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Economic Empowerment of Women in Contemporary Uganda: The Case of Income-Generating Projects among Women in Kireka, Kampala, Uganda

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Introduction

Throughout history, different feminist researchers, scholars and academicians have argued that women have been socially, politically and economically subordinate to men. Their subordination can be traced back to the Industrial Revolution era. From the perspective of liberal feminists, it can be argued that women's economic subordination began when industrial capitalism forced men to move from the home to the workplace, leaving women in the private sphere of activity.

Women's economic subordination in Uganda as a whole and in semi-rural areas in particular is believed to have begun with the coming of colonial rule through the introduction of cash crops, hut tax and formal education. The colonial rulers wanted cash crops to be grown with the cheap labour of male natives. They imposed a hut tax, payable in cash, on every adult male. This forced men to seek employment in the white plantations. Women were left behind to take care of the home (Rutabajuka 1994). Although men were forced to go and work in white plantations, this enabled them to obtain cash, which gave them economic power over their wives.

The colonialists also introduced cash crops and placed them in the hands of men and neglected the women, even though women were the farmers (Boserup 1970). Women provided free labour on men's farms. Men sold the crops and kept the cash. Men thus became the breadwinners. Women, in their turn, depended entirely on their husbands for cash. This gave economic power to men in both the private and the public domains. The introduction of formal education in Uganda also contributed to gender inequality in both the private and the public economic spheres. Colonial officials collaborated with male chiefs and encouraged parents to send their sons to school (Nakanyike 1992), while the daughters were left at home with their mothers. At school, boys were offered science and administrative subjects, in preparation for their future careers as administrators, doctors and so forth. When some girls later went to school, their education did not go beyond that of domestic science. Their curriculum included cultivation, 'needlework, home management, bakery, cookery, bed making, washing, general home work as well as Christian doctrine' (Nakanyike 1992:177). Because of their domestic and agricultural activities, many girls dropped out of school in order to help their mothers at home or to get married (Katahweire 1989). The girls that remained in school were offered courses such as nursing, teaching and secretarial studies, which later kept them under the control of their male bosses. Whether girls went to school or not, they remained economically disempowered.

The governments after independence from 1962 to 1985 did not differ from the colonial rule. Boys continued to go to school in greater numbers than girls. Men continued to use modern technology in crop production, while women still used the hoe to produce subsistence crops. As workers and holders of cash, men maintained their position as breadwinners. There was no change in the patriarchal relations that maintained women's subordination in the home and in the work place, as well as in politics, education and agriculture. Most women in Uganda remained exploited and economically marginalised, just as they had been in the colonial period.

The National Resistance Movement/Army (NRM/A) guerrilla war was a turning point in the history of women. For the first time, Ugandan women became integrated in the army and together with men liberated the country. Ordinary women 'supplied food and provided key intelligence information essential for strategic planning' (Boyd 1994:309). During the five years of guerrilla war (1981–1986), the question of women began to be consciously addressed by NRM/A. The words and the actions of the leadership of the NRM/A continued to reflect a consciousness of gender-based inequality. The new leaders started by reconstituting 'the state with the institutionalised support and participation of women' (Boyd 1994:309).

During his first days in power, President Museveni pointed out how women had been subordinated. He made sympathetic and realistic speeches about women,

basing himself on the historical background of Uganda. 'He would always echo the fact that women in Uganda have been tractors in the fields, the pumps in the water, the wheel barrows, bicycles and other beasts of burden' (Ahikire 1994:78). Museveni asserted that the backbreaking hoe would be replaced by modern technology, stagnant wells with purified 'tap water, the grinding stone with grinding mills, and smoking kitchens with electric power' (Ahikire 1994:78). Only then would women be relieved from domestic chores and participate fully in the public realm – a sphere that was denied them for ages. Yoweri Museveni encouraged women to move away from traditional handicrafts and turn to more productive small-scale industrial activities, and also join socio-economic groups that were trying to generate income. He also encouraged women, especially those with little or no income, to get loans from banks, so that they could start their own small businesses.

As Uganda became more stable, the NRM government encouraged investors and non-governmental organisations (NGOs) to carry out different activities. Many NGOs that came were interested in uplifting the economic standards of women. Through NGOs, many women without much income became involved in income-generating projects. This gave them the opportunity to move from the private to the public domain. For the first time, women started to earn their own income.

The research problem

The majority of women in Uganda still deal with dual challenges and inequalities in both domestic and public spheres of activity, despite efforts by the NRM government and the NGOs to raise the economic well being of most women by bringing them out of the home into the public domain. Why has women's involvement in economic activities in the public sphere not brought gender equality? Using income-generating projects among women in Kireka, a semi-rural district of Kampala, Uganda, this study investigates the factors that have persistently maintained gender inequality in both public and private spheres of activity, even after women have become involved in economic activities outside their homes.

Research questions

This study will try to answer the following questions:

- a) What type of activities are women involved in? Have the government, banking institutions and NGOs provided women an atmosphere conducive to obtaining loans, without involving their husbands?
- b) Do women use the money they acquire from income-generating activities to achieve economic and political bargaining power in both private and public spheres of activity?

- c) Does the participation of women in income-generating activities in the public domain challenge traditional gender-based power relations in the home and the work place?
- d) Do women encounter problems in the private sphere as a result of being integrated in economic activities in the public domain? How can these problems be solved?

Objectives of the study

To identify causal factors which have persistently influenced gender inequality in private and public spheres in Uganda. Specific objectives are as follows:

- a) To investigate whether women's involvement in income-generating activities outside the home has led to their economic empowerment in both private and public spheres.
- b) To find out whether women's involvement in income-generating activities has led them to face two kinds of work every day and why.
- c) To suggest possible solutions to persistent gender inequality in both private and public domains, even after women have become engaged in income-generating activities outside the home.

The significance of the study

This study is designed to unearth inherent gender inequality in both private and public spheres that has persisted, even when women have moved from the home to economic activity in the public domain. This study is designed to contribute to the struggle to eliminate gender inequality in both private and public domains. The study also adds to existing literature on gender relations. It attempts to increase understanding of the mechanisms through which such relations exist, that is, other aspects than economic participation and development. These are equally important in understanding the plight of women, with a view to proposing possible solutions. Those concerned with making and carrying out policies could use the results of this study to formulate a meaningful policy to bring about gender equality in both public and private spheres.

On economic empowerment

Economic empowerment is not only an economic matter. It also involves the demands on women's labour made in the home and in the work place, the allocation of time and the traditional expectations that sabotage women's bargaining power in the household and in society. Economic empowerment is not limited to tangible objects but concerns unseen things as well (Moser 1989:1815). 'Empowerment endorses a redistribution of power in all its manifestations', says Eerdewijk (1998:30). In my study, economic empowerment means women's capacity to have access to resources and the power to control income – an

income big enough to make a difference to women's lives in social and political terms as well as economic ones.

Literature Review

There is substantial literature on this subject. Quantitative material is relatively abundant and still increasing, even though its coverage is uneven. Yet despite its abundance, this literature is in many ways disappointing. First, there is a problem of bias in the perception of 'fact'. Particularly in Uganda, there are no published research works on NGOs and women's economic empowerment. The only study that might be regarded as relevant is that of Boyd on Empowerment of Women in the Contemporary Uganda: Is it Real or Symbolic? (1989). However important the questions posed by this study, it cannot answer them, because of its lack of actual field investigation.

The other major problem is that the forms of participation that have been studied are largely confined to economic subjects, narrowly and conventionally defined. Grassroots economic behaviour has only been studied in the formal sector. This has left a whole range of economic behaviour, which influences economic bargaining power in society largely uncharted. It therefore provides a misleading view of women's economic power in the public and private spheres.

Studies elsewhere have indicated that women who enter the public domain as workers are given less skilled and low paid jobs, without any security, while men have jobs that are labelled skilled with very high pay (Bradley 1986). This leaves women dependent on men and gives them little or no economic bargaining power in the home.

A study done in East Hosiery Industry, on the other hand, showed that whatever form women's contribution took, it was not 'marginal' but economically vital, because in some cases women were the breadwinners. These practices evolved in a patriarchal epoch, however, when the male head of the house had unquestioned power in co-ordinating all the efforts of the household. In this industry, the woman worked as assistant to her husband; and 'however economically crucial her contribution, in terms of authority relation in the family, she and her work were seen as subordinate' (Bradley 1986:99).

Sticher and Parpart (1990) in their study noted that when both men and women participate in domestic work, there is an internal division of labour. In the case of production, men are associated with heavy physical work and women with domestic service; and on the consumption side, women are in charge of child-rearing, food preparation and cleanliness in the home, while men are engaged in large-scale domestic purchases, building and so forth. Men's participation in consumption in this case is subordinated to that of production, while for women the opposite is the case. All these affect women, because they are restricted to less remunerative jobs. This limits their bargaining power to family savings for productive purposes. This division of labour results in an unequal

distribution of resources between men and women, with women on the losing side.

Socialist feminists like Joan Kelly (1986:52) argue that a woman does not increase her bargaining power in the home by moving into a public sphere, such as the labour force. She argues that whether women move into the public domain or not, they continue to undertake all the domestic work and childcare alone.

Socialists argue that women's subordination is rooted in the home and in the separation of the public from the private sphere. They focus on the connections between the family and the organisation of both the political and economic domains, in order to understand how gender subordination has been sustained by the capitalist system. They argue that the sexual division of labour prevails because it is profitable for capital and they also argue that both capitalism and men have benefited from unpaid women's labour in the home (Mackintosh 1984). They continue to say that the household is a place for reproductive work, where women look after the children, men and the elderly. They see the household as the primary location for the control by men of women's sexuality and reproduction.

This unpaid and unrecognised labour maintains women's inferiority, because they remain dependent on men. As Joan McFarland puts it, socialists argue that 'the impact of development policies felt by women cannot be explained only, or even mainly by male attitudes' (1988:302). They call for a theoretical framework to examine the reproductive sphere, using gender and class analysis, which examines 'the changes in the division of labour in the process of capital accumulation' through 'the examination of current world economic crisis and their impact on women' (McFarland 1988:304).

O'Connell looks at a family as a place of considerable authority for women, because they manage the home and guide the children. She notes, however, that this household authority has a limited influence when it comes to relations with men. She argues that when women earn cash income, men often contribute less to the household. Accordingly, 'the strength of a woman's negotiating position is related to the level of support from her natal family, her education and income' (1994:55-56).

Rosalind (1994:19) argues that traditionally men's work, whether at home or in the work place, is highly valued by the society. 'Male as opposed to female activities are always recognised as predominantly important and cultural systems give authority and value to the roles and activities of men'.

O'Connell also contends that 'gender ideologies commonly accept that men have a right to personal spending money, which they are perceived to need or deserve, and that women's income is for collective purposes' (1994:56). Women who live in such societies, whether they join the workforce or not, are unlikely to attain equality in either sphere.

A study of families with low income, which was done in Cairo in 1983–1984, found that women had financial problems with their husbands. In most of the households visited, the family income only just covered basic and immediate needs, and therefore the women's primary concern was with budgeting rather than with access to or control over household cash. Women wanted access to financial information, as this was seen to militate against excessive expenditure by husbands. The more information women got, the less strife there was in the household. There were household and family items, for example, which men refused to buy. They were more likely to buy a television set or a cassette recorder than a gas cooker. As a result, women were forced to join local savings schemes with friends and neighbours, so that they could buy small items for the house, such as clothes for the children, or even pay for children's school fees. In homes where women had incomes of their own, husbands contributed little money for food and rent. Some did not contribute anything at all. Women had to do all.

They identify women's economic and political powerlessness as part of the cause of these imbalances. They have observed this as evident in gender relations in the private and public spheres. They maintain that women lack access to resources and the skills to manage income-generating activities, even where such opportunities may exist.

In Uganda, there are contradictory views about women's economic empowerment. Whereas the NRM government encouraged women to get loans from banks, it did not create the right atmosphere for women to get those loans. In order to get a loan, one had to have an asset (like land or a house) to pledge as security. Uganda being a patriarchal society, custom and cultural practices ensure that it is men who own and control land (Kenyangi 1996). As most women do not have any asset to pledge, they find it practically impossible to get a loan without involving their husbands. As a result, men control the money women get from these projects. For a woman to obtain a loan from the bank in this way does not lead to her empowerment in any sphere of activity.

In addition to the above, Uganda men are traditionally not supposed to do any domestic work. Women alone do it, besides also participating in the most strenuous activities in agricultural production. Women are required to perform such labour-intensive tasks as planting, weeding and harvesting (Obbo 1980). Such gender-biased sexual divisions of labour dictate that women's duty schedules are heavy and tight, implying a high opportunity cost for their labour time. And yet most credit institutions follow lengthy bureaucratic procedures that are extremely time-consuming. Unequal gender relations tend to undermine women's relations with basic agricultural resources (land and labour), and impose crucial obstacles to their access to agricultural credit.

Other studies reveal that the NRM government's efforts to reduce poverty among women have created other sources of economic power for women. This

has been done through various non-governmental organisations (NGOs), whose major objectives have included the raising of women's economic standards (Mukama 1995). Whether this has been achieved needs more research.

A number of scholars and researchers have written about non-governmental organisations (NGOs) from different angles. Worldwide, NGOs are reported to have been characterised by rapid, complex and often unpredictable political, institutional, demographic and economic changes. NGOs possess a number of characteristics that make them appear efficient in their work of eradicating economic gender imbalance. They appear also to be non-profit making and non-political, because of their approach as charity organisations that aim to improve the lives of the poor and particularly the lives of women by making the latter equal participants with men in economic development in both private and public spheres. These characteristics give them a comparative advantage over government and other international donors. Gradual shifts of NGO attention from relief aid to development activities have been observed. It has been argued that relief only attacks the symptoms of poverty and makes women more dependent in both the private and public spheres of activity. To attack deprivation itself involves helping the poor – especially women – to increase their capacity to meet their own needs with the resources they own and control (ACFODE 1995; Kwesiga 1994).

NAWOU (1995) points out the role played by NGOs, in partnership with the National Resistance Government of Uganda. NGOs have started to participate in formulating policy as well as putting it into practice. Irrespective of the growing reputation that NGOs in Uganda have won for themselves, their contribution to development remains limited. They have obtained some small successes, but the structures that determine the distribution of power and resources within and between societies remain largely unchanged. This has also influenced the impact the NGOs have had on the lives of the poor and particularly of poor women. This analysis is, however, very general in character, because it fails to point out how both men and women in society have benefited from NGO services. One can argue that whatever the special concern for the poor that NGOs show, the delivery of services is much the same, whatever the source. This promotes economic inequality, because of differences in gender power relations in both the private and public spheres.

The Church of Uganda Planning, Development and Rehabilitation (COU-PDR) looked at women as a disadvantaged group in Ugandan society. The mission of this organisation was to empower women economically. It tried to tackle the situation by re-addressing the status of women (ACFODE 1995:17–24). In 1991, the COU-PDR adopted a grassroots approach to development. Communities were asked to identify their needs, plan their projects and implement them by themselves, while COU-PDR gave them technical help. These projects however, did not aim to bring about gender equality in public and private spheres.

Instead they aimed at economic development, with women still occupying a low status in their societies and homes.

Akiika Embuga Women's Self-Help Association was another NGO whose aims included the development of skills among women for their economic benefit and the creation of economic activities to help their economic development. Although this association was intended to improve the economic situation of women, it did not aim to change gender relations in either the private or the public sphere. Kagimu buttresses the point:

Members have learnt to make women's products like bed covers, thus combining an artistic outlet with an income-generating activity. This is in addition to the traditional crafts members make on their own. They are encouraged to produce high quality items. This activity helps women to spend their leisure time gainfully (1995:19).

Thus women's involvement in income-generating activities outside their homes does not aim to reduce gender inequality in the private or public domains.

Theoretical Framework

This study was conceived within the framework of socialist feminist theory. This theory developed from the critique of Marxist feminist theory, which accepts that women workers face a double daily workload, which opens with unpaid work in the private sphere, carries on with paid work in the public domain, only to end with additional unpaid and unrecognised work in the home (Tong 1989:54). Feminist Marxists believe that this inequality could end, if women were paid wages for the work they do in the home.

Socialist feminist theory goes beyond Marxist feminist theory. It argues that women's subordination is centred in patriarchy, but that neither patriarchy nor capitalism by itself can explain gender inequality. In order to explain these gender relations, one needs to understand the mechanism of patriarchal relations and the division of labour between men and women in the home and in the workplace (Tong 1989:183–184).

Methodology

This study was conducted among women living in Kireka, a semi-rural area of Kampala district, who had received loans from NGOs (the Christian Children's Fund and FINCA) or banks (the Co-operative Bank). The Co-operative Bank was chosen, as it was the only bank that gave loans to women in Kireka. The study asked why there was gender economic imbalance in both private and public spheres, even when women were engaged in income-generating activities outside their homes.

Out of a total number of 60 female respondents who had received loans from the NGOs and the bank, 20 were sampled randomly from each group. Some NGO Managers/Project Co-ordinators acted as key informants and also as-

sisted the researcher to locate the respondents. They also provided information on the background of these projects, what they had so far achieved and their limitations. This helped the researcher to identify the selected projects aimed at the economic empowerment of women in the private and public spheres.

Data Collection

Data was obtained from both primary (personal interviews) and secondary sources (research papers, official documents etc.) that were considered relevant. The data was collected through structured and unstructured questionnaires, observation guides as well as group discussions were organised, to help bring out the different characteristics of the respondents and provide base-line information for the study.

Both quantitative and qualitative methods were used in data collection. The questionnaire included both open-ended and ended questions. Open-ended questions were used to give the respondents a chance to air their views without any constraints. The interviews were conducted in the respondents' homes and places of work by the researcher herself and by research assistants. Taping and coding were used where necessary. Personal observation was also used to get information that could not be obtained through interviews.

A systematic content analysis of all sections of the interview was made at the end of each day. This enabled the researcher to identify emerging themes from the data and also to fill in any gaps that had been identified. The answers to open-ended questions were analysed as the respondents were responding to questions. Frequencies and percentages were used to analyse the data from the ended questions.

Results and discussions

In this section, we look closely at personal characteristics, loan requirements, activities, problems faced by respondents and other recommendations. These will help us to understand whether and if so, how these factors affect gender equality in the private and public spheres.

Personal characteristics

Personal characteristics of the people usually have many indicators. For the purpose of this study, they are limited to marital status, age, educational level, occupation and the number of respondents. This was intended to bring out the information required for the study. The personal characteristics of the respondents are shown in Table 1.

Marital status

The high proportion of married women (46.7 percent) could be attributed to cultural obligations attached to marriage, or to the degree of responsibility, including financial responsibility, which married women may have. The widows

(15 percent) and the single women (38.3 percent), all with children, had to survive and meet family responsibilities. To do this, they had to turn to various economic ventures.

Table 1: Personal characteristics

Personal Indicators	N	%
<i>Marital status</i>		
Married	28	46.7
Single	23	38.3
Windowed	9	15.0
<i>Age</i>		
20-24	5	8.3
25-29	8	13.3
30-34	12	20.0
35-39	13	21.7
40-44	12	20.0
45-49	6	10.0
50-54	3	5.0
55 and above	1	1.7
<i>Educational level</i>		
P7	8	13.3
Dropped out before P.7	9	15.0
Senior 4	20	33.3
Dropped out before S.4	15	25.0
Senior 5 and above	1	1.7
Adult Education	7	11.7
<i>Occupation</i>		
House-wife	12	20.0
Peasant	4	6.8
Teacher	6	10.0
Petty Trader	25	11.7
Other	13	21.6
<i>No. of dependants</i>		
1-4	16	26.7
5-8	32	53.3
9-12	11	18.3
13 and above	1	1.7

Individual reports revealed that women from polygamous marriages had to find ways of supplementing household income and also meet daily family and personal needs. Most polygamous families are very large and the husband may not manage to meet the demands of his wives and children. The World Bank country study report (1993) produced similar findings, which indicated that only rich males could afford to provide financial help to polygamous families. Most women in poor families struggle to cater for their own needs and those of their children. Women with such heavy responsibilities and demands on them may not be able to achieve economic empowerment, even when they are involved in income-generating activities. Such activities anyway often lead to heavy work. It can be concluded that household demands have forced women into income-generating activities, which increased their workload, rather than alleviate culturally foisted roles as homemakers (UNICEF 1998).

Age

The respondents were classified into eight major age groups as indicated in Table 1. From the findings, it is apparent that the women who were most involved in income-generating activities were those between the ages of 30 and 44 years. Those between 20 and 29 years and those of 45 years and over were relatively less involved. Discussions with the women showed that middle-aged women had more responsibility for family capital resources and were more exposed to opportunities for investment in income-generating activities. The younger and older women had fewer family responsibilities and financial demands on them. On the other hand, group discussions revealed that the elderly beneficiaries had the responsibility of looking after grandchildren because of the AIDS scourge. This in turn has increased their workload, even though they need someone to look after them. A sixty-year-old respondent noted that:

In the past old people were looked after by their children and grandchildren and this would make the elderly remain strong. Now our children die and even leave us with the responsibility of looking after their offspring and yet we also need other people to take care of us. As I speak, I am looking after my four grandchildren who are still very young.

Level of education

The findings showed how the level of education influenced people's way of life and therefore their access to loans and their participation in income-generating activities. The level of education could also have an effect on power status, gender roles and the level of perception and ability to innovate. It could in addition facilitate training. It is important in determining the level of empowerment of a woman in the public and private spheres of activity.

Occupation

The results show that a large number of women (41.7 percent) who received loans were already involved in petty trading, while a few others were primary school teachers, who earned very little and had to find ways of supplementing their incomes to meet their family needs. According to the findings in Table 1, 20 percent were housewives and 6.7 percent peasants. Women in these two groups were economically handicapped and depended heavily on their husbands for cash. They sought loans because they wanted to be independent.

Number of dependants

The findings showed that every respondent had from one to thirteen dependants. All the respondents had to look after other people and therefore had need of loans. Group discussions indicated that in addition to their own children, some dependants are from the western and northern war zones of Uganda, while others had to look after orphans whose relatives had died of AIDS. Some of their relatives, mostly young girls, came to help women with domestic chores, without receiving any salary.

Although extended families can be useful to women up to a point in providing labour, they can also be a hindrance by creating extra expenses for women, whose income is already limited. This may force women to look for work or else to take out a loan in order to start a business, which itself adds to their workload. Kiwemba (1998) notes:

Extended families sometimes are helpful but on the other hand they are usually an added expenses in terms of providing for their welfare such as feeding, medical, and clothing. This has an implication on women's income due to lack of enough material and financial resources.... The women have to struggle hard for their survival and the survival of their big families. The higher number of ...dependants may to a certain extent indicate the degree of childcare, workload and responsibilities for women, which may affect their levels of empowerment.

This quotation indicates that extended families not only increase women's workload but also hinder their development. Being involved in income-generating activities may not necessarily contribute to women's economic empowerment.

Property/business owned by women

Table 2 shows that a large number of respondents (50.0 percent) had been able to acquire household utensils, while 21.7 percent had acquired land, 8.3 percent owned a house, 5.0 percent had acquired sewing machines, 5.0 percent had set up shops, 3.3 percent owned weigh scales and 1.7 percent had set up clinics. In other words, the majority of women (50 percent) own small possessions that have not been legally valued. Women are likely to find it hard to acquire loans from the bank with this type of property, which are not regarded as tangible collateral by banks, which then finds it hard to lend them money (see also Clones 1992 cited in Hilhorst and Oppenoorth 1992). Of the 21.7 percent of the

women who owned land, they had inherited it from their fathers without any legal title. It was only intended to help them to bring up their children. Buganda tradition allows women to own land, but its cultivation is a marital obligation, and more important, could not be used by women as a security for bank loans. The land is meant to be used specifically to provide for looking after the children, and for nothing else. Therefore, the women turn to NGOs for small loans, which hardly make much difference to their lives, let alone empower them in their homes or work places.

Secondly, the group discussions also revealed that although 8.3 percent of women owned houses, most of these houses were temporary structures. No woman had a permanent house that could be used as security for a bank loan. A thirty-year-old respondent explained:

After being encouraged by the President of Uganda Museveni, I went to the bank to ask for loan requirements. So the bank people asked me whether I had a house that was permanent on land with a title. Although my house was on land, which had a title, what put me off was the nature of the house. The house was supposed to be permanent.

Furthermore, those women who owned shops (5 percent) and clinics (1.7 percent) operated in rented houses. Such properties cannot be used to acquire a substantial sum from financial lending institutions, nor can they create enough income to provide for household requirements.

Table 2: Property/business owned by women as a consequence of being economically empowered

Property	Number of response	%
Household utensils	30	50.0
Land	13	21.7
House	5	8.3
Sewing machine	3	5.0
Shop	3	5.0
Weigh scale	2	3.3
Clinic	1	1.7

Year of acquisition of property/business

Table 3 illustrates that 28.3 percent of the respondents had acquired property before 1986, while the rest (71.7 percent) had acquired it after the National Resistance had come into power. This fact is hardly surprising. Traditionally, property ownership and inheritance was a male domain. Women would also usually be regarded as men's property, especially after the man had paid the bride-price (Katahweire 1989; Habomugisha 1997). Although Kateregga-Kibuuka (1997), however, notes

that women do own land, in Buganda for example, traditionally they could make only limited use of it to achieve economic empowerment.

Table 3: The year of acquisition of property/business

Period	Number	%
Pre-1986	17	28.3
1986-1990	11	18.3
1991-1995	16	26.7
1996-Present	16	26.7

Bank account

The findings in Table 4 reflect that the majority of the respondents did not have money to keep in the bank (58.3%), because of the small size of the loans they obtained, especially from NGOs, as is indicated in Table 5. Group discussions revealed that the little money they make from their businesses is spent at once. There is no need to keep it in the bank. One of the respondents said: 'I was given 50,000 UShs to start a small business. Since I did not have any other source of income, I used the money to buy food and other necessities in the home and the little that remained was put back in my business.'

Table 4: Places where respondents keep money

Variables	Responses	Number	%
On bank account	No	35	58.3
	Yes	25	46.7
Who made you open a bank account?	Myself	10	16.7
	Financial institutions	6	10.0
	Group ownership	3	5.0
	Late brother	3	5.0
	Ministry of Education	1	1.7
	My brother-in-law	1	1.7
	My sister	1	1.7
Variables	Responses	Number	%
If you don't have a bank account where do you keep the money?	House	25	41.7
	Invest in business	6	10.0
	Served groups	2	3.3

The finding that 16.7 percent of the women had opened a bank account on their own shows that some women were aware of the danger of keeping money at home. Focus group discussions revealed that when women kept money at

home, they spent it on small items, but were more likely to save it when in a group. Some respondents were forced by institutions to open bank accounts. This was one of the pre-requisites of obtaining a loan. Relatives also played a big role in encouraging women to open a bank account. Some women however, did keep their money in the house. Focus group discussions revealed that these women kept the money in a place unknown to their husbands, so that the latter did not know how much they had. Even this may be dangerous for the women, especially when their husbands know that they have sold some things. One respondent lamented that: 'One time my husband after seeing me selling the local beer, asked me to give him some money and when I refused he threatened to beat me and I gave him the money'. For women to keep money at home may cause family problems and sour relationships between wife and husband, instead of empowering women.

Banks and NGOs where women obtained loans and how much

Tables 5 shows that women (75 percent) obtained loans from the NGOs to be found in this area (Kireka Christian Child Fund and FINCA) or from the Co-operative Bank (25 percent), which is the only banking institution in Uganda to give such loans. It was realised that these institutions give loans that are too small to make a big change to the women's income and way of life. The majority of respondents (56.6 percent) received 50,000 shillings or less, 27.7 percent between 50,001 and 100,001, 10% from 200,001 to 300,000, and 5 percent from 300,001 or more. Large sums are not available because the women cannot provide the security demanded by other banking institutions. The only respondent who revealed she had got over one million shillings had problems with her husband, who had allowed her to use his house as security. Hence, the importance of NGOs for loans because women can cope with their more flexible and less complicated rules (see also Hurley 1990).

Table 5: Lending institutions and the amount of money given

	Number	%
<i>Institution</i>		
Kireka Christian Child Fund (NGO)	23	38.3
FINCA (NGO)	22	36.7
Co-operative Bank	15	25.0
<i>Rate of loans</i>		
50,000 and below	34	56.6
50,001 and 100,000	13	27.7
100,001 and 200,000	6	10.0
200,001 and 300,000	4	5.7
300,001 and above	3	5.0

Guarantee/Requirements to loan eligibility

Respondents were asked about the requirements and guarantees demanded for a loan. All said that they were required fulfil some obligations before getting the loan. Those obtaining loans from NGOs were required to attend a training course in business skills, to form a group, to sign the agreement, to commit 10,000 USH as a deposit, to accept the re-payment terms, to provide a letter from the local council, and to submit a project proposal.

Out of 60 respondents, 15 (25 percent) said that they also had to open a bank account and have their personal property valued. It was noted that this group was the one that obtained a loan from the bank. Analysis of the above data reveals that the majority of the women (75 percent) did not opt to get a loan from the bank, because of these two extra conditions (opening a bank account and having their personal property valued), which they could not easily meet.

The findings show that all those respondents (75 percent) who obtained loans from NGOs were required to form a group of five people as a condition of obtaining the loan. Although this requirement was imposed for security reasons, it could present dangers to the other group members. All the respondents confirmed this during the focus group discussion. They revealed that a woman who was given 100,000Ush failed to repay the debt, and the NGO concerned then forced the other members of her group to repay the money. One respondent from this group said, 'We suffered with this woman'. Although women can get the loan, they sometimes run into problems from being in a group. In this affair, one respondent said, 'If we were not put in a group, this NGO would not have got the money back'. This confirms how the lending institutions can only lend money safely, by making the formation of a group a prerequisite for obtaining a loan.

Group discussions also revealed that some women had problems over paying a commitment fund deposit of 10,000 USH. One respondent narrated her experience:

In order to get the loan of 300,000Ush I was told that I should have put a deposit of 10,000 USH. I did not have the money so I went to my friend who gave me the money. When she saw that I had began a business she continuously asked me her money, which I did not have at that time. One day she even reported me to my husband. Luckily enough my husband was very understanding. He borrowed money from his friend and gave it to me to pay

Projects started by women out of loans

The respondents were asked to describe the projects they started with their loans from the NGOs and the bank. The answers are presented in Table 6. Women run retail shops (16.7 percent) and the same proportion sell soft drinks and beer (16.7 percent), sell foodstuffs (13.3 percent), and the same proportion engage in stone quarrying (13.3 percent). Ten percent sell charcoal and 10 per-

cent sell second hand clothes. About 6.7 percent have piggery projects; 5.0% are involved in handicraft making, and 3.3% are each involved in petty trade, selling drugs and in tailoring. All the respondents said that they started their businesses because of their loans.

Table 6: Projects started by women out of loans

Project	Number	%
Retail shop	10	16.7
Selling soft drinks and beers	10	16.7
Selling food stuffs	8	13.3
Stone quarrying	8	13.3
Selling charcoal	6	10.0
Selling second-hand clothes	6	10.0
Piggery	4	6.7
Handcraft making	3	5.0
Petty trade	2	3.3
Drug shop	2	3.3
Tailoring	2	3.3
Brick making	2	3.3
Constructed rooms for renting	1	1.7
Poultry keeping	1	1.7
Zero grazing (cattle)	1	1.7
Clinic	1	1.7
Eating joint	1	1.7

Choice and assistance in activities

The respondents were asked whether their business activities were ones they chose themselves, whether they had someone to help them with garden and housework, whether their husbands helped them to carry out their projects, and if they are not helped, how they coped with their daily activities. Their replies are given in Table 7.

Table 7 shows that the majority of the respondents (96.7 percent) chose their own activities, and only 3.3 percent undertook activities that were not of their own choice. The majority of the respondents had no one to assist them in housework and gardening (63.3 percent and 68.3 percent of the relevant answers), while only 36.7 percent received help with housework and 31.7 percent with project work. About 43.3 percent of the respondents said their husbands did not help them with their projects, and only 15 percent said their husbands gave such help. On the question of how the respondents coped with their other daily activities, 43.3 percent said that they programmed their activities well, and 11.7 percent said that their children, friends and workers helped them.

Table 7: Choice and assistance in activities

Choice	Response	Number	%
Activities own choice	Yes	58	96.7
	No	2	3.3
Help with housework	Yes	22	36.7
	No	38	63.3
Help with project work	Yes	19	31.7
	No	41	68.3
Does husband help with project work?	Yes	9	15.0
	No	26	43.3
If no one helps you, how do you cope with your daily activities?	* Plan my activities well	26	43.3
	* My children help	7	11.7
	* My brothers and sisters help	1	1.7
	* Friends	1	1.7
	* Workers	1.7	1.7

The findings in Table 7 reveal that 96.7 percent of the women had chosen the business they wanted, while only 3.3 percent began activities that were not of their choice. This freedom of choice is a sign of women's empowerment. But women remained over-burdened with domestic chores and gardening work. This was confirmed by the 63.3 percent of the respondents, who said that they had no other people to assist them with housework, and by the 68.3 percent, who said that they had no one to help them with their other activities outside their businesses. Carrying on a business may, therefore, impose an additional burden on women. Habomugisha (1997) found similar results. In her study about functional literacy-programmes in Mbarara, she found that when women went to functional literacy classes, they did not leave anyone at home to do domestic work. They had to do their housework when they came back from their classes. They still had to get up just as early, in order to resume their daily activities. Work outside the home without anyone to assist them in other activities may endanger women's health.

In response to the question about how do you cope with your daily activities, without anyone to help you, many respondents (43.3 percent) said that they programme their activities well, 11.7 percent put the burden onto their children, especially girls, and 1.7 percent said they had relatives and friends to assist them. Only 1.7 percent had workers to help them. As already mentioned in the first pages of this chapter, the fact that women have many dependants may hinder their development, since they spend too much money on them. In group discussions, it was noted that in addition to participating in their businesses, women

also had to cater for their husbands' needs. As H.M. K. Tadría comments, in Uganda, not only are women 'embedded in the household subsistence economy with primary responsibilities for tasks also associated with food production and preparation, and for household and health maintenance ... [it is also] considered as a sign of negligence for a woman to serve her husband such a meal without sauce' (1987). Domestic chores combined with cultural obligations might hinder women from participating fully in their businesses. In turn, this might hinder their empowerment, not only in the private sphere but in the public domain as well.

Hours women spent on project work

The responses shown in this Table 8 show that 20 percent of women spend 1–4 hours on project work, 33.3 percent, 5–8 hours; 30 percent, 9–12 hours; and 16.7 percent, 13 hours and above. These findings tell us clearly that women spend many hours doing project work, and yet 48.3 percent of them have other work to do, as shown in Table 9. The study by Victoria Mwaka, Mary Mugenyi and G. Banyas (1993) on women's involvement in activities outside their home produced similar results. They found that women worked between 15 and 18 hours per day. They argued that income-generating activities or any other business meant an extra burden for a woman, which might put an undue strain on her health.

Women's involvement in businesses outside their homes sours relationships with their family members, women may find it difficult to be fully empowered economically. 'Empowerment in relation to economic resources is also enhanced if women's power within the household increases' (Eerdewijk 1998:34).

Problems encountered as a result of being in the project

Table 8 shows that some expectations of high profits were not fulfilled. Twenty-seven percent reported that their profits were too low for their loan to have made any difference to their businesses. The researcher was able to observe that one woman's shop was small and not well stocked. This may have been due to the small amount of money obtained from the financial institutions. One woman complained in group discussions that too little money had hindered her progress.

It was also noted that 13.3 percent had no market for their products. Women that sell 'matooke' (bananas), for example, lose money due to delays in locating customers in time, because their bananas ripen before being sold. Another woman complained of her tomatoes perishing because there was no one to buy them.

Table 8: Problems encountered

Problems encountered	Number	%
Low profit	16	26.7
No markets	8	13.3
Heavy work load	7	11.7
No competition due to little capital	6	10.0
Rent and taxation too high	2	3.3
Lack of independence	1	1.7
Thieves	1	1.7
Risks	1	1.7
Ill-health	1	1.7

Another problem identified was a heavy workload. Women found it very tiring to be involved in businesses without anyone to help them with domestic chores. A busy schedule prevents them from participating in income-generating activities, which becomes an extra burden. A 40-year-old respondent recounts of her experience:

I wake up very early in the morning I prepare breakfast, serve it and prepare the children for school. Since my children are still young I accompany them to school. When I come back home I start sweeping the house, washing the dishes and peeling the 'matooke' for lunch. Then I go for my business. At mid-day, I move to school to collect the children and prepare lunch for them. After lunch I go back to do my business. At around 5.00 p.m., I close the business and go home and embark on my domestic work. I sleep at around 11.00 p.m. when I am very tired.

Ten percent of the women said that they had too little capital to compete with other people in the same business. About 3.3 percent said that they were charged very high rent, in relation to the commodities they were selling. Some women (1.7 percent said that they were not independent from their husbands and this affected their businesses. Other respondents (1.7 percent) complained of ill health while doing their business. A woman who sold stone quarrying expressed fear of getting tuberculosis because of too much dust.

The biggest threat, although not a common one, was of thieves. One group discussion revealed that one woman who sold beer and sodas found her two refrigerators had been stolen when she went to work the next day. This was a very big blow and she said that she was forced to borrow money in order to buy a new refrigerator to keep her business going. She spent the next eight months of her business paying back this debt. This experience seriously affected her business.

Advice to women beneficiaries

Various recommendations that women beneficiaries would give to their fellow female borrowers do vary. The women made it clear that these recommendations resulted from the problems encountered in carrying out their businesses. Forty-five percent of the respondents emphasised the need to work hard. A woman engaged in the beer trade said, 'If I was not hard-working, my business would have collapsed'.

Table 9: Respondents' advice to fellow women borrowers

Advice given	Number	%
Hard-work	27	45.0
Keep proper records	15	25.0
Commitment to loan repayment	12	20.0
Don't give credits to consumers	6	10.0
Don't default on the loan	5	8.3
Choose business wisely	4	6.7
Don't work with other women	4	6.7
Don't involve husband in project/business	2	3.3

Other recommendations included the keeping of proper records. Respondents found this important, because it helped them to know how much money was invested in the business and whether they were making any profits or were incurring losses. One respondent narrates her story:

When I began my business, I never used to keep records of accounts and sometimes I would get some items from the shop like salt, sugar, soap and use it in the home. Many times, I would forget that I used these items for home use and instead I would think that someone came and stole them from the shop. But when I started keeping records of my things this problem was solved.

Twenty percent of the replies recommended borrowers to make sure that they paid back their loans. One woman, whose requirements for getting a loan included the forming of a group, said that this was bothersome to other members of the group, especially if some did not repay the loan. Another respondent said that 'If the borrowers do not repay their loans, then these NGOs will stop giving women money and many women will suffer because of the bad deeds of others'. This response suggests that although group formation as a prerequisite for getting a loan is a sound principle, it increases tension among members of the group.

Another recommendation from 10 percent of the respondents was not to give credit to consumers. Focus group discussions revealed that if consumers asked for credit and did not pay the money, the business would eventually collapse. About 8.3 percent of respondents recommended women to avoid problems by having independent businesses. One respondent a 'matooke' seller gave laments on first days in business:

When I got my first loan, my two friends and I decided to go to Mbarara to collect 'matooke'. We hired a lorry and went. One of us had relatives in that place. So she collaborated with them and they sold us the 'matooke' at a very high price and shared the difference behind our backs. We discovered that when we went back to collect the 'matooke' when she was not there because she was sick. When I learnt about that I decided to have my own independent business.

Her experience in the business may have influenced the 6.7 percent, who recommended against working in business with fellow women. Nearly 6.7 percent of respondents advised fellow borrowers to choose their business wisely. Focus discussions revealed that some women begin businesses simply because they see other people doing it, even when they don't themselves have the skills for that particular business. This makes many people frustrated.

Another recommendation given by a few respondents (3.3 percent) was not to involve husbands in the business. Group discussions revealed that when men participated in a business, they generally wanted to control the cash. Men wanted to know how the women spent the money and how much of it was left. In other words, she did not have the freedom to do what she wanted with her capital.

The responses indicate that women are now aware of how useful it is to have one's own money. They have come to understand that control over your money means that you control power as well.

Summary, conclusions and recommendations

The findings from the study indicate that the recipients of credit would like to see their felt needs and problems. Some conclusions and recommendations have been drawn from the study, to address these problems. The study focused on the economic empowerment of women. It aimed to find out whether women's involvement in income-generating activities outside their homes would bring them economic empowerment in private and public spheres of activity.

We began the study by looking at the personal characteristics of the respondents. Most respondents were from low-income homes and were married with a number of dependants. They were all mature women, between twenty and sixty, who were able to carry out businesses on their own.

All the women knew how to read and write, but only one had a university degree. The majority of women who obtained loans were already involved in

petty trading. Getting a loan was, therefore, an added advantage for their existing businesses.

Most of the respondents owned property that had no legal value. Those who owned valued property with a legal value, such as land, did not have a legal title to it and could not use it to obtain a loan from the bank. Cultural ties also hindered women from using the land as a security for a loan. While collateral was a pre-requisite for a loan from the bank, most women obtained loans from the NGOs. The requirements laid down by the NGOs for granting a loan included the formation of a group, training and getting letters from a local council. Many women were able to fulfil these requirements and obtain loans easily.

Over fifty percent of the women did not have bank accounts, but surprisingly, those who did have them had opened them on their own. Some women were forced to open bank accounts by the lending institutions or in a few cases, by their relatives.

The NGOs lent small sums to women, compared to the bank. The NGOs were giving women from 50,000Ush to 200,000Ush. Most of the women who borrowed from the bank received from 300,000Ush to over one million shillings. Most of the women got fairly modest sums from the three lending institutions.

Most of the women invested their loans in small businesses of their own choice. Most received little help with house and garden work while doing their businesses. Most women had no one to assist them and combined businesses and housework by following a tight schedule. Women spent from 1 to 13 hours a day in their businesses. Although women also spent many hours on outside activities, very few had paid workers to help them.

The majority of the respondents managed the projects themselves, sometimes with the assistance of their children. They thus had full control over their businesses. Most women also marketed their own products. This gave them the power to decide what to do with the money they received.

Over 80 percent of the respondents said their income had increased. They made use of it in different ways, according to their immediate needs and those of their family members.

Ninety percent of the respondents felt that they had benefited from their loans. They used them to pay fees for their children and house rent. Some bought basic needs for their families, including food, others paid hospital bills and a few put up small houses.

The majority of the respondents (85 percent) reported that their roles and status had not changed as a result of their working and contributing to their family incomes. Most women still did a double day's work. They operated their businesses and still did all their domestic chores.

Most of the married women (85.7 percent) said their relationships with their husbands had not been affected by their undertaking income-generating activities, although a few of the others reported being more loved and trusted by their

husbands than before and one felt more independent. However, a few respondents reported some misunderstandings with their husbands.

It is very encouraging to note that a very large majority of women manage (83.3 percent) and market (86.7 percent) their own products and also control the cash.

Furthermore, men were not involved in management and marketing. Focus group discussions, however, did reveal that one woman invested her money in her husband's shop. The man controlled the money and he was sole signatory. This particular woman is likely to remain economically retarded even after receiving a loan.

Conclusion

It can be concluded from the findings of this study that over 95 percent of the respondents were not advanced sufficient money to embark on a big business. The little money obtained was used to solve their immediate problems, leaving very little over for their businesses.

The requirements laid down by the NGOs for training, getting letters from the local council, signing agreements, accepting repayment terms, presenting project proposals, making a commitment to fund a deposit and forming a group to receive a loan were found to be suitable principles on which to base the obtaining and the repayment of loans. The requirements of the bank for the opening of a bank account and for collateral as security for a loan were major hindrances in the way of women's access to substantial loans.

Traditional customs have also prevented women from getting loans. Women who inherit land from their fathers cannot use it as security for a loan. Traditionally women are only allowed to cultivate such inherited land and use the food produced on it to feed their children.

The patriarchal relations that exist in Uganda have provided another major hindrance to women's economic empowerment. Although Museveni has encouraged women to get loans from banks and other lending institutions, he has not provided a conducive atmosphere for women to do so. The study also reveals that the loans obtained have not done much to change the workload of women. They have rather increased it. Most women respondents spend from five to thirteen hours a day engaged in their business work and still have to do all their domestic chores. As Kelly (1986) notes, whether women go out to work or not, they still do domestic work. The double day's work of women limits not only their participation in their businesses but also their economic empowerment.

Even though access to loans has made some positive contribution to women's income, this has been too little to empower them, either in the private sphere or in the public domain. Most women manage and market their own products. They also control their money. However, in most cases women use the

money to buy survival needs, such as food, soap, salt, sugar and the like. Women have not been enabled to invest in substantial activity that could help them improve their situations and those of their families in the future. In other words, the loans received have helped women to better their situation in the home as mothers and housewives and have provided them with some opportunities to earn a small income.

Recommendations

There is need to carry out a comparative study on the experiences of men who get loans from lending institutions. This should include how much money men get, what projects they undertake and the attitudes of their wives towards the whole exercise. Furthermore, a similar study in other districts of Uganda can be useful to compare the results. Again the experiences of lending institutions with women borrowers may improve our understanding of the challenges to economic empowerment of women. Other recommendations include the following:

- Loan packages should be big enough to enable women to undertake big businesses. This would help to provide a large working capital for the women and thus yield more income. If more income is generated, there are increased chances of women being economically empowered, not only in their homes but in their societies as well.
- Banks should find simpler ways of helping women to obtain loans. Making collateral a prerequisite limits a woman's capacity to obtain a loan, as women do not possess property that is valued in law. Asking a woman for collateral means asking her to transfer the loan indirectly to her husband.
- The current government should try to challenge some traditional rules and regulations that segregate people according to gender. A law should be passed to allow women to acquire and use land for their own benefit. This would enable women to use land to obtain substantial loans from banks.
- All lending institutions should always educate women beneficiaries in how to make simple cash flow statements, and in project management, marketing skills, project costing and the like.
- Lending institutions, especially the banks, should monitor what their beneficiaries such as the NGOs are doing. They should monitor beneficiaries to find out the problems they face and give them advice as necessary. Women beneficiaries should meet at least once every two months, to discuss the problems and successes of their businesses. They would get to know each other, get advice from each other and see how they can solve problems that hinder their businesses.
- Men whose wives are beneficiaries should also attend training courses together with their wives. Education of the group should aim at women's economic empowerment. Men should also be made aware of the usefulness of such loans

to their families. Such topics as division of labour in the home should be emphasised.

Acknowledgements

Thanks for help in completing this work are due to so many institutions and people. CODESRIA for the research grant, and its members of staff, particularly Hakim Ben Hammouda, for their support. Penda MBow, the Workshop Director. To Moses Musimire, Julius Musigire and Grace Atuhaire; Martha Muhwezi Lunyolo for sparing her time to read through my work. To CCF staff, thank you very much for being my research assistants. And to my husband, Leuben Njinya-Mujinya, for his moral and financial support.

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