhile or overdue, and resistance of those that are seen as shaking the foundation of the social setting. Although not all the community members share in the acceptance of and/or resistance against these wider changes, at least a number of the people I talked to, as presented below, fall within these two camps. While the former presents a smooth transformation process, the latter presents how women are assaulting the hegemonic practices in order to gain what is acceptable to them.

- *Community reconsideration of polygamy*

Although polygamy as a practice is accepted among non-Christians, the notion of 'one man one wife' is quite strong and many women are struggling to attain that. This is contrary to what Oni (1996) and Bird & Shinyekwa (2000, both cited in Bolt & Bird 2003: 16) contend to as polygamy is consented to and condoned by senior wives; because of advantages like good social image, higher power position in the marital home, added labour, and favors from the husband and in-laws, over their co-wives. It was found that the processes involved in securing the consent of the senior wife is intricate and senior wives just don't resign but they continue to fight to keep the privileges, however meager, they had before their co-wives were married. The story of Mrs Akello (HHN49) below depicts the pains women go through in accepting such practices:

> Everyone one was happy especially when I had the first three children, yearly. My troubles started when I could not conceive again. This took overall 8 years (between Amika and Joy the third and fourth child respectively). Jaa could not bear it. He wanted more children. His family pressure became intense and he was persistently being urged to marry another wife. Since he was the only son of his parents, they felt that having only three grandchildren was not enough. They wanted a clan out of him [sounds sarcastic]. My mother-in-law too castigated my husband to bring the second wife. She reminded me one time, 'how she persistently refused for my husband to marry such a crab like me to no avail'.
>
> During this tense time, Jaa had no time to make peace with me. Beating, public embarrassment, refusing food and bathing water was the order of the day. When it was enough with me because I insisted he did not need another woman, I finally gave in. I told him, in front of his father that he was free to marry as many women as he wanted and as his parents could afford. They retorted that 'you now understand the reality of life'. Besides, they said, they did not need any consent from me to marry Jaa another woman/women and blamed Jaa for being stupid all this time to wait for my approval.

Apart from consent under duress from the husband, even marital relatives aggravate such social pressure when they start negatively labeling the act as 'jealousy', a label that the senior wives never want hurled at them. Such a process of pain and shame always makes polygamy an unbearable condition for any woman to go through. The pains worsen with the inequality that is characteristic of sharing resources. This is because in a polygamous relationship, the favoured wife ('*da gyer')* normally gets preferential treatment together with her children over the other wife/-wives ('*dha landu' or 'mon landu*') and their children.[9] As a result, co-wives compete for the various but limited resources as Mrs Akello states:

> When Abili my co-wife was married things started in an easy way for her. My kitchen was allocated to her as her starting base. My mother-in-law advised me that since I started in her kitchen, mine should also be a starting place for Abili. I had no choice but to accept. We shared food from my garden because Jaa only used to concentrate on growing simsim and cotton for sale while I had cassava, sorghum and cow peas for home use.
>
> Over time, Abili became the darling of the home. She had twins and was nicknamed 'the Queen mother'. With this title, she sat and waited for Jaa or his parents to provide for her. When they could not, I was supposed to take over their failures. This was a menace to me because I had my children, husband, and in-laws to provide for but not for my co-wife. If I resisted offering something and our husband was informed about it, he would simply beat me up without

[9] The queen wife however is no necessarily the senior wife. It depends on who among the women won the favor of the husband and marital family. Thus, it can be any of the wives.

any question or clarification. This dragged on until he sold all the 4 goats we had bought from the farming proceeds.

Faced with such resource limitations and conflict, co-wives often enter into survival competition.[10] The less-favored wives find themselves under survival pressure as resources are withdrawn from them. Often, their lives degenerate and most of such women opt for separation.

The story of Mrs Akello was different. With the support of microfinance, she accumulated and improved her asset status. Such a status acted as a magnet that attracted Jaa. In the meantime, Abili who had relaxed her effort because Jaa (and his relatives) were providing for her and her children got into a worse-off status. She was eventually compelled to walk-out of her marriage because she could not comprehend to the new change of being neglected after such a long spell of pampering. In this line Mrs Akello continues:

> When Jaa's mother died, I had to take over her role in fending for my father-in-law too. It was a hard task because this was the time Jaa had deserted us. He only opened land for Abili and took all the proceeds from his farm to her. Because of my disability, I could not farm a sizeable plot of land. Food became inadequate. When I raised the issue to my brothers-in-law they all said I was jealous. I then took this as an opportunity to influence my father-in-law to allow me engage in some business. He accepted but on one condition that the business should be within the home. He was opposed to far off ventures.
>
> The other snag was that we (my father-in-law and I) had no capital with which to start the enterprise I wanted to pursue. It was at this time that we heard the news about the loan. With the loan, I embarked on my business. [Interestingly] as my business was progressing (in the third loan cycle) Jaa became close to me and my children and Abili was gradually being neglected. He started spending more time in my house to the point that one day Mzee cautioned us that I should not revenge by taking Jaa away from Abili completely. Jaa should have some time to be with Abili because she is his wife and her children were his. I told Mzee that I would not deny Abili and her children Jaa who is for us all but I cannot also send Jaa out of my house to go to Abili. It will be a shame. Jaa needed to plan his time. But Jaa said he sees nothing in going to Abili's house. The food she cooks I too cook, even much better. He has no trouble in my house. There is no Abili's constant nagging, '… Jaa I want this, Jaa I want that.. Jaa do this … Jaa stop there …' but there is a constructive "… Jaa do this, Jaa do that …' in my house.
>
> Then I knew it was a matter of time. God was answering my prayers. After 3 months, Abili could not bear it any more. She called the clan leaders and presented her case of being neglected. Surprisingly, she was informed of how she came and relaxed herself from working for her household survival. The elders stated, 'we also expect you to work hard like your co-wife does and without any complaint'. This meeting dealt a big blow to Abili. The following day, she picked her children and went back to her father.

[10] There were reports by religious leaders and some elders that in some areas polygamy promotes witchcraft among co-wives to the point that they kill children of their co-wives and finally their husbands. None of this has ever occurred in this area.

From Akello's story, typical with many other women in such a relationship, women are gaining added strength to overtly fight polygamy. They are using the limited resources they earn from their trade to make their households attractive compared to those of their co-wives. As such, the men find themselves falling back where they started from. Through these strategies, the community now openly talks about being mindful of who one should marry, as one old man in a polygamous relationship with both of his wives are not in business stated:

> My children [referring to us] I'm only surviving this polygamy because my wives have no money. They are not like those 'loan women' who can do anything they want. To get married to a loan woman you must be prepared to die with her alone. Or else, you must be very rich to overshadow her money.

- *Resistance to religious dogma*

The Anglican church has a strong foothold in Alwi parish. As such, certain religious doctrines are regarded as unquestionable. For instance, trading in alcohol is forbidden and normally taken as a clear 'license to hell'. People are discouraged from both brewing and consuming it. However, with loans a few women started to publicly sell beer/liquor in contravention to the strong religious dogmatism of the Anglican faith in the area. Despite the many '*savedees'* [those who regard themselves as 'born again' Christians] blame on such trade, some women have strategically tapped the existing demand. Mrs Ajaruva [HHN55 – nicknamed '*Polo P'Nga?*' literally meaning, 'whom does heaven belong to?'] narrates her ordeal in the trade when she was faced with no option but to sell alcohol:

> When I got married, my parents-in-law prevented me to brewing alcohol because it was rgarded as sinful. This condition was OK when I was living under the kitchen of my mother-in-law. When time came for me to have my own kitchen things started worsening. The income from farming was too erratic. We had to wait for more than 3 months before we could get some sizeable sum of money from selling off some harvest. Small businesses as you see people doing now were not yet common then. With Ocen (their child) and Okia and Maria (extended family members) all going to school, we needed money more regularly than we could have. The worse situation then struck when [about 1996) famine struck the area. This was a tough time. No one was able to bail out the other unless one was sure of what would happen tomorrow in her kitchen. Both my own parents had passed away and all my three brothers were far away. My mother-in-law too had passed away.
>
> It was at this time that I decided to start brewing '*nguli'* (a local potent gin). Because it was difficult to get a person to drink from here [their own village] then, I brewed from my sisters' place– a walking distance of 2Km away. I vividly recall when members of my group one day roughened me for thinking I was making money out of sin. Ajaro told me, Ajaruva, we all need to survive but we must survive in a non-sinful way before God. Having spent 2 days without adequate meals for my family, I retorted back: Ajaro, 'let the gate of 'your' heaven be closed for me. The days when God gave free-food are long gone. Even birds have to search hard this season for survival. If God pleases, as the scripture says, that my destiny is in hell, so be it. I will

> not sleep hungry if I'm still able to brew and get some money'. That is how my name '*Polo P'nga'* originated.
>
> With the loan, gradually, I started brewing in my own house. And, given that some of the people who were my customers at my sisters' place used to come from this village and they knew of how good my product was, they could afford to sneak into my house to drink. Overtime, people are now drinking in the open and this small bar is the outcome. I take my loan and invest it here and I can assure you, it does not fail.

In this way, the wider community is realizing that religious dogmatisms are only perpetuated to satisfy the interests of those 'closer to the church altar'. These are mainly male religious leaders. While they discourage people from doing certain things they don't provide an alternative to such affected people. The husband of Mrs Ajarova noted:

> If we had buried our heads in those religious hymns, who knows where we would have been by now – heaven or hell? Perhaps, we would have been the most miserable family in this village. My wife answered an angel's call to do this business. Those who are still closing their eyes from ways and means of living well because they hope to reach heaven, we shall find them there one day after enjoying here first.

This mild observation was finally confirmed by the pastor of the church in the area when he remarked that:

> The bank that brought the loan scheme into this village brought sin upon these people. While initially we had peace, now everybody is wild. It is like they have caught rabies. Women are defiant to their husbands. They question their husbands in whatever they do. The youths are now satanic agents. They roam the villages looking for stocks for these women. At times they are not ashamed to steal. … I wish I had the power to chase the bank agents from this village...

- *Life-time security building in natal homes*

Some women who have been mistreated in their marriages or who are not sure of their husbands and in-laws, are busy building their fallback positions in their parental homes. Where men have not conceded to joint ownership and decision-making over livelihood assets and activities, women are often compelled to act secretly to accumulate assets without the knowledge of their husbands and in-laws. Cash money is saved with friends; livestock is procured and kept with natal relatives (e.g., brothers or even fathers); and small businesses are opened and operated at natal homes. These strategies act as avenues for accumulating assets that a woman can use by herself without the hurdle of conflict prone consultations. They are also a form of security that one can go away with without being 'robbed' by her husband and in-laws if their marriages break down.

However, that most of these enterprises are solely owned by the women and that they are delegated and supervised from afar by mainly blood-brothers/sisters, the husbands and people in their marital homes lack the knowledge about these ventures. Such 'hidden strategies' present the 'power within' that drives 'power to' act gained by women to pursue what is considered dirty even if they know that the strategies are dangerous to their current marital relations. Mrs Nyagoma (HHN09) who invested in a fishing project worriedly explained:

> First, it is known that our family is engaged in fishing. No one will raise an eyebrow over such a venture both in my village or here. Second, given that the revenue my brother raises from the project is not that much, we cannot all of a sudden become rich such that everyone will start asking where on earth we 'stole' the money from. So, in making a decision on what to invest in, you also need to be careful. You have to be just with yourself. This is because should anything wrong happen, it is you the woman to suffer. Should my husband come to know about that project then I must be prepared for all sorts of 'unimaginable' things from beating and a bigger family meeting. The practice is tantamount to betraying one's marriage and can lead to separation. No one can support you in doing this be it your in-laws or people from your natal home.

- *Downplaying MFI rigid operational guidelines*

Over time, the women clients have learnt that loan guidelines are rigid and inhuman given that loans repayment schedules and default penalties are too stringent. These are seen as no longer tolerable to many women. Even if within the groups, internal regulations are in place to ensure compliance to the bank's demands, the women are resisting such rigidities. Words like '*the bank should also treat us as human* beings' is common. As such, loan manipulation is now an unavoidable phenomenon in the microfinance operation.[11] Such a strategy arises because loans are approved by MFI for a specific seen-as-worthy investment of the borrower and are demanded to be used only in such an investment. Over time, the clients have learnt that the MFI loses control when the loan gets into their hands. The discretion for loan use depends on their needs and priority. This has perpetuated two types of manipulations, namely: loan diversion and delayed repayments.

Of those who took loans, 36.7% confessed to such manipulation. While it is in a few cases that a joint decision was made for such a manipulation of loans (19%), in most cases the women (58.2%) made such decisions. For the last loan preceding the study, manipulations were effected mainly to meet medical costs (48.3%), feeding and clothing (31%), educational costs (17.2%), and buying housewares (3.4%). Similarly, 10% of the clients reported having delayed loan repayment (date-due default). Three quarters of this case occurred in loans whose decisions to take were made by women alone basing on primary reasons such as low sales (57.1%), theft (28.6%), and having traveled outside their group areas where they could not meet with loan officers (14.3%) to effect repayment.

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[11] Mrs Wendy (HHN49) refers to this act of loan manipulation as '*being wise not to bite the hand that is feeding you lest you loose both the finger and the food!'*

These findings reveal that in loan transactions clients do not fully put their lives at stake because they must pay a loan. They simply divert loans into promising economic ventures or to meet immediate lifecycle needs. Such a response by women shows the power they collectively wield to change what they consider illegitimate to them. Mrs Bruna (HHN07) below summarizes such resistance:

> My children [referring to us], I know and it was emphasized during the training that the loans were only meant for income generation. When I asked whether I could use my loan in anyway I wanted but still repay, the loan officer referred to me as one who would 'rot the other tomatoes'. He relentlessly echoed the fact that, if we used our loan for consumption we would be unable to repay. Besides, we would not be able to make more money. I insisted that we are used to borrowing money from our fellow women which money is not necessarily used for business but no one has failed to repay. This was like chasing a wasp. He stung back by pointing at how poor we were and would continue to be if we didn't change such mentality. At this stage, it was like the loan and 'only' business was the gospel according to '*Mateu'* [Matthew], not to be questioned and thought of in other ways. 'But who has not fallen short of it. Not me at least! What about you?' She asks. I responded, 'I'm not sure'. However, I quickly asked back, 'but what exactly happened?'
>
> Aaahhh, she laughed. During my third loan, we [the family] received bad news that Giramia [her married daughter] developed complications during birth. She was taken to Angal hospital where she had a cesarean delivery. With her husband at school and her father-in-law bed ridden for already five months with TB, there was no way out. I had to travel to the hospital to take care of her.
>
> Before I left, I asked Mr Banja for some money that we would use to meet our upkeep and pay for the medical bill. He told me, 'Bruna, you also know that I don't have money. Why are you laughing at me like that? All I got are those goats which you cannot sell now in order to go to Angal. You either postpone your travel and we take the goats to Pakwach tomorrow for sale or you use the loan that you have just got.' I was irked by the comment 'use the loan that you just got'. I angrily asked him, 'what have you just said?' 'Did I hear you correctly about using my loan?' Let me tell you, 'I will not. That issue almost caused me problem with the loan officer. He advised us never to use the loan for any other thing apart from the business.' Mr Banja laughed. Smilingly, he asked me: 'has the bank put marks on those monies? How will they know that the money they gave you was the one used to pay the hospital?' Sarcastically, he continued, 'do they also see and distinguish the money paid back to them that this was from the loan, that from your business, this stolen, and that borrowed…?'
>
> Getting a little of the sense of what he was driving at, but seeing his anger that I was stubbornly failing to understand, I asked, 'what do you want us to do then?' He calmed down and told me, '[please] use that loan money of yours to meet the required cost. When you come back, we shall sell some of the goats so that you can repay.' We agreed and I did that exactly. I went to the hospital and spent 1.5 weeks. When I came back it was a few days to the next repayment time. I then asked Mr Banja to sell the goats because I had spent most of the loan fund in meeting the medical cost of Giramia. That was when he told me it was better to sell the simsim (*sesame*) we had in the house than the goat. The next morning, I took the simsim (*sesame*) to the market.
>
> Meanwhile my fellow group members already informed me of the pending fine for defaulting repayment. I assured them that I will not pay the fine. To do that, I better get out of the loan business. When the time for repayment came, the loan officer asked whether I had the fine too. My response was simple. Loan and interest money, yes, fine, no and never. I told him, supposing

> he was sick and could not come to collect the money, would the money we would have collected waiting for him make more money by the time he would come to collect it? He said no. Then I reminded him that I was in the hospital and the money I had did not also multiply into other moneys such as for paying fines. Such a tense argument was simply settled when he pointed out that he would have to seek for further clarifications on what to do with me. I said that I would wait for the result but on condition that, with fine, no Bruna in the loan again.
>
> It was the money from the sales of simsim that I used to repay my first installment. The day I made the repayment I told Mr Banja about it. He laughed and asked me that, 'so the bank you are dealing with is also blind? That was when I realized that the bank was only interested in seeing me pay its money. Its money is the only priority. So, what should prevent me from using the loan that I have acquired to do what I want as long as I repay? In this way, both I and the bank will be happy.

- *Enjoining community politics*

As Willemse (2001: 333) notes, 'a woman's place remains in her father's house, her husband's home, and in her grave', women's negotiating positions are limited in the wider community where they are generally ridiculed and reminded to just sit and listen. A 'good' daughter and wife' does just that in order to gain credibility, visibility, and respect.

Through the confidence built by engaging in income generation (both within and outside the kitchen and home), women are gaining acceptance into community politics, hitherto considered a preserve for men. Initially, women were considered as having no property and hence they lacked the means with which to support enforcing community decisions. For instance, should it be decided that each household contributes some money for a specific task it was always the men who made such contribution. Such a 'property-tied' approach to having voice in the community denied many women who entered marriage without any property save for their 'bought' labour the opportunity to dialogue with men, even on issues that affect their well-being.

With microfinance support, women are gradually gaining power over their voice as they secure assets that upgrade their status from property-less to properties people. This new status provides women with a position around the community table to discuss with men on community issues. As such, women have graduated from being mere contributors to projects decided on by men into equally making decision on such projects, and over-seeing their implementation as committee members.

In this way, women are not only entering the community political arena but are also productively agitating for rules that favor them. Mrs Gloria (HHN63) who sits with Ms Adokorach (HHN24) on the borehole maintenance committee, revealed how they struggle with the five other male committee members on monthly user-fee valuation. While the men wanted Ushs 1,000 per month per household, they won the battle for having Ushs 500 approved. Their argument was that none of the men pay such money. It is their wives who pay. Thus, since the women are the ones who pay, their income levels needed to be taken into considration in making such a rule before its imposition on them. These two women finally suggested to mobilize the women against the men's proposal should the men fail to concede to their demand. Fearing the repercussions therefrom, especially in eroding the community trust the men had (and that some were members of the elected local council), the men accepted their proposed rate. Mrs Glora (HHN63) emphasizes:

> Forty years ago when I got married in this village no woman would even get closer to where men were discussing issues that would in the end affect all members of this village. This trend started dibbing four years ago as 'money started talking'. Local politics is now so dependent on 'who has what'. That is how a few of us women can now ably sit with men and challenge them in the village. Because of my small business, I've been the treasurer for the Borehole Water Committee for two years. The election to this post was based on a vague ideology. The people in the village after the training on community based water source management system simply decided that '*ju ma jam cingi utiye'* (meaning those who have some resource) should be the ones to take-over the committee membership. Their argument was that it entails giving some money in case the borehole broke down while mobilising the community for resources. That is how two of us women (me and Adokorach from the same group and vibrant business women) are among the 7-team committee members… It makes me happy and proud of myself. I now realise that the community recognises my effort and that my sweat is rewarded.

- *Building socio-economic allies*

Women consider being in a group as a vital strategy for their well-being and gender positions. While entry into a group is restrictive, once they have gained entry many women use the 'power with' in it as a collective good to secure their security. From helping members to develop profitable strategies to standing in for them against male manipulation, women build solidarity with each other in their groups. Members of these groups eloquently reiterated how without the group all that they have achieved wouldn't have occurred. Such alliances widen the social space within which women play in their own favor, individually and collectively. This space exists at the intra-group levels involving interactions between members and in relations between group members and non-group members to widen such beneficial reciprocity. The following cases exemplify such gains.

As an individual benefit, Ms Adokorach (HHN24) narrates how membership in her group helped her:

> My marital situation worsened especially when we had two kids (John and Mark) within two years. While John was healthy and calm, Mark was perpetually ill. He caught whooping cough at 4 months of age and when he was 8 months he was diagnosed with tuberculosis and the hospital became our home. With the death of my mother depending on my mother-in-law alone was not adequate. This was about the time I joined the group. Most of the members were helpful. They

> taught me some basic child care skills; how to detect certain illnesses in children; and how to engage with health personnel for help whenever I made a visit to the hospital. I recall one day when we were for a meeting, I complained that Mark was feeling warm and had a loose and coloured stool. One of the women simply opened his mouth and told us that the boy had false teeth. They advised me to go to Mr Manua who is a specialist in removing such teeth. Without the group, I could have lost my son!

Outside the group, Mrs Christo (HHN44) reveals how her ties helped her later:

> During the second loan cycle, I received Ushs. 350,000 (€175). I lent Mbagu Ushs 100,000 (€500) to help her stock beans that normally fetched high profit when sold after the harvest peak season. Unfortunately, Mbagu fell sick for 3 months. Without any steady income from both her and her husbands business, she reverted to the loan fund and spent it all on medical cost. Come repayment time, I had problems with settling my arrears until the group reserve fund was diverted to clear the group loan default. Although other members were angry with me, my relationship with Mbagu grew stronger. After recovery, she lamented, 'without Christine I would have died. Her loan saved me'. Two months later, the dry season fire burnt my house and granary. Mbagu gave me one of her houses to stay in and also allowed me to share food from her granary. That is why we are inseparable friends in the village.

Outside the community, social links are strengthened to ensure smooth enterprise operations. Sales produce stocking, enterprise diversification, on-sale points, and sharing of costs, among others are based on such social relations. The story of Mrs Akello (HHN49) confirms this:

> When I got the third loan, I bought nets and hired a boat and started a new business in Panyigoro landing site. My aunty's husband supervised the project. His children would fish and sell me the fish at a subsidized price and because I was paying them promptly, even if I had moved to sell they would preserve the fish for me or even send them to me in the market with the price quotation. In this way, I was able to shift to Paidha market where with two other women we hired a stall and a house. At any one time, two of us would be in Paidha while one is at the landing site helping in sending the fish to us. I would also take time off to stay with my family. As such, I was able to make sizeable profits, keep my family at the standard I wanted. We were also able to buy two cows (that are all in my children's name), chicken (12) and a bicycle. I also bought five goats at my natal home being looked after by my brother.

Collectively, in the group, women are also building collective power. With their joint share holding (savings in a group's owned bank account) in the village bank, the groups have sizeable amount of cash (ranging from Uganda shilling 1-1.5 million, or €500-750). With such funds, the groups have been able to initiate new income-generating projects like goat rearing and apiary (with modern bee hives) projects. Any funds generated by these investments are either ploughed back into the project or used to facilitate members during times of difficulties.

These women are also encouraging other women, both directly and indirectly, to come into groups. As a response, in the last 6 years, within the bank operation area alone, twenty-five groups have emerged with different objectives and activities.

Young girls are particularly being allowed by their parents to have their own peer groups and the churches, schools, elders, and male parents are quite supportive to these groups.

Concluding remarks

From the analysis above, LEnS provided a useful approach to understanding changes in gender (power) relations. By looking at individual, intra-household, and community levels, LEnS explored the three: individual, symbolic, and structural gender dimensions. Taking these dimensions as social norms and perceptions, it unraveled how power works. Recognizing that these levels, just like the gender dimensions, are interrelated and cannot be seen as linear, LEnS provided a practical way with which social relations (and their change processes and products) can be studied.

At the individual level, LEnS explored how microfinance affected women's reflection of themselves. It was found that women were generally proud of who they are, given the assets they have acquired. They have proudly taken up hitherto socially accepted roles of men, such as making direct cash contributions to their household well-being and paying for poll tax for their husbands and bride price both for themselves and their natal brothers. Equally, they are proud of creating jobs for their husbands and gaining in functional money management skills like calculating profits and keeping separate business from household money. As such, they no longer see themselves as 'merely women' but rather as equally valuable human beings in their marriages. In this way, it can be said that women have gained 'power within' to live a more fulfilling marital life. Thus, they have attained 'power over' means of livelihood using their inspiring 'power to' engage in microenterprises contrary to what social norms had prescribed for them.

At the intra-household level, LEnS focussed at changes in access to livelihood assets and strategies, private property ownership rights, and participating in vital decision-making. From the findings, it is evident that women have gained a wider access to livelihood assets and strategies. They have walked outside their kitchen-farm confines into the local and mobile markets and have invested in previously gender enclosed male domains like fishing and fish mongering and retail trade. Associated with this shift is also that women no longer depend on their husbands and boy children to undertake restocking as they can now do it individually or collectively. Likewise, they have changed their labour value by allocating part of it in their enterprises and using some hired labour to balance between family and business labour needs. Women have also diversified their savings both in cash and in kind (livestock, houseware, and remittance). They are also investing in the children's education. This reflects a gain in 'power over' their livelihoods and in pursuance using 'power with' their marital relations.

Resultant from the above is that most women now own the loans taken, enterprises invested in, beds and mattresses procured, and bank accounts opened. Similarly, they make decisions on loan taking and investments, asset accumulation (like in securing poultry and beds/mattresses and cash savings) as well as asset improvement such as on the enrolment and expenses of children's education. However, women prefer joint ownership and decision-making arrangement with either their husbands or (supra) families. Hence, they have secure 'power with' their marital relations in order to exert 'power over' what takes place in their relations.

At the community level, LEnS measured whether the individual and intra-household level changes were becoming social changes (accepted community norms and perceptions). It was found that women made changes at this structural level too. They have deconstructed perceptions of polygamy, resisted the (Anglican) religious dogmatism against the brewing, selling, and consumption of local potent alcohol, resisted exploitation by the bank, promoted women's group formation, and joined community leadership in both local council elections and community development project committee-ship. Such resistance to subjugating 'power over' reflect the gain in 'power with' their fellow women in order to build 'power to' live a life like human beings with full rights in a society they nurture so that their 'power within' are also recognized.

The various changes at the individual, intra-household, and community levels represent how social norms and practices have been changed (and are changing). Inherent in these changes are the changing nature of power plays between actors who, and institutions that are agents of gender socialization. However, although it is admittedly difficult to quantify all the various gains at the different levels of LEnS, one can ably conclude that, microfinance services significantly catalyzed the clients to transform their social relations. In spite of the marginal gains in well-being status, women are empowered in the process of making a living. They have challenged (and are challenging) their 'second rated' gender position and status. Their 'power within' reflected in their self-image and self-evaluation has improved. Collectively, they are using their 'power with' others to assault male or community dominance. Equally, using their microenterprises, women are gaining 'power to' change their household livelihood strategies, access better social services, and own and decide over assets within both their marital and natal homes. By doing all these, they have set a change in marital relations towards marital interdependency which reflects a power transformation associated with gains in 'power over' their lives.

Finally, it can therefore be said that with microfinance, women are gradually challenging hitherto hegemonic gender relations and instead they are recreating for themselves and their children new gender spaces within which they can live a life of equality. Through a multiplicity of innovative entries into the market as well as strategically approaching their marital relations, a number of clients feel more proud of 'being and doing' given that they are able to achieve their life dreams. Accompanying such changes are emerging dynamics within the household and community relations with regards to access to, ownership of and, decision-making over livelihood assets and strategies. Consequently, the hitherto hegemonic gendered livelihood practices are slowly and gradually being permeated. The sanctions that used to reinforce such hegemony are equally wilting away. This gives women clients the opportunity to slowly enlarge the fencing-off in social boundaries they faced before. In this way, new gender meanings are emerging to suit the new context as Agarwal (1997: 17) pointed out that:

> … social norms are not immutable, and are themselves subject to bargaining and change, even if the time horizon for changing some types of norms may be a long one. Indeed, a good deal of what is socially passed off as natural and indisputable, including women's roles and modes of behavior may be the outcomes of past ideological struggles.

8

Conclusions

Introduction

After presenting and discussing the study problem and theoretical underpinning and the main findings in relation to the research questions, this chapter finally pays attention to the implications of the study in view of the set (policy and methodological) objectives. To do so, the chapter starts by presenting an overview of the study debates and processes before delving into the summary and synthesis of the key findings then finally making recommendations.

The study processes and findings

The study overview

In Alwi parish (the study area), like in other parts of Uganda, women and men live in a socially hierarchically organized community governed by kinship rules. Life is generally gendered both in the social organization and livelihood practices. While all community leaders are men, so are they who own vital livelihood assets and strategies. Enriched with such power bases, men are the only accepted heads of families; they too are the main decision-makers of what goes on at individual, intra-household, and community levels. Women, who are considered as visitors in their natal homes and aliens in their marital homes, take the subordinate social positions. Their ideal womanhood and motherhood images entrenches them into hegemony to the point of denying them some basics of life like access to education, modern health care, and nutritious foods. Yet, as women, they are expected to nurture their society with the dignity it deserves. As a result, women are constrained by gender relations dictated by social norms and perceptions. Such constraints produce gender discrimination and gender gaps in their lives (cf. Kabeer 2000: 22).

Many development agencies have persistently ignored such embeddedness of gender inequalities in social structures. Rather, they shadow it with the call for the marketization of social life. Bring women into the market arena, then everything will be fine is their core assumption. As a result, the widening gender inequalities (UNDP 2005) show that women have to a large extent been instruments of development organizations' accountability and sustainability as Bashin (nd, 4 cited in Arnfred 2001: 75) indicates.

It is, therefore, increasingly being recognized that gender inequalities no longer result from the exclusion of women or lack of policies to revert such inequalities. Attention is now shifted to a prudent search within the policy arena. This is because the manner in which policies consider gender equality is important for the end results they produce. And, aware that most policies opt for gender equity as a process that is believed to produce gender equality as an outcome, it remains doubtful as to whether development policies are committed to gender equality.

Given such a background, gender equality has remained both a development goal in itself and an ethical question in development policies and practices. This goal and/or question has consistently been posed as a measure against which the relentless international (and national) institutional commitments to poverty eradication are assessed.

One such commitment is the promotion of microfinance as a development strategy. Microfinance is made to be seen as providing a 'win-win' gain of realizing both poverty reduction and women's empowerment. The minimalists and welfarists argue that women's targeting enables them to enter the market arena where they can derive economic, social, and political gains. These gains, they argue, translate into increasing their bargaining power and fallback positions thereby changing their gender relations. Equipped with such assumptions, the donor community, governments, and NGOs (not to mention the commercial banks) have opted to popularize microfinance. From the 1997 Microcredit Summit, a number of innovations in the microfinance industry to increase outreach and establish effective MFIs were adopted. Likewise, many organizations have responded by taking up microfinance as their development strategies.

In spite of the increased microfinance outreach in 2005 to 66.6 million people with women constituting 83.5% as Daley-Harris (2005: 25) reports in the State of Microcredit status in 2004, on the contrary, women's empowerment is not pursued by many MFIs. The MoFPED (2002b) survey of 1340 MFIs in Uganda in 2002 revealed that by their mission statement, MFIs are focused on poverty eradication (47%), uplifting the standards of living of members (46%), and savings mobilization

(7%). Such a lack of focus reveals that the commercialization of the microfinance industry, as is being promoted, is less concerned with gender equality than it should be.

In light of this contradiction, it was imperative to ask whether microfinance improves people's well-being (the Doubting Thomasses' question) on the one hand, and whether such improved well-being results in women's empowerment (the feminist question), on the other hand. To ably answer these questions, a central question posed for this study was: '*in what ways and to what extent do microfinance services facilitate the empowerment of married rural women in Nebbi district, north-western Uganda?*'

This question seeks to understand whether microfinance, as a popular policy strategy, provides a basis for gender equality. This search for gender equality from a policy perspective is because, as I argued in Chapters 1 and 3, development policy commitments to gender equality have always been seen as focusing on poverty reduction – what development organizations see as holding them accountable. Gender targeting has either been policy blind/neutral or making women active agents of development goals other than their own.

The empowerment approach is adopted herein because, first, it is rooted in social relation analysis that focuses on both actors and structures within a given time and space. It starts from social connectedness, guided by social norms, that represents the interdependence of (wo) men in any society then it transcends into the separation of roles and benefits that accrue to (wo) men.

Second, it looks at such social connectedness from the various facets of power inherent in gender relations (Rowlands 1997). This is because in social relations, the various facets of power play to the disadvantage of women. Such power relations operate at four interlined levels, namely: (i) 'power over' – a negative and controlling power exercised in a win-lose relationship; (ii) 'power with' – a collective power based on mutual support, solidarity, and collaboration but focuses at non-individualized benefit; (iii) 'power to' – a generative or productive power, which creatively allows actors to exercise their agency for the realization of their aspirations; and (iv) 'power within' – the spiritual strength and uniqueness that nurture self-esteem and respect for and acceptance of others as equals.

Finally, it recognizes the agency power of actors in transforming their lives given that actor-structure interaction is the only way of perpetuating and/or challenging social hegemony. Such transformation occurs simply because as Emirbayer and Mische (1998: 974) notes, human agency 'is directed towards something, basing on something, and therefore expresses the means by which actors enter into relationship with surrounding persons, places, meanings, and events.'

Therefore, by taking an empowerment (impact assessment) approach, the study explores how microfinance commercialization (as a policy strategy) catalyses women as agents, trapped in hegemonic relations, to either replicate or challenge inequalities. While microfinance is seen as a package of both financial and social intermediation services, women's empowerment is taken to mean the process by which women clients challenge gendered livelihood practices thereby changing their gender relations (manifested by changes in their livelihood endowment and entitlement status). In this operationalization, empowerment impacts are seen not as static events that occur only at a point in time of development intervention (a view commonly presupposed and used in many quantitative impact assessments). Rather, empowerment is seen as an enmeshed unfolding process and product of social change in the lives of the women clients involving power gains, especially in the domains they were hitherto denied. Such gains are not given on a silver-plate but are 'fought for' by those who experienced denials. In this way, women's contextual conditions of disempowerment as well as their agency power took a central position in the study (cf. Kabeer 1999a, b).

Methodological approach

Given the challenges of empowerment studies on the one hand (cf. Kabeer 2001b), and those of impact assessment on the other (cf. Roche 1999, 2001; Hulme 1998), the sustainable livelihood approach (SLA) was used as an analytical tool. A revision was made in the SLA in order to take into account actor-structure interaction, micro-meso-macro linkages, and power relations (de Haan & Zoomers 2005 and Lont & Hospes 2004). The vitality of this approach was in its holistic and people-centeredness. It presents an opportunity to look at how actors struggle to make a living; a process typically engrossed with social relations (among and between individuals and institutions). Their inherent interactions over livelihood assets and strategies involve power plays with negotiations, manipulations, and discrimination, among other things as pertinent processes and outcomes. As such, gender relations are entangled in such interactions and can be replicated, adapted, or challenged to give rise to a society with different forms of (dis)empowerment.

As a contextualized change process, the empowerment measurement was set at two broad domains of the revised SLA, namely, the livelihood endowment status (LES) and livelihood entitlement status (LEnS). The LES measured changes in well-being as signified by the overall asset portfolios developed from the 'good-life indicators' identified and prioritized by the community. The LEnS, however, measured changes in gender relations of women (i) individually, and (ii) in their households and (iii) community using individual projectivity, access to livelihood assets and strategies, private property ownership rights, and participation in vital decision-making processes. At both LES and LEnS, changes in social norms and perceptions that govern gender relations were linked to changes in power relations.

The processes of both data collection and data analysis for this research were conducted recursively (Baker 2000; Bamberger 2000; Herbert & Shepherd 2001). Data for LES analysis was based on a case control approach where non-clients as the control group were compared to clients as the treatment group. These groups were matched using a pipeline approach so that the former represented the t_o scenario of the latter in t_1 scenario. That is to say, the direct effects of microfinance were to be found in the difference between t_o (where clients were assumed to have been before the loans) and t_1 (where they are now after three years and more of taking loans).

Overall, literature reviews, field visits, inventories of MFIs and women's groups, community meetings, focus group discussions, household surveys, individual interviews, and oral life histories were the main data collection methods. And, inferential statistics and context and content analysis were the main data analysis methods. However, quantitative methods were triangulated with qualitative and participatory methods in order to ensure validity, reliability, and conceptual consistency. For instance, while the community meetings and focus group discussions (participatory methods) set a basis for the household survey (quantitative method), it was the findings from the latter method that provided the basis for individual interviews and life stories (qualitative method). In this way, the methods were interlinked through shared inputs and feed-back processes. Similarly, the approach also helped identify methodological gaps that needed filling. For example, the incompleteness of the household survey in explaining social change processes was filled by the qualitative approach.

A summary of the study findings

In view of the two change domains identified for the measurement of empowerment, below are the findings:

- *Microfinance and changes in livelihood endowment (well-being) status (LES)*

The household asset portfolio analysis that compared the client and non-clients' LES levels revealed that microfinance did not make any significant change in the well-being status of clients. Microfinance contributions remained insignificant in financial and human assets among clients. Such a difference was leveled-off by similar gains by non-clients in natural and physical asset portfolios. Thus, both the clients and non-clients were found to belong to the same medium well-being status.

This finding contradicts the CGAP-guided minimalist arguments that microfinance is a tar on the road to poverty reduction. Instead, it reinforces the doubting Thomasses' outright refusal of microfinance as a poverty reduction tool (Adam & von Pischke 1992; Grimpse 1998).

Further, the LES approach portrays the flaws many quantitative studies present of the positive impact of microfinance on poverty reduction as they use a theoretical and policy coherence approach. Such studies hinge on the widely held view about poverty as welfare gains in income and/or consumption against the national poverty line. What is consumed and under what conditions are taken for granted to apply to all men and women equally and everywhere. The prescribed food-basket approach forgets that (wo) men's struggle for a living is based on a life they desire. This life that guides their struggle is a life beyond money *per se:* it sees money as but a means to another end. By using the LES approach, built on the lived realities and aspirations of the community, this study revealed that the relevance of microfinance to meeting its clients' well-being aspirations is questionable.

This makes microfinance commercialization policy less relevant for the people to meet their well-being needs. Impliedly, as Ghate (nd) asked, 'whose interest does microfinance policy serve?' It, therefore, remains apparently suspect that such a policy is only being pursued in coherence with the increasing global microfinance movement.

- *Microfinance and changes in livelihood entitlement status(LEnS)*

Beyond well-being gains at household levels, gender relations also occur at individual and community levels. Such relations are also concerned with how such good life translates into gender equality for the household members. In this view, it is evident that the LES analysis masks household heterogeneity and does not reveal whether the attained well-being status reflects 'self-secured' empowerment. Its focus on marked quantitative changes hid whatever changes could have been experienced in gender relations. Hence, the household well-being analysis left the questions: 'how did change occur, for whom, and with what effects in gender relations' unanswered. Two important facts underscore these unattended to questions. First, empowerment occurs among the disempowered and specifically within their varied facets of disempowerment. Second, individuals approach constraining power differently by exploiting different existing opportunities in their midst in order to change or perpetuate inequality.

The LEnS approach, therefore, cross-utilized data from the household survey and individual life stories to explore changes at individual, intra-household and community levels. By focusing at claim-making rights in the different facets of disempowerment, it was found that microfinance significantly facilitates women's empowerment. By engaging with microfinance women have:

(i) At the individual level improved their self-value as better 'good women and mothers' beyond being perceived as visitors, dependant on men, and those without asset and voice (cf. Cohen & Sebtan 1999). They have proudly taken up hitherto socially accepted roles of men such as making direct cash contribution to their household well-being and paying for poll tax for their husbands and bride price both for themselves and their natal brothers. Equally, they are proud of creating jobs for their husbands and gaining in functional money management skills like calculating profits and keeping business money separate from household money. As such, they no longer see themselves as 'mere women' but rather as those who also have recognized status in their marital homes. In this way, it can be said that women have gained 'power within' to live a more fulfilling marital life. This is contrary to what Mayoux (2001) sees as role displacement which impairs the well-being of women.

(ii) At the intra-household level gained a wider access to diversified livelihood strategies (cf. Chen 1996; Dunn 1997; Balihuta & Sen 2001; Dolan 2002) outside the traditional work boundaries contrary to what Kabeer (2001) sees as microfinance only perpetuates gender division of labour. Their labour has also shifted away from the confines of the kitchen and village farms into the local and far-off mobile markets that used to be considered no-go zones for them. Such a shift has enabled them to control their labour and invest it, in hitherto male domains, where it pays best as compared to when their labour was tied to men's (cash crop) work. As such, diversification is associated with changing power centers in terms of who does what task, where, and using whose labour. Women have also responded by accumulating and improving their assets using diverse saving and investment strategies like in cash, physical and social assets, and girl children's education (cf. Levin *et al*. 1999). Thus, they have attained 'power over' means of livelihood using their inspiring 'power to' engage in microenterprises contrary to what social norms had prescribed for them.

Similarly, women have attained private property ownership, both individually and collectively, over household assets and strategies. This is especially over loans taken, loan investments, poultry, beds/mattresses, and cash savings. While on entry in their marriages many women only depended on marital rights to access assets, with their hard earned cash more women are able to procure assets and own them in their own names and that of their children. However, as a strategy to maintain marital stability, without 'soiling' their husbands' image/worth in the community, yet protecting their interest, women prefer joint ownership of these assets with their husbands or (supra) family. This reflects a gain in 'power over' their livelihoods and in pursuance using 'power with' their marital relations.

In the same vein, they have changed marital relations from master-peon relation to marital co-partnership arrangement by joining the hitherto preserved monopoly areas of decision-making by their husbands. Men's preserve to decide 'who does what, where, with who and what, and in whose interest' is also gradually in a change process. Decisions on loan taking and investments, business operations, and asset accumulation (poultry, beds/mattresses, cash savings) and asset improvement (school enrolment and education expenses) are shared between husbands and wives and (supra) family. Hence, they have secured 'power with' their marital relations in order to exert 'power over' what takes place in their relations.

(iii) At the community level, spill-over their individual and intra-household gender relations changes in changing the wider community norms and perception. Women have assaulted hitherto 'Berlin wall' inscription of what and who a wo (man) should (not) do and be. They have: (i) covertly sent a deconstructive signal to polygamy built on the wrongly perceived inadequacy of a woman to provide for the family; (ii) resisted the (Anglican) religious dogmatism against brewing and selling local potent alcohol (as well as its consumption); (iii) overtly resisted exploitation by the bank; (iv) promoted women's group formation (also for girls) as a way of supporting each other; and (v) enjoined community leadership through local council elections and community development project committee-ship while ensuring that within such a public domain, women's voices are given precedence. Such resistance to subjugating 'power over' reflects the gain in 'power with' their fellow women in order to build 'power to' live a life like human beings with full rights in a society they nurture so that their 'power within' are also recognized.

It is, therefore, evident that caught within their kitchen-village farm nexus married women are fundamentally powerless compared to men and they remain under siege, operating under 'power over' exercised by men and society. However, with microfinance support, women's agency required for their empowerment got sparked as they differently struggled to engender their livelihood practices. Money – that is locally referred to as '*Ayabu Yabu Yo'* (literally meaning 'money opens the way') – catalyzed their different power facets to change their gender relations. Thus, fixed gender normativism is gradually fading away as the locus of power in the household is gradually shifting from a man as the sole owner of the home into marital interdependence and in the community from male-dominated life to where women are also recognized.

The clients' groups summarized such changes when they remarked that, 'w*ajucan ento re kawoni kwo mwa uciku lokere*' during our last focus group discussion. Literally, this remark, given their hitherto life experiences meant, 'we were poor but now our lives are changing'. Inherently, this remark indicates the realization of change first, in themselves as women, second, in their well-being as a household struggling to attain a good-life, and finally, in their gender relations as women who were initially constrained by their marital relations and treated as second-class members of their marital homes.

The various changes at the individual, intra-household, and community levels represent how social norms and practices have changed (and continue to change). Associated with these changes are power changes too. It can thus be said that, despite the small and diversified changes, women are empowered. Their 'power within' reflected in their self-image and self-evaluation has improved. Collectively, they are using their 'power with' others to question male or community dominance. Women are enrolling both men and their fellow women in the fight against such domination. Equally, using their microenterprises, women are gaining 'power to' change their household livelihood strategies, access better social services, and own and decide over assets within both their marital and natal homes. By doing all these, they have set a change in marital relations towards marital interdependence which reflects a power transformation associated with gains in 'power over' their lives.

A synthesis of the findings

From the above findings, three fundamental theoretical and policy issues related to marital relations, livelihood diversification, and savings strategies are eminent, as discussed below.

(i) Empowerment and marital status

The study revealed that married women who have the 'money advantage' are engaging in daily income-generating activities without losing track of their positions as wives, mothers, aunties, mothers-in-law, and grandmothers. They have access to, ownership of, and decision over livelihood assets and strategies, individually and jointly. As such they have gained 'power to' do things that social norms previously denied them like engaging in male gender enclosed activities. Yet, in doing these, they are positively using 'power with' their husbands and (supra) family to make appropriate decisions over the benefits of their labour. Similarly, they are exercising joint 'power over' the different assets and strategies gained by their households. As such, their own inherent 'power within' has transformed not only their aspirations but also their projection of their families as successful and hard working.

These facts point to the growing changes in marriages away from the hitherto man-dominated headship style into marital interdependence. Arguably, it can be said that the need for empowerment by the women is not to have women who are independent. Rather, it is about having marital relations that provide positions of equality to both the men and the women. Hence, as Batliwala (1994: 131 cited in Oxaal & Baden 1997) noted, empowerment relieves 'men [and society] from false value systems and ideologies of oppression'. It does not rob men of any gain. Instead, it adds to their recognition as what the women's labour brings to the household remains regarded as gains of the marital relation.

(ii) Empowerment amidst livelihood diversification

The findings also indicate that much of the realized LEnS is due to the livelihood diversification away from the kitchen-farm domains into the local and outside markets. This positive contribution upholds the vitality of the informal activities already estimated to account for 40-45% of average household income in sub-Saharan Africa. Its economies of scope, if pursued effectively, can promote fundamental household production, consumption, and investment patterns as well as the growth of the national economy. Seen in this way, it can be said that there is justification in the economic argument for tapping women's numerical strength for the benefit of national development. Similarly, this efficiency view can be seen as a basis upon which women can be strategically targeted to empower themselves. This last aspect of empowerment is important because, diversification provides women with 'power over' their labour and its fruits as they engage in the 'productive' sector. In so doing, they gain 'power with' both their fellow women and other social networks as with the fishermen at the landing sites. Yet, they also gain 'power to' produce for their households and the community which changes their 'power within' as 'good' wives.

This recognition, therefore, brings forward an added view to diversification. Much literature on livelihood diversification attributes it to 'survival strategy' in response to stress and shocks (Whitehead & Kabeer 2001) and 'accumulation strategy' in response to opportunities like the desire to smoothen labour, income, and consumption (Ellis 1998, 2000; Barrett *et al*. 2001).[1] Finally, Smith *et al*. (2001: 426) summarize the debate that diversification whether reactive or pro-active, coping or adaptive, 'appears to be both a product of poverty … and choice.'

Beyond such reasons, from this finding, it is evident that diversification is also adopted by women to secure their gender equality because women take on diverse activities (power to) in order to access the world outside the home-kitchen confines. In the end, such access spirals into gains in self-worth (power within), ownership rights (power over) and decision-making (power with). As such, diversification has a driving force for changing social power relations beyond the welfare improvement focus.

Seen in this way, the gains of livelihood diversification then put to question many feminist arguments against women's participation in the market. Beneria and Roldon (1987), Lairap-Fonderson (2002), and Marchand & Runyan (2000) argue that markets are dichotomized and associated with (re)productive labour systems, gender discriminations, and marginal net-worth (in the form of work type, work pay, work conditions, work status, job security, etc.). Such criticism sees entry into market by women as the feminization of labour within a global structure.

However, first, these arguments forget the lived realities women are in. Evidences from this study show that, while it is true that women take the lowly rewarding segments of the market, their market penetrations supersede hitherto patriarchal value to their labour. By securing a shift from the confines of the kitchen-farm domain, they gain high social and psychological values. These values are the driving forces for their marriages as well as the continuity of their microenterprises. Besides, one would ask, how else are women supposed to enter the higher echelons of the market? Through diversification, it is evident that the modest and prudent way,

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[1] Ellis (2000: 15) defines livelihood diversification as 'the process by which households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living'. Ellis (1999) argues that the diversification of household earning portfolio improves well-being and increases income. It reduces the effects of poor natural resource use; decreases shocks and risks by providing labour smoothening (i.e., labour allocation in off-peak period activities) and consumption smoothening (i.e., a steady consumption trend across all seasons); increases assets (human, physical, social, financial and natural); and it improves gender relations since women gain access to and control over factors of production.

amidst skills and capital inadequacies, that women use is to start from where they are, using what they have – their initial endowments. They subsequently penetrate the local market then gradually ascend the market hierarchies. This can be evident from the type of activities, locations of enterprises, and the ownership as well as the pride the women derive from their work.

Second, such views are built on economic individualism. Supposedly, women must enter the market with individual egoist tendencies to satisfy. Yet, by replacing men's roles women ably restructure the very foundation of marital hegemony. Such an adoption of men's roles, instead, enhances women's perceived contributions in their marriages and this in turn widens their space to maneuver in terms of access, ownership, and decision-making power. As such, the study reveals that, for women to change their positions in marital relations, they do not necessarily need to be within masculine domains.

(iii) Empowerment and savings strategies

Despite the call for savings as the forgotten half of microcredit (Vogel 1984) and hence the commercialization drive to increase local savings mobilization (Schreiner & Yaron 2000), preferably in a bank, the finding herein indicates that women's empowerment is derived from diverse savings strategies, and not necessarily in cash form. It was also evident that preferences were not to make savings in the bank. This indicates that, it is not only cash savings that is important in asset improvement or accumulation (cf. Lont & Hospes 2004). The clients, despite the cash pressure to re-stock and repay loans, still ably saved in the form of livestock that yield returns in the long term. They also preferred to invest in children's education. This local response challenges the cash savings mobilization drive as one of the motives to commercialize microfinance (cf. Bouman 1994). Although it is not quite clear why the women opt for such strategies, at least it is apparent as they indicated in their focus group discussion and individually that saving outside the bank gave them the 'power to' control money use as and when the need arose and inherently this provides them 'power over' the money they consider theirs as compared to that kept in the bank. As such, there is a need for caution as to how cash savings should be mobilized without jeopardizing the long-term livelihood security of rural people.

Recommendations

From the above summary of findings it is clear that, (i) microfinance in itself is inadequate to improve clients' well-being unsupported by other poverty reduction policy interventions; yet, (ii) regardless of the marginal net gain households achieved, microfinance significantly facilitated women's empowerment, individually and collectively.

Such a contradictory finding reveals the intricate relationship between poverty reduction and empowerment. While development commitment is pre-occupied with the former as a development goal worth investing in, this study has revealed that (women's) empowerment although taken as a process towards realizing poverty reduction can be attained without necessarily realizing the goal. At the policy level, this finding calls for a reconsideration of women's empowerment within broader development policies and practices.

The finding also shows that, although desirable, poverty reduction approach that is fenced with welfare analysis downplays a number of issues related to gender equality. Methodologically, such an approach underrates the power of 'poor' women to empower themselves before getting 'rich' as is always assumed that, reduce poverty first then empowerment can follow.

Faced with such a contradiction, it is pertinent that the donor community, governments, and development organizations clearly understand whose interest microfinance intervention serves: the policy makers, MFIs as policy implementers, or clients who are ideally the primary policy beneficiaries. If microfinance is to benefit the clients, of course without jeopardizing the MFIs, the following recommendations are pertinent.

Policy implications[2]

Arising from the above contradictions, it is important to ask: in whose interests are MFIs established? To whose benefit is the microfinance commercialization policy drive? How can the current microfinance policy support clients' well-being gains besides institutional sustainability? And, for women, how can such a strategy further their empowerment gains without the undue resistance from their intra-household and community relations. Answers to these questions are, to a greater extent,

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2 The delimitation of recommendation in this policy focus on microfinance is because I consider that PEAP is a broader poverty reduction framework. All it needs is to be made gender-sensitive, locally relevant, and pursued with indiscriminate targeting (geographically and by social categories.

inherent in the microfinance policy processes. The policy makers (especially the donor community as CGAP and national governments) and policy implementers (the MFIs), therefore, need to address the following:

- *Adopt a policy that engenders microfinance industry.*

Adopting this approach is perhaps one of the most important steps in making microfinance gender-sensitive. First, doing so will curtail the current copy-and-paste approach of MFIs basing on Latin American and Asian models. It will entail the customization of MFIs services provision to local context. Besides, other than the universal product development approach (as Lont & Hospes 2004 challenge), it will require that MFIs design and deliver technologies that are relevant to local (market) needs of the clients.

Second, such an approach will require that the policy focus of microfinance is made clearer. As it is currently, only a few MFIs deliver services with women's empowerment as their cardinal goal. Most, if not all, commercial MFIs see women's empowerment as non-consequential to macro-economic and their business development. Yet, the fact that women constitute the backbone of the industry implies that they require basic social justice in terms of enjoying not only the gains in their gender relations but that of their well-being too.

Third, the recasting of microfinance policy focus demands that the policy-making arena is enlarged. Often, microfinance policy-making processes (and institutional establishments) are done without the due participation and voices of the women beneficiaries. Advocacy NGOs with gender equality concerns are also seen as detrimental to liberalization policy. As such, women's concerns and the link between policy and such concerns are lost. Evidently, this finding showed such missing link; a gap that makes policy irrelevant to their broader struggles. In part, this explains why, as Lont & Hospes (2004) note that microfinance debate in CGAP circle is technology and organization dominated.

Fourth, such an orientation will demand that the current donors' investment in MFIs skewed to face-lifting MFIs offices, equipping and tooling, and financial management skills enhancement is broadened to include knowledge and skills competencies for gender analysis in policy and impact analysis. This is important because, as Whitehead (2001) and AFARD (2005) pointed out, such incompetence contributes considerably to institutional fencing-off the need to further gender causes.

Finally, within MFIs, gender issues need to become not only part of their mission statement but also of their social intermediation packages. MFIs will need to widen their training packages beyond loan management. They will also need to customize their delivery mechanisms, such as in the loan cycle, loan terms, lending methods, loan management, loan performance monitoring, and investing in policy issues that help safeguard gender equality.

- *Institutionalize (empowerment) impact assessment to hold MFIs gender-accountable.*

For various reasons, MFIs tend to avoid impact assessments. If ever they conduct such an assessment, it is merely a formality to account to their donors and not to the government or beneficiaries. Yet, the government has consented to the profitability indicators as a valid way of MFIs' accountability. As a result, only a financial audit, which in itself is institutionally-centered, is popular among regulated MFIs. The current reporting framework of AMFIU deficiently looks at these indicators and hence cannot hold MFIs accountable to their women beneficiaries. Take a case where a MFI made an abnormal profit but at the expense of having many clients in jail because of loan default, clients are deprived of the few assets they had acquired, and women who ended up with failed marriages. Such socially important indicators can only be exposed by integrated MFIs performance assessment that captures both financial and client satisfaction. MFIs should, therefore, be engaged in conducting routine IA both for credibility purposes (internal to the organization) and accountability (to funders, the government, and clients).

- *Adopt an integrated approach to build client-MFI sustainability*

While Pakwach Nam Cooperative and Savings Society Ltd. continued to reap increased revenues and loan portfolios (Annex 4), the clients simply had insignificant well-being gains (Chapter 6 and Annex 11). This manifestation reveals that the current policy of expanding outreach with financial self-sufficiency exploits clients to meeting institutional interests. Although desirable, Rahman (2004) rightly noted that such an approach disconnects the vehicle (microfinance) from its passengers (the poor clients) and their destination (poverty reduction). Such an approach lacks long-term sustainability. As clients realize that they are debt-dependent and are patronized by the bank, their loan uptake and repayment deteriorate. Group solidarity weakens and client exit increases. This means a re-direction into other livelihood activities on the part of the clients and business slumps for the bank. Inherently, there is need to ensure that the clients prosper in their businesses so that, with the contingent renewal principle, they take more and bigger loans that in turn increase the profit margin for the banks.

However, such a difference between the bank's and clients' performance stems from the call for microfinance commercialization. In this call, donors and governments alike swayed their attention towards MFI sustainability. From this finding, it is then clear that for the popularization of microfinance as a poverty reduction strategy to have meaning, a fulcrum from which institutional and client gains merge needs to be found. This will require a critical review of the so-called 'best practices principles'. While supporting interest subsidies is not desirable, there is a need to explore avenues for clients' support in order for them to sustainably engage in profitable ventures within their small but diversified markets.

Methodological implications

Starting with the theoretical underpinning of empowerment, it is evident that empowerment is a fuzzy concept. While such fuzziness may permit for a free room to maneuver, it equally makes empowerment, within the poverty reduction orientation, tangential to development organizations' motives. Hence, empowerment simply becomes a command language to support the existential objectives of development organizations instead of the women (and poor people) they claim to support (cf. Oxaal & Baden 1997).

It is in such maneuvers that, women have missed out on development benefits. Thus, women's empowerment requires a fundamental shift in empowerment conceptualization and operationalization. In doing so, there is a need for gender inequalities to be assessed *ex ante* or *ex post* of interventions. In so doing, power that is cardinal in gender (social) relations should be the yardstick in exploring how actors interact and to whose benefit. This shift helps in deepening the understanding of gender inequalities beyond 'gender gaps' that many development interventions take as their entry points for development promotion. The new approach takes into consideration 'gender discrimination' as its starting point so that the root causes rather than the symptoms of gender inequalities are addressed. In this way, the various facets of (dis)empowerment – at the individual, intra-household and community levels are explored. Particularly for impact assessment studies, adherence to such causal factors present a good basis for understanding not only what has changed but also provides the basis for understanding attributions to how change did occur.

In the light of this, this study makes a plea for the utilization of the sustainable livelihood approach (SLA) in impact assessment. Apart from demonstrating the flexibility of the approach, the use of LES makes it more relevant for poverty studies as it captures the multi-dimensionality of poverty beyond the assumed income or consumption (welfare) levels. The multi-dimensionality of SLA provides a pivotal point from which, using LEnS, the day-to-day differences in power play as actors interact with structures in diverse processes to meet divergent outcomes in their gendered livelihood practices can be explored. In this way, the conceptual underpinnings of social/gender/power relations and methodological triangulation can be integrated. For instance, by appreciating the role of assets and strategies in these relations, it became imperative to adopt relevant techniques that capture not only changes over time but also the change processes as is required in conducting impact assessment. As such, the recursive approach enabled the measurement of empowerment using LES and LEnS.

Evidently, this study demonstrated that quantitative method of data collection and analysis alone is too inadequate to explain social change. It showed that reliance on household data in an empowerment impact assessment is faced with failure to recognize individual agency power. Household surveys deny voice to the study subjects, do not capture processes, are falsified by tactical actor's strategies, are incomplete because of information asymmetry in the household, and thus they generate mechanistic conclusions. The use of SLA provided for a combination of quantitative, qualitative, and participatory methods. Doing so ably deepens data collection and analysis and it recursively provides for gap-filling of both missing data and methodological limitations.

Further, the SLA demonstrated that policy interventions can be held accountable to its beneficiaries. The LES approach provides a 'relevance test' for whether or not policies are implemented in line with the beneficiary needs. Thus, such an approach indicates that an (empowerment) impact assessment need not be only programme goal-based. This presents a shift contrary to many impact assessment where change in clients are studied in line with logframe anticipated *ex-ante* indicators. Often times, such indicators are set by intervention (expert) designers without any regards to what drives clients to accept such interventions and what they see as their desired change. The use of LES, therefore, provides an approach whereby both *ex-ante* indicators set by the experts and *ex-post* indicators set by beneficiaries can be integrated. The impact assessment team will then need to understand beneficiary indicators before embarking on designing impact assessment data collection processes. This rhymes with Scriven's (1972) goal-free evaluation and Guba and Lincoln's (1981) responsive constructivist evaluation approach (see Patton 2002: 169-177) where IA is done with due consideration of intervention and beneficiary interests. Hence, women's heterogeneity, past and present, with and without interventions are mapped, their core areas of disempowerment are identified, yet they determine what is considered their most significant changes together with the (f)actors that enabled and constrained change in their lives. As such, the (re)creation and (dis)figuration of gender relations are made clearer and attributions become easy to make.

Finally, through LEnS, the different dimensions of social reality that govern gender relations can be explored. This provides a basis for a multi-level analysis of gendered practices that occur at the individual, intra-household, and community levels. By looking at social relations around assets and strategies, the approach provides for a policy relevant in-depth exploration of power relations. This portrays how power as an analytical category cannot be studied in isolation. Rather, power relations can be better studied from the practical meanings they have in given actions or results.

Future research

This study revealed that, despite the number of years clients have been engaged in microfinance, there is no difference in their well-being status as compared to the non-clients who were just enrolled for taking loans. Yet, microfinance was found to act as a driver for rural livelihood diversification. This raises fundamental questions for future research. The pertinent questions to ask are as follows.

First, how can microfinance commercialization be pursued with a win-win gain for the clients and MFIs? What MFI profit levels can clients' ably sustain without any limitations to attaining the good life they desire? What best practices should MFIs employ in meeting such objectives?

Second, does livelihood diversification lead to economic growth? Is diversification *per se* adequate for improving well-being? In whose interests are livelihood diversification adopted? What facets of well-being (good life), as is desired by a given community, are strengthened and/or constrained by livelihood diversification processes?

Third, can clients sustain the different empowerments they attained given that social dynamics recreate gender relations? What long-term consequences do such empowerments have on the gender identity in the community?

Finally, why are clients not saving in the MFI? How relevant are local savings mobilization for rural microfinance business? And, how can such savings strategies provide a long-term gain in clients' well-being and entitlement status?

A concluding reflection

By taking a look at the theoretical arguments and empirical findings, it is still not clear to me as to why clients are getting empowered amidst poverty (insignificant well-being gains). This situation continues to make me wonder whether microfinance as a development strategy is simply a change of guard by the development industry; this time round by bringing in the wagon the women and other poor people. Further, my doubts are as to whether or not such an empowerment (amidst poverty) is important for shifting people's status within the 'good life' they desire. These contradictions in spite of presenting a win-win gain for MFIs in terms of continued growth, and the empowerment of women clients through changes in their gender relations, misses the cardinal development agencies commitment towards poverty reduction.

In the wake of meeting the challenges of the Millennium Development Goal of halving poverty, this study seems to disappointedly reveal that both the MFIs and the women clients engaged in the microfinance trade are working with isolated 'goals'. While the former seeks profit maximization, the latter is concerned with widening their social spaces. Amidst such divergence, poverty is left unattended to. Thus, not until a common front is found will there be meaning in microfinance that ensures that MFIs independently grow, poverty reduction gains are made, and gender equality attained. Achieving these triple gains embedded in divergent actors' interests should, therefore, be the starting point for revolutionizing the microfinance industry.

Annexes

Annex 1 Key features of microfinance institutions

Functionality/ Model	*Solidarity group*	*Cooperative model*	*Village banks*	*Linkage/Apex model*	*Micro enterprise banks*
Legal status and supervision	• Formed by informal member • Member supervised based on uncoded rules or group constitution	• Semi-formal member owned • Supervised by registering authority under the Cooperative act	• Owned by shareholder • Varied supervision depending on registration status	• As for village banks and Micro banks	• Formal • Supervised by Bank of Uganda under Financial Statute 1993or MDI Bill
Sources of funds	• Savings rotated or accumulated, and Donations • Separate from other group funds e.g., membership fees	• Savings, Shares, Commercial loans	• Shares, membership fees, Commercial or soft loans, Guarantees, Donations	• Commercial or soft loans, Guarantees, Donations for a contract with clients	• Savings, Shares, Bonds, Commercial loans
Methodology	• Individual and/or solidarity lending	• Individual lending only to members	• Individual lending to shareholders; solidarity lending for outreach expansion	• Individual and/or solidarity lending	• Individual and/or solidarity lending; Leasing based on own criteria
Purpose	• Social impact	• Social impact; profitability	• Social impact; Financial sustainability	• Financial sustainability	• Financial sustainability; Banking regulation; Profitability
Complementary services	• Financial services only • Other services through contracts or from NGO support	• Only financial services provided • Other services in other sectors	• Financial and non-financial services	• Depending on capacity and need of clients	• Depending on capacity but both financial and limited non-financial services
Responsibilities	• Group decides on operation • Loan committee established but work under Executive committee	• Elected leaders supervise • Employees are technical team • Members' decision is supreme	• Elected leaders supervise • Employees are technical team • Decision by members	• Shared with partner institution in contract	• Management is the role of the bank
Profit sharing	• Reserve is created from any profit at group level • Profit belongs to all members	• Dividends shared • Equity capital also built from profit	• Dividends shared • Equity capital also built from profit	• Takes all profit and in few cases help build group capital reserve	• Profit solely belongs to the bank.
Structure	• Location fixed • Can join with another only for credit services as training	• Geographically delimited • Can federate	• Area specific	• Spatially spread	• Mixed (fixed/spread).
Challenges	• Financial mismanagement • Outright theft • Longer loan cycle • Undercapitalisation • Weak group dynamics	• Opaque governance • Corruption • Over localization	• Opaque governance • Corruption • Semi-professional staff • Over localization • Undercapitalisation	• Under capitalization • Relevance reliant on client needs	• Insolvency due to weak or mismanagement, and corruption • Replication without area sensitivity

Source: Adapted from Zeller (2001) and Mutesasira *et al.* (1999) and my reconnaissance study in Nebbi district.

Annex 2 MFI sample selection criteria

Criterion	Justification of using criteria
1. Commercial orientation of operation	The policy environment in Uganda is oriented towards the commercialization of microfinancing as evident in the 2002 Micro Deposit Taking Bill. Thus, the need to conform to the demand of and to inform policy as also our objective, requires this focus.
2. Age of operation in the district (3 years and more)	It is estimated that a micro-business lifespan under 3 years focuses at a business establishment stage with much returns being re-invested into the business. Beyond 3 years, return on investment increases and this has more spillage on the entrepreneurs' lifestyle. Gaile and Foster (1996: 21) indicate that 'it takes a minimum of one year for a loan to begin noticeably paying off to the client'.
3. Coverage of operation (in at least more than 2 counties	The institutional delivery of services in a wider geographical coverage implies increased ability to learn and adapt services to the needs of the clients. In Nebbi district, the heterogeneity of the counties (Jonam, Padyere and Okoro) with different livelihood strategies (primarily fishing, trade, and farming respectively) provides a better learning point for the MFI in point.
4. Group lending methodology	Our focus is to study empowerment at individual, household and community level. A good option for such an entry is in the group lending methodology where individual members form solidarity groups.
5. Delivered products include-ing training, savings and credit	Apart from credit being the core products in microfinancing, savings and training products provide added value. This equally creates a point for comparison between the women groups involved in the study.
6. Base of operation in Nebbi district.	Being firmly rooted in Nebbi is an institutional commitment to service provision in the district rather than providing an outreach that is normally seen as tapping resources from an area.

Source: MFI Inventory Survey, 2003.

Annex 3 MFI sampling frame

Name of organization	*Commercial orientation of operation*	*Age of operation*	*Coverage of operation*	*Group lending methodology*	*Product including training, savings, credit*	*Base of operation in Nebbi*	*Total score*
Commercial Microfinance Limited	1	1	1	1	1	1	6
FINCA	1	1	1	1	1	0	5
Goli Coop. Savings and Credit Society	1	1	1	0	1	1	5
Nyaravur Farmers Coop Savings and Credit Society Ltd	1	1	1	0	1	1	5
Pakwach Nam Co-operative Savings and Credit Society Ltd.	1	1	0	1	1	1	5
CEFORD	0	1	1	1	0	1	4
AFARD	0	0	1	1	0	1	3
PRUDEPMA	1	1	0	1	1	1	5
CARITAS – Nebbi	0	1	1	1	0	1	4
Nebbi Diocese Women Revolving Funds	0	0	1	1	0	1	3

Note: Score 1=Yes and score 0=No.

Annex 4 About Pakwach Nam Co-op. Savings and Credit Society Ltd.

The history

This bank, with its headquaters located in Pakwach town council, was initiated following the mobilization drive by UNDP and Uganda Chambers of Commerce in Nebbi district, members of groups and individuals in Jonam County. It was initially registered under the Business Registration Act on March 23rd, 1998 (with Registration Certificate No: 111798). Then, the bank had a marginal capital of Ushs 79,000 and operated on equity funding from membership fees and sales of shares derived from only 40 members. Still, with the support from the UNDP-funded West Nile Private Sector Promotion Center, the bank was inaugurated by the first lady, Mrs Janet Museveni on August 19th, 1998. However, following the policy debate of village associations holding bank status, on December 15th, 1999, the bank was again registered under the Cooperative Societies' Act, by the Registrar of Cooperative Societies under the Ministry of Trade and Industry, as Pakwach Nam Village Savings and Credit Cooperative Society Limited. Thus, the bank's activities are regulated by its Bye-laws, the Uganda Cooperative Statute 1991 and the Cooperative Regulations 1992.

As a cooperative society, the bank is a member-owned, member-used, and member-controlled MFI (commonly referred to as the 'Village Bank'). Its strength lies in the philosophy of self-help and in the fact that those owners, users, and controllers are committed to improving themselves by mobilizing and soliciting resources to save and extend loans and to benefit from other financial services.

The strategic position

The vision, mission and objectives of the bank are:

Vision: A rural based Microfinance institution committed to the promotion of rural growths and developments.

Mission: Alleviation of poverty through provision of microfinance services to the poor but economically active youths, women and men within the community using microfinance best practices.

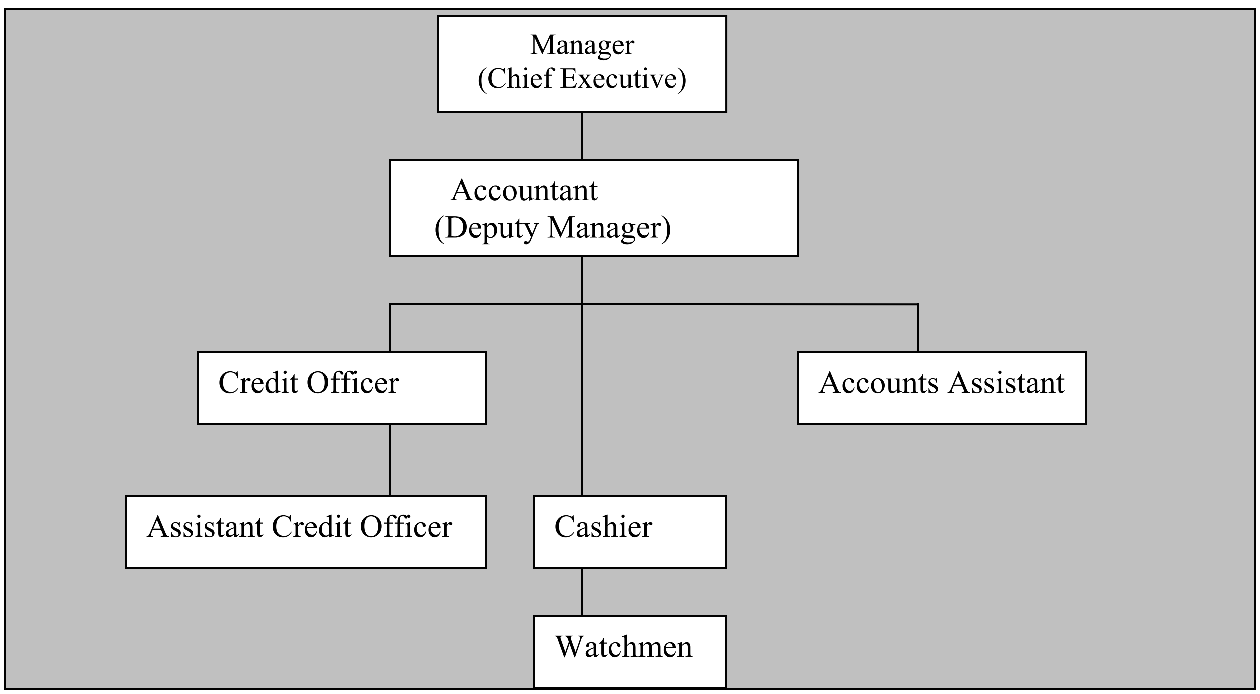
Objectives:

- Mobilization of savings among the communities.
- Provision of credit services to the members using approaches and techniques that are sensitive to the poverty isolation and marginalization of the rural folk.
- Provision of micro business management and loan utilization

trainings.
- Institutional capacity building through the provision of appropriate trainings in microfinance management and entrepreneurship.
- Networking and linkages with other organizations having similar objectives.

The management structure

In line with its By-laws, the Uganda Cooperative Statute 1991, and the Cooperative Regulations 1992, the governance structure of the bank includes the General Assembly where all members are represented. This is the supreme authority. However, for the management functions an elected committee member of seven people exists. They are charged with planning and directing management in the implementation of policies. Equally, a management staff of four people headed by the Secretary Manager undertakes policy implementation on a day-to-day basis. This is shown below.



Target market and services domains

Foremost, it should be noted that this bank deals only with its members (shareholders). This is dominated by women and youths who constitute 80% as its primary market segment clients compared to 20% who are men. These members are mainly farmers, fishmongers, civil servants, petty traders, and the elderly. Groups and institutions are composed of women groups, youth groups, churches, and fish landing sites.

As a society, the bank provides both financial and non-financial services. This includes:

- Provision of savings facilities to cater for the needs of the growing financial services among the members. Savings products offered are personal savings accounts, joint savings accounts and group savings accounts. No interest is paid to members on savings accounts as income of the society is still very low.
- Provision of credit facilities to members. Loans are given to both individuals and group members to support on-going enterprises and income generating activities at an interest fee of 3% per month (36% p.a.). Loans are approved by a Loan Committee elected from among the main committee members of the society and guided by the Loan Policy and Guidelines, a document which was developed by management and approved by the General members of the society.
- Member mobilization through the sales of shares, and periodic public education.
- Training in microenterprise management skills to clients. This training is given to members in the areas of loan management, business skills and simple record keeping to improve the clients' management and their business.
- Business counselling and training of members aimed at building knowledge, skills and confidence in them.
- Capacity building through basic training to the management and committee members on some modules in micro finance. General members (especially loan clients) are continuously sensitized and trained in loan management, business management and simple business record keeping.

However, due to financial constraint, the bank has not fully equipped its committee members and management staff with the required capacity to run it efficiently. The following components are still not well articulated: agricultural lending; delinquency management and loans monitoring; risk, fraud and internal control; customer care and management information system; financial analysis and interest rates setting; effective participatory governance; and basic banking, branch management and accounting for MFI.

Loan conditions and processes

Overtime, the loan process offered by the bank has been adapted to flexibly meet the divergent needs of the members. However, to qualify for a loan the key conditions that govern the loan are that one must:

- Be a shareholder in the bank.
- Apply using the approved loan application form either individually or on group basis.
- Be engaged in any kind of income generating activity which demonstrates viability.
- Have 10% of the loan amount as shares bought.
- Also have 20% of the loan amount as compulsory savings.
- Apply for a loan size is between Ushs 50,000-10,000,000.
- Expect the loan to be appraised by loan officers and approved by loan committee.
- Undergo the basic training in loan and business management.
- Expect a grace period of up to 3 months in the case of agricultural loan and 2 months for salary loan.
- Repay on an agreed monthly schedule with a 3% interest rate per month.
- Provide a fixed or movable asset as collaterals in case of individual loan or a guarantor with 25% savings for group loans.

However, this process is too cumbersome as on the whole, the social intermediation takes too long. For instance, pre-loan assessment takes 10 day; loan processing (5 days); pre-loan disbursement training (5 days); credit management training (3-4 days); business management training (1-2 days); technical skills training (3-4 days); group organizational development training (5 days); and business counselling services (4-5 days).

Bank performance

Over the years, the bank's performance as shown by its annual reports and operational analysis indicates a marked improvement both in terms of loan portfolio and credit management:

Pakwach Nam Co-operative Savings and Credit Society Ltd. Key Performance Data, 2001-2005

Indicators	**2001**	**2002**	**2003**	**2004**	**2005**
Revenue growth by source					
Total Income (Ushs)	**-**	**97,666,777**	**138,577,753**	**280,194,012**	**418,971,672**
Loan fund (%)	-	31.1	16.6	22.4	24.1
Grants (%)				7.3	1.3
Shares (%)	-	11.6	9.4	10.8	11.3
Deposits (%)	-	34.3	46.5	40.0	38.4
Interest and fees (%)	-	14.0	14.7	4.8	14.6
Others (%)	-	0.0	0.0	4.7	3.2
Capital reserve (%)	-	9.0	12.8	10.0	8.4
Shareholders (No.)					
- Individuals					
Males	30	58	131	264	294
Females	56	109	267	309	439
- Organizations					
Community-based groups	1,171	1,042	912	945	980
Institutions	194	201	213	228	231
Total	**1,451**	**1,410**	**1,523**	**1,746**	**1,944**
Individual women as shareholders	4%	8%	18%	18%	23%
Growth in shares by source (Ushs)					
- Individuals					
Males	971,250	1,188,100	1,368,300	2,471,800	5,051,100
Females	1,803,750	2,206,400	2,541,500	4,590,500	9,380,700
- Organizations					
Community-based groups	2,913,750	3,564,200	4,104,800	7,415,400	15,153,400
Institutions	1,618,750	1,980,150	2,280,400	4,119,700	8,418,500
Total	**5,688,750**	**8,938,850**	**10,294,500**	**18,597,400**	**38,003,700**
Shares from women	32%	25%	25%	25%	25%
Share per woman (Ushs)	32,210	20,242	9,517	14,856	21,368
Savings sources and growth					
Total number of savers	-	570	795	1,097	1,466
# of male savers	-	171	250	331	405
# of females savers	-	300	407	614	893
# of organization savers	-	99	138	152	168

Amount saved by sources (Ushs)					
- Individuals					
Males	3,874,300	3,519,200	6,758,700	11,759,300	17,397,500
Females	7,195,200	6,535,600	12,552,000	21,838,700	32,309,700
- Organizations					
Community-based groups	11,623,000	10,557,600	20,276,200	35,277,000	52,192,600
Institutions	6,457,250	5,865,250	11,264,600	19,599,850	28,995,850
Total	**29,149,750**	**26,477,650**	**50,851,500**	**88,474,850**	**130,895,650**
Savings from women	25%	25%	25%	25%	25%
Savings per woman	#DIV/0!	21,785	30,840	35,568	36,181
Loan disbursement recipients and growth					
Total # of loanees	-	-	506	786	1,116
# of male loanees	-	-	182	352	394
# of females loanees	-	-	324	434	286
# of organization loanees	-	-	89	52	436
Amount loaned by recipients (Ushs)					
- Individuals					
Males	23,452,800	36,895,950	49,418,250	67,103,400	81,339,300
Females	43,555,200	68,521,000	91,776,750	124,620,600	151,058,700
- Organizations					
Community-based groups	70,358,400	110,687,850	148,254,750	201,310,200	244,017,900
Institutions	39,088,000	61,493,250	82,363,750	111,839,000	135,565,500
Total	**176,454,400**	**277,598,050**	**371,813,500**	**504,873,200**	**611,981,400**
Loan to women	25%	25%	25%	25%	25%
Loan recovery performance (% of value)					
- Individuals					
Males	10%	11%	19%	10%	10%
Females	19%	21%	10%	19%	18%
- Organizations					
Community-based groups	31%	32%	34%	35%	34%
Institutions	14%	14%	17%	17%	17%
Total	**74%**	**78%**	**80%**	**81%**	**79%**
↓	↓	↓	↓	↓	↓

Sustainability indicators (%)					
Repayment rate	74%	78%	80%	81%	79%
Capital adequacy ratio				35.9	35.8
Operating cost per Ushs disbursed as loan				20	9
Loan loss reserve				26	35
Return on equity				3.6	2.0
Operational self-sufficiency	-	-	-	130.5	104.1
Financial self-sufficiency	-	-	-	64.9	89.5

Note: Data are derived from the annual report for the years. However, the best practice requirement was adopted in 2004.

Annex 5 Women groups' matching selection criteria

Criteria	**Women groups' with MFI client**	**Women groups' with non-client**
Location within the same parish	Yes	Yes
Membership composition (only women)	Yes	Yes
Age since formation (3 years and above)	Yes	Yes
Management structure invested in elected leaders	Yes	Yes
Target group (members)	Yes	Yes
Founding objective/ type of activities (profit motivated)	Yes	Yes
External linkage with other NGOs/government	Yes	Yes
Availability of savings and credit facility	Yes	No
Receiving credit from (semi)formal MFI	Yes	No

Source: CBO Inventory Survey, 2003.

Annex 6 About the studied women's loan and non-loan groups

	Year formed and other information	*Membership*	*Major activities*	*What the group has now*	*Remarks*
Loan groups	**Name of Organisation: Puyang women group** **Profile Number: CBO_ID: Loan group001** **Location: Alwi parish, Panyango SC, Jonam county.**				
	1986; registered with CDO with a constitution in place.	50 women	• Crop farming. • Rotational savings and credit • Sales of labour.	• 30 local breed goats • ½ acre of woodlot and 2 acre of cassava • Cash of Ushs 250,000	Had a long relationship with ACORD and CAP
	Name of Organisation: Mungudit women group **Profile Number: CBO_ID: Loan group002** **Location: Alwi parish, Panyango sub county, Jonam county**				
	Formed 1997, registered with CDO	12 women	• Goats rearing • Rotational savings and credit • Adult illiteracy class • Crop farming	• 4 acres of land, • Cash of Ushs 120,000 • 3 acres of cassava	Had a long relationship with ACORD and CAP
	Name of Organisation: Dwong pa Mungu **Profile Number: CBO_ID: Loan group003** **Location: Alwi parish, Jonam County**				
	1998; registered with CDO; has a constitution	28 women	• Rotational savings and credit scheme. • Sales of firewood/charcoal. • Cutting and selling grass for thatching houses.	• 6 acres of land. • Cash of Ushs 200,000.	Evolved as a result of seen benefits members of 001 and 002 were getting.
Non-loan groups	**Name of Organisation: Wakotemo group** **Profile Number: CBO_ID: Non loan group001** **Location: Alwi parish, Jonam County.**				
	1999; prepared a constitution; not registered.	25 women	• Income generation through crop farming • Health and Community education	• 2 acres of land • Cash of Ushs 102,000.	Closely linked to the Church of Uganda
	Name of Organisation: Kayom group **Profile Number: CBO_ID: Non loan group002** **Location: Alwi Parish , Panyango Sub County, Jonam County.**				
	1999; registered with CDO; has a constitution	30 women	• Income generation through crop farming, goat rearing, sisal planting, tree planting, and apiary.	• 4 acres of sisal plantation, • 15 hives and 20 goats • 15 acres of land	Its first external contact was with AFARD
	Name of Organisation: Mungubikonyo women group **Profile Number: CBO_ID: Non loan group003** **Location: Alwi parish, Panyango sub county, Jonam county**				
	Formed in 1990; prepared constitution, registered with CDO	35 women	• Income generation by sisal growing, tree planting, simsim cultivation, apiary, and goats rearing.	• 25 KTB hives • land 10 acres • temporal office block • Assets worth Ushs 2 million	Its first external contact was with AFARD

Source: Community-based organization Inventory

Annex 7 Statistical notes

In this study, given the sample size, two methods of inferential statistics analysis was used, that is, the Cramer's V and logistic regression analysis. Both Cramer's V and logistic regression analysis test the statistical significance of whether or not the differences between the comparison groups are the result of mere chance coincidence, or whether they reflect a true difference between the groups.

In this study we used always α=.05 or confidence level of 95%. For all measure of associations, 2-tailed (and 1-tail) significant results are flagged with * and + respectively.

Cramer's V analysis
Cramers' V is a measure of association based on chi-square test. It shows the relationship of their occurrence outside probabilistic chance. This test can be used for every r*c-table of two nominal variables and their values vary from 0 (no interdependence at all) to 1 (perfect interdependence).

For testing Cramer's V, if the contingency table fulfils the rule of Cochran ('fewer than 20% of the cells should have an expected frequency of less than 5 and no cell should have an expected frequency of less than 1.') the significance can be found from the formal chi-square distribution. If Cochran's rule is not met, then an 'exact-test' (exact p-value) is used.

Logistic regression analysis
For testing the direct effect of clients versus non-clients upon a nominal dependent variable, given that variables continuously become far too small for each situation to be tested, I have chosen for dichotomous dependent variables and logistic regression analysis.

The predictor (X = cboid) was used vide other dichotomous dependent variables (Y = land3, etc) to suit the central equation:

$$\text{odds}(Y) = \frac{P(Y=1)}{P(Y=0)} = e^{\beta_0+\beta_1 X}$$

or by taking natural logarithms:

$$\text{logodds}(Y) = \beta_0+\beta_1 X\,.$$

The intercept $ß_0$ is the value for logodds(Y) if X=0 and the coefficient $ß_1$ is the change in logodds(Y) that one can expect when X is increased with 1.

To note is that logistic regression model does not fit the data perfectly as is reflected by the differences from the actual ratios. Instead of a separate estimation of the ratio as would be the case in analysis of the contingency table, regression analysis estimates overall coefficients that are useful for all subjects. As such, the fit of the model can be expressed in terms of Nagelkerke's R^2 (abbreviated to R^2). Value 0 means no fit at all, R^2=1 means perfect fit.

While adding predictors improves the fit of the model, I opted not to use confounding variables simply for the reasons I explained in Chapter 4. For instance, not all the endogenous and exogenous factors could be confounded. With loans, enterprises are conducted in more discrete manners. Interconnected social relations just like other livelihood assets are utilised to ensure a business succeeds. As such, the use of age, education, number of children and spouse, years in business and number of loans taken, normally used as drivers of more or less gains became too inadequate to capture the entire would have been expected confounding effects.

A word of caution

Worth noting is that there are two reasons why the findings from these methods may not show statistical significance. First, when the findings are not statistically significant, it does not necessarily mean that program participation has not had an effect. It may be that the confidence interval is very wide (because of the rather small sample size) and covers quite a large range of values.

Second, logistic regression has been developed for quantitative (interval) predictors while we use it for nominal and dichotomous predictors too. If one uses logistic regression analysis for dichotomous predictors with an extreme popularity (say more extreme than 90-100%) then logistic regression analysis will give conservative testing. Coefficients will be estimated correctly, but testing of these coefficients will give systematic higher significance-probabilities, so that these effects will seldomly become significant.

Annex 8 Selected demographic characteristic of Alwi parish

Village (LC I)	*Total no. of households*	*Males*	*Females*	*Total*	*Mean household size*
Azupani	39	95	108	203	5.2
Bondalwala	83	196	213	409	4.9
Gabbi North	51	126	129	255	5.0
Gabbi South	62	158	175	333	5.4
Got- Madi	64	114	119	233	3.6
Nyabang	33	92	65	157	4.8
Nyakalwa	39	101	96	197	5.1
Nyamucar East	39	114	107	221	5.7
Nyamucar West	31	82	67	149	4.8
Nyariegi	89	220	224	444	5.0
Paila Central	107	269	304	573	5.4
Paila Lower	92	218	272	490	5.3
Paila West	60	162	169	331	5.5
Pajau East	64	150	156	306	4.8
Pajau West	47	114	112	226	4.8
Pangieth	62	143	166	309	5.0
Pateng East	58	154	160	314	5.4
Pateng West	59	166	158	324	5.5
Payongo	83	208	270	478	5.8
Puyang East	47	128	139	267	5.7
Puyang West	72	226	268	494	6.9
Teruber Central	69	177	202	379	5.5
Teruber South	42	91	125	216	5.1
Therober West	39	79	96	175	4.5
Theyao West	42	103	107	210	5.0
Theyao East	67	170	204	374	5.6
Total	**1,501**	**3,761**	**4,103**	**7,864**	**5.2**

Annex 9 Gender analysis matrix of a family's livelihood activities[1]

Activities	Action analysis			Key resources used	Resource access condition	Who owns resources used	Who makes decisions on resources used
	Who does the activity?	Where is the activity done?	When is the activity done?				
Farming							
Marking, slashing, and cutting trees	Husband and sons	Within village or marital home	February – March and July – August	Sickles/machetes/axe (P) Labour (H)	Blood or marital relations grant use permission	Family in-laws	Husband/In-laws
Bush burning	Husband and wife	Within village or marital home	February – March and July – August	Labour (H)	Familial membership	Family	Husband
First ploughing	Husband (and with communal labour)	Within village or marital home	February – March and July – August	Hoes (P) Labour (H) Relations (S)	Norms that assign tasks to male head Community labour outsourcing norm	Family	Husband
Harrowing	Entire family members	Within village or marital home	February – March and July – August	Hoes (P) Labour (H)	Familial membership	Family	Husband
Planting	Entire family members	Within village or marital home	March – April and August	Hoes (P) Seeds (P/F) Labour (H)	Familial membership	Family/husband	Husband
Weeding	Wife and daughters	Within village or marital home	April – May and September	Hoes (P) Labour (H) Relations (S)	Norms that assign tasks to women Friendly relations	Family/in-laws, friends and relatives	Wife
Harvesting	Entire family members	Within village or marital home	June – July and November - December	Hoes, knives, sacks (P) Labour (H) Relations (S)	Familial membership Group membership	Family/groups	Husband

[1] This tool is adapted from Bolt & Bird (2003) Intra-household Disadvantage Framework. In this matrix, activities are not clustered as (re)productive. Neither is it seen as belonging to an individual or the community. Equally, assets are not weighted as hierarchically important but seen as mixed diversely to make an activity successful. Institutional rules of the game that governs the various tasks and accessing the vast array of assets takes precedence since they show power-play in gender relations, hence the genderedness of the livelihood practices.

		Action analysis					
Threshing, winnowing, sorting, bagging, storage	Wife and daughters	Within village	June – July and November - December	Mortar, sacks (P) Labour (H)	Norms that assign tasks to women	Family	Wife
Transport to market, selling	Wife and daughters	Within village or nearby market	July – August and December – February	Sacks, baskets (P) Labour (H)	Norms that assign tasks to women	Family	Husband
Training	Husband and sons	Within village	All year round	Effort (H)	Trainers bias	Husband	Trainer
Money keeping and use	Husband	In the house or with a friend, relative, or in-law	All year round	Effort (H) Relations (S)	Norms that assign tasks to household head	Husband	Husband
Petty trade in general merchandise							
Setting up a sales point	Husband	Within the village	At business start	Cash (F) Effort (H) Land and wood (N) Stall, chairs (P)	Savings/borrowed Self or hired at a fee Family or rented Bought	Husband/family Family/community Husband/family Seller	Husband/family
Daily and periodic sales	Husband and Wife	Within the village	Daily and in bi-weekly markets	Labour (H) Networks (S)	Negotiated Trust worthiness	Husband Husband/wife/family	Husband
Restocking	Husband and sons	Pakwach, Nebbi	Periodically when stock level declines	Cash (F) Labour (H) Bicycle (P) Relations (S)	Savings Self Self/borrowed Blood/marital relations	Husband Husband Husband (s) Husband	Husband

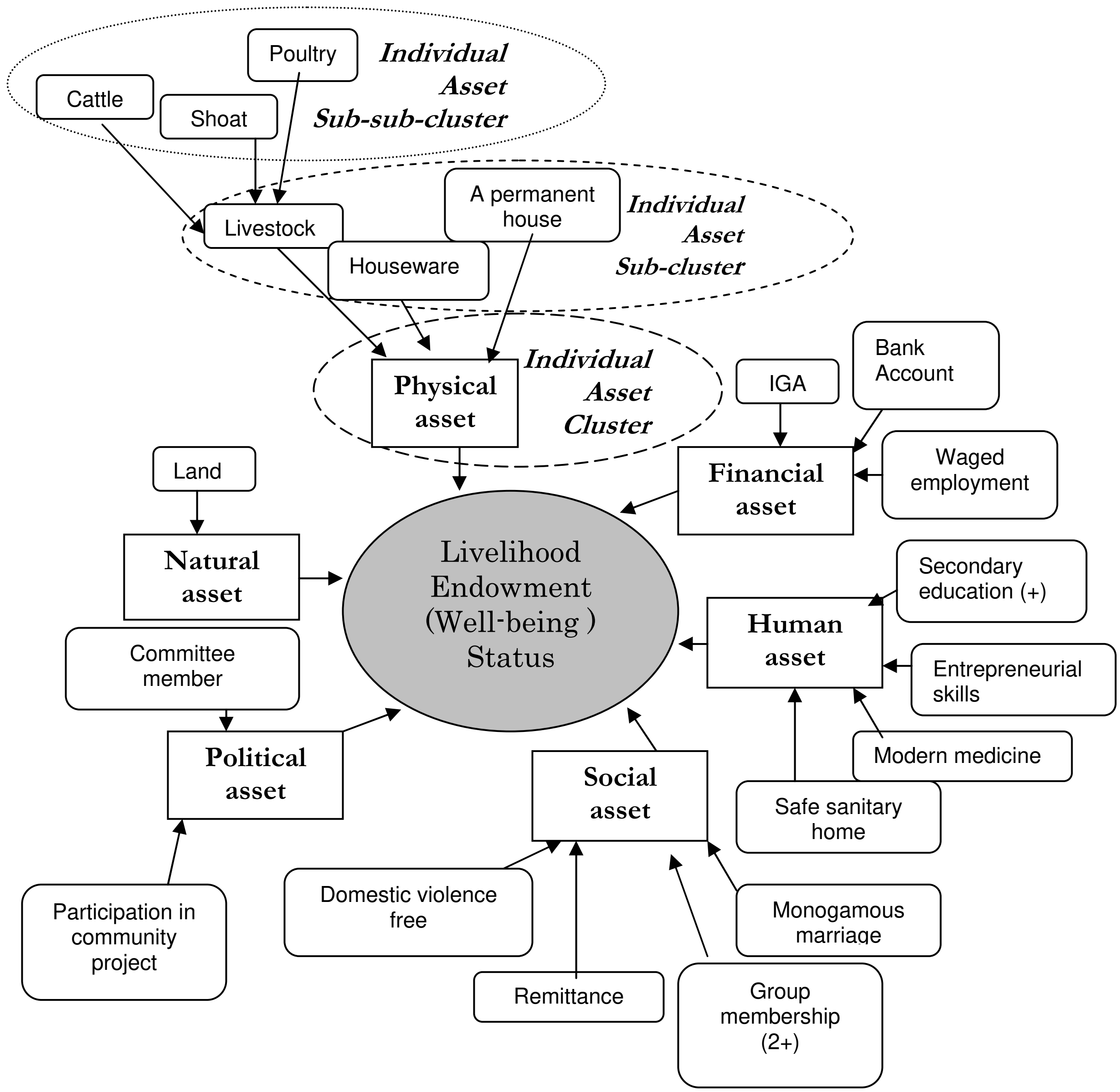
Note: F= financial asset; H= Human asset; N= Natural asset; S=Social asset; P=Physical asset; and Po=Political asset

Source: Collated from various PRA techniques from community meetings and FGDs.

Annex 10 Description of LES analysis procedures

Basing on the data derived from the household survey, LES analysis uses the principle of simple index construction. The process of analysis is described below in a step-by-step manner using the figure below and data summarised in annex 11 overleaf.

Figure 10.1 Schematic presentation of LES analysis path



As can be seen from Figure 10.1, LES is a product of a normalized index constructed using data derived right from individual asset sub-sub clusters that feed into individual asset sub-clusters and finally into individual asset clusters. The emphasis on individual asset clusters is because they represent the more basic domains for index construction required to present a summary endowment status.

Thus, to calculate LES there is need to calculate the individual asset sub-sub cluster index. This index provides the basis for cumulatively computing the individual asset (sub) cluster portfolio index and finally the overall asset portfolio index. It is this latter index that is subjected to a LES weighted position that exists in quartile from a high to an extremely low well-being status. Unlike with the wealth ranking approach where each asset is analysed independently, in the research area, the community pointed emphatically that, '*even if there are ups and downs in life, you can not live a good, moderate, and bad life all at once. It is either/or and you find yourself in one position. Therefore, it is not a matter of what you have and how much. Rather, it is how you live with what you have'*. Such an emphasis called for an analysis beyond a mere categorisation of assets and how much they have increased, decreased or stagnated into how well off one would be with a combination of all the assets they have. In the language of the indicators the community set, this analysis was not to stop at whether one has or not of a given asset and its sub(sub) clusters, but, what kind of life a person will lead after combining all the indicators at his/her disposal.

To calculate LES, the following steps were followed:

Step 1:
Each indicator in Table 6.5 constituting an individual asset sub-sub cluster is given an equal weight (0=no and 1=yes) and is expected for clients to yield 79 scores and for non-clients 77 scores tallying with the number of respondents in both categories. This makes all indicators to have equal weight as no individual asset sub-sub category is considered more important than the other by the community.[1]

Step 2:
This is followed by calculating the total expected scores for every individual asset sub-sub cluster. For instance, using the cases for physical asset shown in Figure 10.1 above, expected scores is calculated for cattle, shoat and poultry in order to arrive at the index for the livestock sub cluster. A similar calculation is then done for all the other sub-clusters.

[1] This approach is contrary to the often held view that an asset is more important to others depending on the main occupation of the actors. Frank Ellis (personal communication) reiterated the fact that land is most important to farming communities like cattle is for pastoralist. This is a view that sees livelihood from the process perspective. Apart from ignoring the value of diversification and its demand on diverse assets, in this study, livelihood is seen as both a process and product of change in which actors engage using diverse assets differently but towards their commonly held view of a good life.

Step 3:
The next step is to run all the 'yes' scores (for asset availability) of every individual asset sub-sub clusters using cross-tabulations command in SPSS. With this data, all scores for observed cases are calculated as in step 2 above.

Once done, the 'yes' scores is then divided by the 'expected' scores for every individual asset sub-sub cluster in order to get the index for every individual asset sub-cluster.

Step 4:
Normalisation of individual asset sub-cluster index is then done using averages to ensure that every individual asset cluster is comparable to each other regardless of the number of sub-(and sub) clusters it had.[2] This is done because some individual asset sub-clusters had many sub-(and sub) clusters. For instance, under physical asset having livestock had cattle, shoats, and poultry as valued aspects of a good well-being while having a permanent house had no sub cluster. Thus, normalization enables comparison between the various individual sub-assets.

To do so, such asset sub-clusters are aggregated and a summary score is calculated depending on the number of sub-sub clusters it had. For instance, livestock that had 3 sub-sub clusters is averaged by dividing the observed score in the 3 cases by 237 scores for clients (attained by multiplying 3 sub-sub clusters by 79 expected scores each) and 231 scores for non-clients (attained by multiplying 3 sub-sub clusters by 77 expected scores each). See 2.1 in Annex 11.

Step 5:
Individual asset cluster portfolio index is then calculated by getting an average from all its individual asset sub clusters. Still using the physical asset example, the sum scores (observed divided by expected) for livestock, house ware, and a permanent house are averaged. Referring to Table 6.6, the result is the 0.66 for clients and 0.73 for non-clients.

A summary of this portfolio index can be depicted in a livelihood asset portfolio hexagon that shows how clients fared in the various individual asset portfolios index relative to the non-clients (see Figure 10.2 below).

Step 6:
Using the individual asset cluster portfolio index an overall asset portfolio index is computed. This is done by summing all observed scores and dividing them by the sum of all expected scores for the various individual asset cluster portfolio. Using Table 6.5, the result is the 0.64 scores that both clients and non-clients have.

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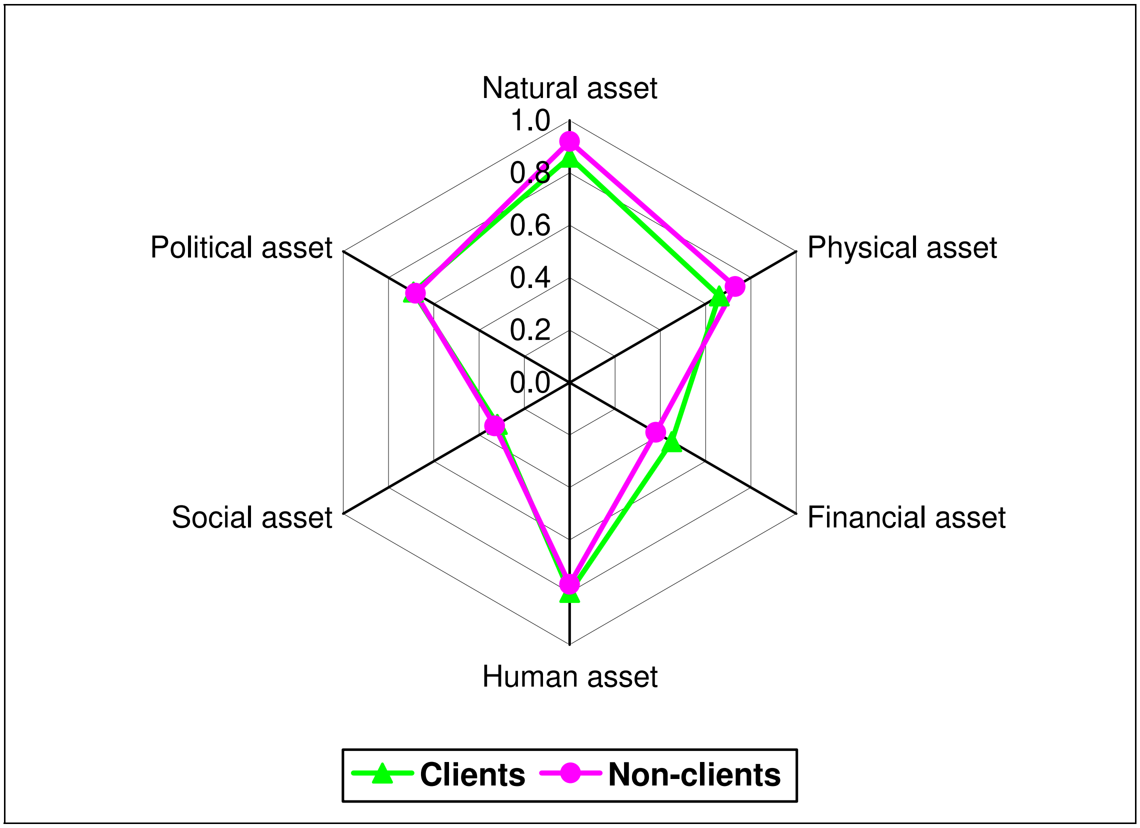
[2] Normalization refers to a process of data reduction into comparable states. For instance, where different sub-clusters exist creating an average for comparison requires using a similar comparison domain.

Step 7:
Using the overall asset portfolio index, a weight of 0-1 score (with quartile proportion) was assigned to derive the various LES (well-being status) (see Table 6.6). The scores for clients and non-clients are then used to locate their position within the various well-being status.

Figure 10.2 Livelihood endowment status hexagon



Annex 11 Livelihood endowment status analysis data

Asset classifications and summary scores and index	Index construction						
	Clients			Non-clients			
	Observed	Expected	Index (a)	Observed	Expected	Index (b)	Index difference (a-b)
Natural asset							
Land >3acres	68	79	0.86	71	77	0.92	-0.06
Individual sub category score/index	**68**	**79**	**0.86**	**71**	**77**	**0.92**	**-0.06**
Physical asset							
Livestock							
Cattle	48	79	0.61	50	77	0.65	-0.04
Shoat	66	79	0.84	66	77	0.86	-0.02
Poultry	55	79	0.70	70	77	0.91	-0.21
Individual sub-sub category score/index	*169*	*237*	*0.71*	*186*	*231*	*0.81*	-0.09
Houseware							
Radio	64	79	0.81	69	77	0.90	-0.09
Bicycle	51	79	0.65	65	77	0.84	-0.20
Bed with mattress	76	79	0.96	74	77	0.96	0.00
Individual sub-sub category score/index	*191*	*237*	*0.81*	*208*	*231*	*0.90*	-0.09
Has a permanent house	3	79	0.04	0	77	0.00	0.04
Individual sub category score/index	**363**	**553**	**0.66**	**394**	**539**	**0.73**	**-0.07**
Financial asset							
Have IGA	71	79	0.90	67	77	0.87	0.03
Have bank account	6	79	0.08	0	77	0.00	0.08
Is an employee	29	79	0.37	20	77	0.26	0.11
Individual sub category score/index	**106**	**237**	**0.45**	**87**	**231**	**0.38**	**0.07**
Human asset							
Has Secondary education and higher	76	79	0.96	60	77	0.78	0.18
Trained in IGA-SPM	71	79	0.90	77	77	1.00	-0.10
Treated in modern medical facility	10	79	0.13	10	77	0.13	0.00
Live in safe sanitary home							
Main house	78	79	0.99	77	77	1.00	-0.01
Kitchen separate	73	79	0.92	77	77	1.00	-0.08

Latrine	74	79	0.94	71	77	0.92	0.01
Bathing shelter	64	79	0.81	61	77	0.79	0.02
Garbage pits	58	79	0.73	51	77	0.66	0.07
Utensil drying rack	71	79	0.90	47	77	0.61	0.29
Animal den	35	79	0.44	18	77	0.23	0.21
Individual sub-sub category score/index	*453*	*553*	*0.82*	*402*	*539*	*0.75*	0.07
Nutrition							
Eat meat	65	79	0.82	71	77	0.92	-0.10
Eat fish	76	79	0.96	74	77	0.96	0.00
Takes tea with sugar	70	79	0.89	74	77	0.96	-0.07
Individual sub-sub category score/index	*211*	*237*	*0.89*	*219*	*231*	*0.95*	-0.06
Individual sub category score/index	**821**	**1027**	**0.80**	**768**	**1001**	**0.77**	**0.03**
Social asset							
Live in monogamous relations	63	79	0.80	64	77	0.83	-0.03
Member in 2+ groups	8	79	0.10	0	77	0.00	0.10
Make remittance	8	79	0.10	34	77	0.44	-0.34
Face no domestic violence							
Beating	32	79	0.41	24	77	0.31	0.09
Shouted at	37	79	0.47	29	77	0.38	0.09
Sex abuse	2	79	0.03	2	77	0.03	0.00
Individual sub-sub category score/index	*71*	*237*	*0.30*	*55*	*231*	*0.24*	0.06
Individual sub category score/index	**150**	**474**	**0.32**	**153**	**462**	**0.33**	**-0.01**
Political asset							
Committee member	66	79	0.84	68	77	0.88	-0.05
Participated in community project							
Planning stage	45	79	0.57	37	77	0.48	0.09
Implementation stage	61	79	0.77	65	77	0.84	-0.07
M+E stage	45	79	0.57	38	77	0.49	0.08
Individual sub-sub category score/index	*151*	*237*	*0.64*	*140*	*231*	*0.61*	0.03
Individual asset sub category score/index	**217**	**316**	**0.69**	**208**	**308**	**0.68**	**0.01**
Overall asset portfolio	**1725**	**2686**	**0.64**	**1681**	**2618**	**0.64**	**0.00**

(+/-) indicates gains or losses in index scores.
Source: Household survey.

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Summary

The debate and study process

The last five decades have witnessed increasing gender inequalities despite the commitments to promote development, especially in ‘developing countries.’ The persistence of such inequalities is now recognized to accrue neither from women’s exclusion from the development arena nor from lack of policy commitment. Instead, recent debates attribute it to the inadequacy of development policies. Many policies are noted to be flawed with gender rhetoric when in reality they are gender blind/-neutral. Besides, poverty reduction is seen as the main agenda of such development policies (and practices). To ‘add-on’ gender concerns, equity approaches are adopted so that women too may join the bandwagon. In this way, gender equality, although noted as an ethical question in development, has continued to remain far from being a development goal in itself.

In light of this contradiction, there is a continuous search for a policy reconfiguration so that both poverty reduction and gender equality are attained. Microfinance, as a development strategy, is seen to provide that solution. Among the Consultative Group to Assist the Poor-supported institutionalist, microfinance is popularized as a policy strategy that provides for such a ‘win-win’ gain. As such, the current microfinance revolution continues to receive enormous popularization among the donor community, governments, and development agencies.

Notwithstanding this, criticisms abound microfinance promotion in ‘developing countries’. It is generally seen that, although microfinance is claimed to reduce poverty, first, that may not be generally the case because of the fungibility of loans and that the conceptualization of poverty in the World Bank-motivated approach (of income and/or consumption) is static and negates people’s good-life aspirations. Second, it is asked: whose poverty is reduced? This is because, (wo) men are exposed to, and struggle out of, poverty differently. Finally, it is further asked: which poverty, given that any gain in poverty reduction does not necessarily mean gains in gender equality. These questions cast doubts on the policy relevance of microfinance (and its popularization). As such, it is not clear whether or not, first, that microfinance positively impacts on ‘people’s desired good-life’, and second, whether or not such a positive impact, if any, results in gender equality to the advantage of (wo)men.

With such a background in mind, this study posed as its central question: '*in what ways and to what extent do microfinance services facilitate the empowerment of married rural women in Nebbi district, north-western Uganda?*' This central question was broken down into three sub-questions:

- *How are gender relations inherent in the livelihood practices of the community?*
- *With access to microfinance, what changes (if any) did occur in clients' well-being?*
- *In what ways have clients translated their well-being changes (in b above) into changing their gender relations individually and within their households and community?*

These questions aimed at contextualizing empowerment within the microfinance programme area. By so doing, they focused at ascertaining (i) the different facets of disempowerment (with a clear understanding of the root causes and manifestations); and (ii) the good-life aspirations of the people. Inherent from this exploration is the basis for measuring well-being gains (poverty reduction effects) and changes in gender relations (empowerment effects). By so doing, a more nuance ways of such measurement would be developed. Hence, these two aspects of change measurement and the techniques to be used aimed at meeting the study objective of making policy and methodological contributions.

As a result, the gendered livelihood practices analysis in Alwi parish (the study area) was conducted. Women's position vis-à-vis that of men was studied with a focus on the social setting and the livelihood practices in the community. The social hierarchy and demarcated livelihood practices were found to give men community leadership as well as the discriminating rights to access, own, and decide over vital livelihood assets and strategies. As such, men are more powerful compared to their women who are seen as visitors in their natal homes and aliens in their marital homes. Such constraints were recognized as an institutionalized ways of (re)producing gender discrimination and gender gaps in women's lives. This is because, within such social relations, the various facets of power play to the disadvantage of women. Such power relations operate at four interlined levels, namely, as: (i) 'power over' – a negative and controlling power exercised in a win-lose relationship; (ii) 'power with' – a collective power based on mutual support, solidarity, and collaboration but focuses at non-individualized benefit; (iii) 'power to' – a generative or productive power, which creatively allows actors to exercise their agency for the realization of their aspirations; and (iv) 'power within' – the spiritual strength and uniqueness that nurture self-esteem and respect for and acceptance of others as equals.

The empowerment of these women was, therefore, a valid goal. Yet, for that to occur, women's agency power is required to transform the society's gendered livelihood practices. As such, microfinance became seen as that which may (not) provide the catalyst for the women to empower themselves.

Aware of the challenges facing empowerment and impact studies, a revised sustainable livelihood approach (SLA) was used as an analytical tool. Empowerment was then set to be measured at two broad domains of SLA, namely: the livelihood endowment status (LES) and livelihood entitlement status (LEnS). While the former focused on well-being gains the clients made in respect of their 'good-life indicators', the latter measured changes in gender relations of women individually, and in their households and community using individual projectivity, access to livelihood assets and strategies, private property ownership rights, and participation in vital decision-making processes. At both LES and LEnS, changes in social norms and perceptions that govern gender relations were linked to changes in power relations.

The processes of both data collection and data analysis were conducted recursively. Data for LES analysis was based on a case control approach where non-clients as the control group were compared to clients as the treatment group. These groups were matched using a pipeline approach so that the former represented the t_o scenario of the latter in t_1 scenario. That is to say, the direct effects of microfinance were to be found in the difference between t_o (where clients were assumed to have been before the loans) and t_1 (where they are now after 3 years and more of taking loans).

While literature reviews, field visits, inventories of MFIs and women groups, community meetings, focus group discussions, household surveys, individual interviews, and oral life histories were the main data collection methods, inferential statistics and context and content analysis were the main data analysis methods. However, quantitative methods were triangulated with qualitative and participatory methods in order to ensure validity, reliability, and conceptual consistency.

Study findings

Within the two facets of change measurement domains, below are the findings.

- *Microfinance and changes in livelihood endowment (well-being) status (LES)*

The Livelihood Endowment Status analysis revealed that, microfinance did not make any significant change in the well-being status of clients. It only made insignificant gains in the financial and human assets of clients. Such gains were leveled-off by similar gains by non-clients in natural and physical asset portfolios. Thus, both the clients and non-clients belong to the same medium well-being status. As such, this finding contradicts the CGAP-guided minimalist arguments that engagement in microfinance programme leads to poverty reduction. It, therefore, shows that the current popularization of microfinance is being done without the consideration of its relevance to the clients.

- *Microfinance and changes in livelihood entitlement status(LEnS)*

However, by looking at gender relations at the individual, and in intra-household and community levels, using LEnS approach, it was found that microfinance significantly facilitates women's empowerment as:

- At the individual level, women have improved their self-value as better 'good wives and mothers' beyond being perceived as visitors, dependant on men, and those who have no asset and voice. They have proudly taken up hitherto socially accepted roles of men. As such, they no longer see themselves as 'mere women' rather as those who also have recognized status in their marital homes.
- At the intra-household level, they have gained a wider access to diversified livelihood strategies outside the traditional work boundaries. Their labour has also shifted away from the confines of the kitchen and village farms into the local and far-off mobile markets. Such a shift has enabled them to control their labor and invest it, in hitherto male domains, where it pays best as compared to when their labor were tied on men's (cash crop) work. As such, women have gained private property ownership and decision-making rights, both individually and collectively, over household assets and strategies. However, as a strategy to maintain marital stability, women prefer joint ownership of and decision-making over these assets with their husbands or (supra) family.
- At the community level, women have covertly resisted polygamy, resisted the (Anglican) religious dogmatism against trade in alcohol, exploitation by the bank, restrictions on women's group formation, and entry into community leadership be it in local council elections or community development project committee-ship.

As such, with microfinance support, women's agency has sparked their struggle to engender their livelihood practices. The various changes women have made at the individual, intra-household, and community levels, therefore, represent how social practices have changed. It can thus be said that, despite the small and diversified changes, women are empowered. Their 'power within' reflected in their self-image and self-evaluation has improved. Collectively, they are using their 'power with' others to attack male or community dominance. Equally, using their microenterprises, women are gaining 'power to' change their household livelihood strategies, access better social services, and own and decide over assets within both their marital and natal homes. By doing all these, they have set a change in marital relations towards marital interdependency which reflects a power transformation associated with gains in 'power over' their lives.

These findings bring forward the need to:

- Reconsider empowerment away from the common notion that women's empowerment is about creating an independent and 'macho' women. Rather, it is about having marital relations that provide positions of equality and human dignity to both the men and the women.
- Acknowledge that livelihood diversification is not just about survival or accumulation strategy alone but also about the struggle for gender equality or broadly it is about social inclusion strategy as the concerned actors adopt diversification to challenge negative power, in order to gain positive power, within their social relations.
- Understand the various savings strategies that actors engage in before cash savings mobilization required to support microfinance commercialization is popularized to the detriment of rural poor communities.

Recommendations

Noting that, (i) microfinance in itself is inadequate to improve clients' well-being unsupported by other poverty reduction policy interventions; yet, (ii) regardless of the marginal net gain households achieved, microfinance significantly facilitated women's empowerment, individually and collectively, it is recommended that for microfinance to improve clients' well-being and hence increase on the empowerment frontiers:

At the policy level there is a need to:

- *Adopt a policy that engenders microfinance industry.* This approach will ensure that MFIs are customized to local context. By so doing, (i) the policy focus of microfinance should take women's empowerment as its cardinal goal; (ii) the microfinance policy-making arena be enlarged to include the missing participation and voices of the women beneficiaries; (iii) MFI services providers' capacity be built in core areas of knowledge and skills competencies for gender analysis in policy and impact analysis; and (iv) within MFIs, gender issues should become not only part of their mission statement but also of their social intermediation packages.

- *Institutionalize (empowerment) impact assessment to hold MFIs gender-accountable.* This institutionalization should go beyond the current MFI financial profitability accounting. It should integrate within MFIs performance assessment both financial and client satisfaction. MFIs should, therefore, be engaged into conducting routine IA both for credibility and accountability purposes.

- *Adopt an integrated approach to build clients' and MFI sustainability.* In this way, the current skewed attention to MFI's profitability should also take into account the long-term needs of clients' business growth. Doing so will ensure that both clients and MFIs engage in long-term business without 'exploitation'.

At the methodological approach to (empowerment) impact studies, there is a need to move beyond the static income-consumption focus as well as a one-level unit of analysis of impacts. This will require the conceptualization and operationalization of empowerment from a beneficiary perspective. By so doing, gender inequalities can be assessed *ex ante* or *ex post* of interventions starting from gender discrimination rather than gender gaps that many development interventions take as their entry points for development promotion. However, this shift will require a clear analytical tool that captures social/gender/power relations in how they are (re)created and with what effects.

As such, the sustainable livelihood approach (SLA) meets this requirement. Apart from being flexible, it is already relevant for poverty studies given that it is multi-dimensional. Besides, it also provides a pivotal point from which conceptual and methodological triangulation can be integrated. Finally, it has a common point for the exploration of the social/gender/power struggle: assets and strategies, where actors continuously interact with structures in making a living thereby recreating (old/new) social/gender/power relations.

Future research

Given the delimitation of this study as well as the issues it raised, a number of critical issues that warrant future research include: (i) How can microfinance commercialization be pursued with a win-win gain for the clients and MFIs? (ii) Is livelihood diversification in itself good enough for improving well-being? (iii) Can clients sustain the different empowerments they attained given that social dynamics recreate gender relations? Finally, how relevant are local (cash) savings mobilization for rural microfinance business?

Samenvatting

Het debat en het onderzoeksproces

Ondanks ontwikkelingsinspanningen in veel ontwikkelingslanden hebben de afgelopen decennia een toenemende genderongelijkheid te zien gegeven. Het voortbestaan van die ongelijkheid komt niet omdat vrouwen worden uitgesloten van ontwikkeling noch door een gebrek aan politieke wil. Het is vooral te wijten aan tekortkomingen in het ontwikkelingsbeleid, met name omdat gendergelijkheid niet als een doel in zichzelf wordt beschouwd maar wordt toegevoegd aan de centrale doelstellingen van ontwikkelingsbeleid zoals armoedebestrijding. Zo probeert men vervolgens een win-win situatie te bereiken. Micro-financiering dankt zijn enorme populariteit in ontwikkelingskringen aan het feit dat het zo'n win-win situatie belooft. Niettemin wordt micro-financiering in ontwikkelingslanden in toenemende mate bekritiseerd. Zo wordt betwijfeld of micro-financiering armoede wel vermindert; dit omdat leningen in de praktijk voor andere doelen worden gebruikt dan waarvoor ze zijn afgesloten en omdat armoede eigenlijk te statisch wordt opgevat – iets dat vooral de Wereldbank wordt verweten – en geen rekening houdt met wat armen zelf als een 'goed leven' beschouwen. Voorts wordt betwijfeld wiens armoede, die van mannen of die van vrouwen, verminderd wordt en of armoedevermindering überhaupt wel met vermindering van genderongelijkheid gepaard gaat.

Om dit te onderzoeken is de volgende onderzoeksvraag geformuleerd: *'Op welke manier en in welke mate draagt micro-financiering bij aan de empowerment van gehuwde plattelandsvrouwen in het Nebbi district in noordwest Oeganda?'* Deze centrale vraag is opgesplitst in drie deelvragen:

- Hoe zijn genderrelaties onderdeel van de livelihood activiteiten van de lokale gemeenschap?
- Hoe draagt het micro-financieringsprogramma bij aan een verbetering van het welzijn van haar cliënten?
- Hoe hebben cliënten hun toename in welzijn vertaald in een verandering van hun genderrelaties op het niveau van het individu, het huishouden en de lokale gemeenschap?

Om deze vragen te kunnen beantwoorden moest enerzijds aandacht worden besteed aan de verwachtingen van mensen over een 'goed leven' en over een toename van hun welzijn en anderzijds aan een toename van empowerment en het verminderen van genderongelijkheid.

Het onderzoek werd uitgevoerd in Alwi parish. Onderzocht werd hoe de livelihoods in dit rurale gebied georganiseerd waren en hoe genderrelaties daarin geïnstitutionaliseerd zijn. Mannen hadden de leiding in de lokale gemeenschap. Zij hadden als eersten toegang tot hulpbronnen en beslissen over de belangrijkste livelihood activiteiten. Mannen hadden dus meer macht dan vrouwen, die slechts gezien werden als vreemdelingen in hun echtelijke woning en als bezoeksters in hun geboortehuis. Beperkingen voor vrouwen werden steeds opnieuw gereproduceerd. In een dergelijke situatie is de empowerment van vrouwen een gerechtvaardigd doel en de vraag is of en hoe vrouwen meer aan macht kunnen winnen om hun eigen verwachtingen over een goed leven te kunnen verwezenlijken. Micro-financiering werd gezien als een middel om dat te bereiken. Om het effect van micro-financiering op de livelihoods en empowerment van vrouwen te onderzoeken werd als analyse-instrument een verbeterde ‘sustainable livelihood’ benadering ontwikkeld. Empowerment werd gemeten op twee terreinen van ‘sustainable livelihood’ namelijk Livelihood Endowment Status (LES) and Livelihood Entitlement Status (LenS). LES meet de verbetering op indicatoren voor een ‘goed leven’. LenS meet verbeteringen voor vrouwen in de genderrelaties op de niveaus van het individu, het huishouden en de lokale gemeenschap. De indicatoren waren: zelfbeeld, toegang tot livelihood hulpbronnen en activiteiten; eigendomsverhoudingen; en deelname in belangrijke besluitvormingsprocessen.

De analyses werden uitgevoerd op basis van een onderzoek onder een cliëntengroep van een micro-financieringsprogramma en een controlegroep van niet-cliënten. Deze groepen werden zodanig samengesteld dat de controlegroep als de nulsituatie van de cliëntengroep kon worden beschouwd zodat verschillen tussen beide groepen aan directe effecten van micro-financiering konden worden toegeschreven. Het onderzoek maakte gebruik van een breed scala aan onderzoekstechnieken waaronder literatuurstudie, veldbezoeken, inventarisaties van micro-financieringsinstellingen en vrouwengroepen, groepsvergaderingen en discussies, gestandaardiseerde enquêtes onder huishoudens, individuele interviews en orale levensgeschiedenissen. De voornaamste analysetechnieken waren statistische analyses en context- en inhoud-analyses. Kwantitatieve analyses werden getrianguleerd en verder onderbouwd met kwalitatieve en participatieve technieken om grotere validiteit, betrouwbaarheid en conceptuele consistentie te bereiken.

De onderzoeksresultaten

De Livelihood Endowment Status (LES) analyse maakte duidelijk dat micro-financiering geen significante bijdrage levert aan het welzijn van de cliënten. Er werd slechts niet-significante verbetering gemeten qua financiële en menselijke hulpbronnen van cliënten, terwijl dat bij niet-cliënten het geval was voor wat betreft natuurlijke en fysische hulpbronnen. Cliënten en niet-cliënten behoorden tot dezelfde gemiddelde welzijns-statusgroep. Deze bevindingen weerspeken dus de bewering dat micro-financieringsprogramma's armoede verminderen. De huidige popularisering van micro-financiering geschiedt dus zonder rekening te houden met de relevantie voor cliënten.

De Livelihood Entitlement Status (LenS) analyse maakte echter duidelijk dat micro-financiering wel bijdraagt aan een significante verbetering van de empowerment van vrouwen:

- Op individueel niveau verbeterde de eigenwaarde van vrouwen als "goede echtgenote en moeder" en beschouwden zij zichzelf niet langer als bezoeksters zonder hulpbron of stem, afhankelijk van mannen. Ze hebben met trots maatschappelijke rollen op zich genomen die eerst alleen voor mannen gereserveerd waren. Ze zien zichzelf nu niet meer "slechts als vrouw" maar als individu met een erkende plaats in haar echtelijke woning.
- Op huishoudniveau hebben vrouwen een grotere toegang verworven tot niet-traditionele livelihood activiteiten. Hun werk is verschoven van de keuken en de akker naar lokale en verderaf gelegen markten. Met deze verschuiving zijn ze erin geslaagd controle over hun eigen arbeid te krijgen en te investeren in activiteiten die meer opleveren en vroeger alleen aan mannen waren voorbehouden. Op die manier hebben vrouwen toegang verworven tot privé-eigendom en tot besluitvorming over livelihood activiteiten van hun huishouden. Om de echtelijke stabiliteit te bewaren geven ze echter de voorkeur aan gedeeld eigendom en besluitvorming met hun echtgenoot en familie.
- Op het niveau van de lokale samenleving verzetten vrouwen zich nu openlijk tegen polygamie, tegen het (anglicaans) religieuze verbod op handel in alcohol, tegen uitbuitingdoor de banken, tegen beperkingen op het vormen van vrouwengroepen en tegen beperkingen voor vrouwen in lokale leidinggevende functies en bij lokale verkiezingen.

Op deze wijze heeft micro-financiering de 'agency' van vrouwen ondersteund om sociale verandering in te zetten. Er kan dus gesteld worden dat – ondanks het feit dat de veranderingen nog beperkt en gevarieerd zijn – vrouwen meer macht hebben verkregen. Opgevat in de vormen van macht die in het conceptueel kader werden uiteengezet, is hun “power within” – dat zich uit in zelfbeeld en eigenwaarde – verbeterd; gezamenlijk gebruiken vrouwen ”power with” om de dominantie van mannen in de lokale samenleving aan te pakken; door hun micro-onderneming hebben vrouwen “power to” verworven om hun eigen livelihood activiteiten te verbeteren, toegang tot sociale dienstverlening te verwerven en zelf beslissingen te nemen, zowel in hun echtelijke woning als in hun geboortehuis. Daarmee hebben zij een verandering ingezet naar echtelijke interafhankelijkheid. Dat betekent in feite een machtsverschuiving die kan worden opgevat als het verkrijgen van “power over” hun eigen leven.

De onderzoeksresultaten nodigen verder uit om:

- empowerment te heroverwegen in die zin dat het niet gaat om het scheppen van onafhankelijke “macho-vrouwen” maar om het scheppen van gelijkwaardige en menswaardige echtelijke relaties;
- te erkennen dat de diversificatie van livelihoods niet alleen een overlevings- of accumulatiestrategie is, maar ook een strijd om gendergelijkheid. In ruimere zin kan gesteld worden dat diversificatie een strategie is voor sociale inclusie, een strategie die negatieve macht in sociale relaties aanpakt en ombuigt in positieve macht.
- de verschillende strategieën van sparen te begrijpen die rurale actoren gebruiken voordat commerciële spaarprogramma’s worden gestimuleerd die micro-financiering moeten ondersteunen maar die nadelig kunnen uitpakken voor arme lokale samenlevingen.

Aanbevelingen

Vaststellend dat (i) micro-financiering als zodanig onvoldoende is om het welzijn van cliënten te verhogen, maar ook dat (ii) ongeacht die marginale verbetering micro-financiering wel degelijk bijdraagt aan individuele en collectieve empowerment van vrouwen, zijn de volgende aanbevelingen van belang:

Op beleidsniveau:

Er dient een ‘engendered’ beleid gevoerd te worden met betrekking tot de micro-financieringsindustrie, dat wil zeggen dat micro-financieringsinstellingen (MFIs) zich aanpassen aan de lokale context en daarbij

(i) empowerment van vrouwen als voornaamste doel hebben;
(ii) de participatie en de stem van vrouwen uitdrukkelijk laten prevaleren;
(iii) een genderanalyse tot hun competenties rekenen;

(iv) gendervraagstukken niet alleen in hun missiestatement opnemen maar ook in hun sociale bemiddelingspraktijk tot uiting laten komen;

(v) empowerment-impactevaluaties institutionaliseren, opdat ze zich rekenschap geven van gendervraagstukken. Deze institutionalisering moet verder gaan dan de financiële winstgevendheid, maar moet geïntegreerd worden in prestatie-evaluaties van MFIs, zowel financieel als wat betreft klanttevredenheid. Om hun geloofwaardigheid te vergroten dienen MFIs dergelijke evaluaties routinematig uit te voeren; en

(vi) een geïntegreerde benadering nastreven gericht op duurzaamheid voor de cliënten en de MFIs zelf. De nadruk op winstgevendheid van MFIs zal plaats moeten maken voor de lange-termijn groeimogelijkheden van de ondernemingen van cliënten. Hierdoor zullen MFIs en cliënten zaken kunnen doen zonder uitbuiting.

Op het niveau van de methodologie van empowerment impact evaluaties:
Er is bij empowerment impact evaluaties behoefte aan een benadering welke verder kijkt dan inkomen en consumptie en die verschillende schaalniveaus in de analyse betrekt. Dat betekent dat empowerment vanuit het perspectief van de cliënten geconceptualiseerd en geoperationaliseerd moet worden. Genderongelijkheid dient *ex ante* en *ex post* van interventies te worden vastgesteld. Daarvoor is een helder analyse-instrument nodig dat machtsrelaties in ogenschouw neemt. Dit onderzoek heeft aangetoond dat de 'sustainable livelihood' benadering hieraan tegemoet komt. Het is flexibel, beschouwt armoede als multidimensionaal en maakt conceptueel en methodologisch triangulatie mogelijk. Bovendien heeft deze benadering aandacht voor gender(machts)conficten over livelihood hulpbronnen en strategieën en de wijze waarop daarin machtsrelaties bestendigd worden dan wel veranderen.

Toekomstig onderzoek

Gezien de beperkingen van dit onderzoek zou toekomstig onderzoek zich verder moeten richten op de vragen:

(i) hoe de commercialisering van micro-financiering tot een win-win-situatie voor MFIs en cliënten kan leiden;

(ii) of livelihood diversificatie op zichzelf goed genoeg is voor een toename in welzijn;

(iii) hoe cliënten de empowerment die ze hebben weten te verwerven kunnen bestendigen gezien het feit dat sociale dynamiek genderrelaties ook herschept; en

(iv) hoe relevant spaarmobiliseringsprogramma's zijn voor rurale micro-financiering.

About the author

Alfred Lakwo was born on the 18th April 1970 in Pakwach, Nebbi district, Uganda. He graduated with a BA (Hons) in 1993 from Makerere University and worked in parastatal organizations before joining the decentralized local government where he worked as the District Planning Officer. Between 1995 and 2000, he participated in a number of short courses specifically in the field of development management, gender, HIV/AIDS, and public-private sector partnership. Similarly, he participated in a number of programme development and evaluation missions. In 2001, he completed MA (Development Studies) at Uganda Martyrs University, Uganda and immediately embarked on a PhD (Development Studies) at Radboud University Nijmegen, The Netherlands. Currently, he is a visiting lecturer at Uganda Martyrs University. He also works in the NGO sector (in the Agency for Accelerated Regional Development) where he is now involved in an EU-funded 2-year project for engendering local government development planning processes.

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