



**THE ROLE OF POOR-LED SAVINGS AND MICRO-CREDIT SCHEMES IN THE
SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN IN UGANDA: A CASE
STUDY OF VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs) IN NWOYA
DISTRICT**

BY

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DECLARATION

I, Lilly Adong, hereby declare that the work contained in this dissertation is through my personal effort, and has never, in any bit, been submitted for any award or publication. Where other peoples' views have been referred to, due acknowledgement has been made.

Sign.....

Date

APPROVAL

We approve that this dissertation was carried under our careful supervision before being submitted for examination.



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DEDICATION

The work is dedicated to my late grandfather, Jafesi Obol

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ACRONYMS

ACCAs	Accumulated Savings and Credit Associations
ADB	African Development Bank
CARE	An international NGO
CVI	Content Validity Index
FDG	Focus Group Discussion
GoU	Government of Uganda
HIV/AIDS	Human Immune Virus and Acquired Immune Deficiency Syndrome
IDP Camps	Internally Displaced People's camps
IGAs	Income Generating Activities
IMF	International Monetary Fund
MFI	Microfinance Institutions
MoFPED	Ministry of Finance Planning and Economic Development
MR	Mean Response

MSC	Microfinance Support Centre
NGOs	Non Governmental Organisations
PEAP	Poverty Eradication Action Plan
ROSCA	Rotating Savings and Credit Associations
SACCOS	Savings and Credit Cooperative Society
SD	Standard Deviation
SPSS	Statistical Packages for Social Scientists
UBOS	Uganda Bureau of Statistics
UCB	Uganda Commercial Bank
UMI	Uganda Management Institute
UNDP	United Nations Development Programme
UN	United Nations
UNICEF	United Nations Children Education Fund
UPPAP	Uganda Participatory Poverty Assessment
VSLAs	Village Savings and Loans Associations
YES	Youth Entrepreneur Scheme

ABSTRACT

The study set out to examine the role of poor- led savings and micro- credit schemes on the socio-economic empowerment of women in Nwoya District. It was prompted by the women's conditions not seemingly being any better, despite efforts by Government of Uganda and NGOs to encourage VSLAs as a weapon against poverty. The objectives of the study were: to establish effect of the membership in a VSLA, the effect of accumulated savings, the relationship between access to credit from a VSLA, and the effect of credit utilization problem on socio economic empowerment of women in Nwoya District. The study was grounded on the social capital theory (Pierre, 1930) and the theory of trust (Fukuyama, 1995). Across sectional survey design based on quantitative and qualitative approaches was used. The study population consisted of 175 VSLA members, 12 parish chiefs, 10 VSLA trainers and 8 sub-county technical and political leaders, who were purposively and randomly selected. Questionnaire survey, interview, FGDs and observation were the data collection methods used. Validity and reliability of the study instruments were ensured through expert judgment and Cronbach' alpha analysis respectively. Both descriptive and inferential statistical analyses were carried out. The study found out that members were able to live better lives because of VSLAs, all members had savings which helped them during moments of need, the group members had access to credits from the VSLAs and there existed interferences with members' savings/credit. It was concluded that if members

continued to be VSLAs, had savings, accessed credits and credit utilization problems were solved, socioeconomic empowerment of women would be achieved. The researcher recommended that: there is need for more women to join or form VSLAs, need to keep savings safe, need to undertake financial training and control/manage credits well. The role of the local governments in poverty reduction could also be explored.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

In many parts of the developing world, there is a new paradigm that places more attention on the efforts of poor people to reduce their much vulnerability (Wright & Mutesasira, 2001). This study explored the role of the poor-led saving and micro-credit schemes known as Village Savings and Loan Associations (VSLAs) in the empowerment of poor rural women in Nwoya District, northern Uganda. This chapter presents the background of the study, the statement of the problem, the study's general and specific objectives, together with the corresponding research questions and hypotheses. Included also is a conceptual framework, a description of the significance of the study, the researcher's justification of the study and scope of the study. At the end of the chapter is a list of operational definitions of the key terms and concepts used in the report.

1.2 Background to the study

1.2.1 Historical Background

The last two decades have seen tremendous strides internationally and nationally to alleviate households from poverty in rural areas. There was a general cognisance that without women's empowerment, efforts at poverty eradication would remain a dream (United Nations, 1999). This has seen government make commitments in the empowerment of women world over culminating into adoption of instruments and protocols such as the Beijing declaration and platform for Action, Maputo declaration, which placed priorities in political and socio- economic empowerment of women.

Micro finance is not a recent development. Developed country and some developing countries in Asia have a long history of micro finance (Seibel, 2005). In Europe, the birth of micro finance dates back to tremendous increases in poverty since the 16th and 17th Centuries. In response micro finance in a number of European countries evolved from informal beginnings as a type of Banking with the poor, juxtaposed to the commercial and private banking sector. Specifically, in Ireland, this dates back to 1720 in which there was the introduction of credit unions. Around this time, the Irish loan funds emerged as charities, initially financed from donated resources but later turned into financial intermediaries. While in Germany, the story of micro finance dates back to 1778 with two initiatives namely: community savings funds and member owned cooperative associations. These initiatives were aimed at fighting poverty in general, though not specific to women empowerment (Seibel, 2005).

In Latin America, Micro –Finance initiatives date back to the 1900s, started by the Europeans. These involved providing financial intervention to modernise agriculture. This led to the establishment of Banks for the poor, though not owned by them, but by government agencies or private Banks (IMF, 2003). These banks were meant for the poor to save their meagre earnings

and also access credits in order to improve on agricultural production and run small scale businesses.

In the 1970's micro finance experimental programmes started in Bangladesh and Brazil in which tiny loans to groups of poor women to invest in micro - business were provided. This was based on solidarity group lending in which every member of a group guaranteed the repayment of all members. The focus of this programme was an all exclusive credit for income generating activities targeting very poor women borrowers (IMF, 2003). This resulted into the creation of self employed women's association later in Gujarat in India in 1972.

In Africa, micro finance initiatives also picked up around 1970's (UN, 2011). These were mainly aimed at wealth creation for the poor and reduction of poverty. They were majorly initiated by the governments in the absence of the private sector. For example, in Malawi micro finance initiatives involved traditional community methods of savings such as the rotating savings and credit associations (ROSCAs). These were aimed at mobilising savings but didn't allow savers to earn interest on their deposits, let alone borrowing. There was later the introduction of Village Savings and Loan Associations (VSLAs) by CARE to overcome the difficulties of offering credits to the rural poor based on the ROSCA model (Karlan et al, 2011).

Poverty is still widespread in Uganda but some regions of the country, like northern Uganda, are worse off than others. The 2008/2009 National Household Survey found that, in northern Uganda, poverty had increased; incomes were still highly unequally distributed and 63% of the population was estimated to consume less than what was required to meet their basic needs of life (UBOS, 2009). The low incomes lead to poor health and limited education. The civil

disorder and low rate of economic growth are cited as the major historical causes of the poverty in the region.

Broadly speaking, women suffer poverty more than their male counterparts. The 1998 Uganda Human Development Report states that if poverty in Uganda had a human face, it would belong to a woman, a child or a refugee. The same report also cites more reasons why women are a group vulnerable to poverty: they are involved in subsistence farming; and, if they are heads of households, they are likely to be unemployed. Moreover, women-headed households often lack assets and access to basic services. For formerly displaced women like those in northern Uganda, even when they returned home, Okidi and Mugambe (2002) say such women find that their livelihoods and property have been destroyed, and they often lack the ability or the means with which to rebuild their lives.

The traditional status that Acholi women occupy in their society also reinforces their vulnerability to poverty. First and foremost, largely they do not participate in making decisions that impact on their welfare. Consequently, most of them do not own assets like land, and are therefore not economically empowered. The 1999 Uganda Participatory Poverty Assessment Project (UPPAP) Report states that because of the patriarchal system of inheritance, women are greatly disadvantaged and cannot easily lift themselves out of poverty and this lack of access to physical and financial capital enhanced by their lack of influence over household income is a major reason for their continued vulnerability to poverty (MoFPED, 1999).

1.2.2 Theoretical background

This study was premised on the theory of Social Capital propounded by the French Sociologist Pierre Bourdieu (1930). According to this theory, institutions, relationships and norms shape the quality and quantity of a society's social interaction. The theory suggests that social cohesion is crucial for societies to prosper economically and for sustainable development. It is in the view of this theory that socio-economic development can thrive when representatives of the state, private sector and the society create forums in and through which they can identify and pursue common goals. The theory further notes that, the creation of social capital must be embraced as a solution to social problems such as poverty, crime, economic under development and insufficient government support. In this study, the researcher therefore believes that, savings and micro credit schemes in forms of accumulated savings, loans and membership when well handled, enhance socio economic empowerment of women in Nwoya District. However, a loop hole with this theory is that communities, groups or networks which are isolated parochial or working at cross purposes to society collective interest can mutually hinder economic and social development (Portes & Landholt, 1996). However, this theory is relevant in explaining the study constructs of membership in VSLA, accumulated savings and access to credit / loans.

1.2.3 Conceptual background

Conceptually, the study explains the major variables namely; role of Savings and Micro credit, socio economic empowerment and credit utilisation. Empowerment refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities. Empowerment is related to the word power. In English the concept leans on its original meaning of investment with legal power-permission to act for some specific goal or purpose (Rappaport, 1987). It means people are managing to gain more control over their lives,

either by themselves or with the help of others. The form to be empowered relates to what is both a process and an outcome- to the effort to obtain a relative degree of ability to influence the world.

Women empowerment, also called gender empowerment, has become a significant topic of discussion in regards to development and economics. Entire nations, businesses, communities and groups can benefit from the implementations of programmes and policies that adopt the notion of women empowerment. Empowerment and participation are therefore a necessary step if a country is to overcome the obstacles associated with poverty and development (UN, 2000).

Socioeconomic is a concept involving or relating to both economic and social factors. It is an umbrella term with different usages. Social economics may refer broadly to the use of economics in the study of society. Contemporary practice considers it as behavioural interactions of individuals and groups through social capital and social markets and formation of social norms (Mark, 2009).

Saving is income not spent, or deferred consumption. Methods of saving include putting money aside in a bank or pension plan. It includes reducing expenditures such as recurring costs. In terms of personal finance, savings specifies low-risk preservation of money, as in a deposit account, versus investment, wherein risk is higher (Modigliani, 1988).

Micro credit is the extension of very small loans to impoverished borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed not only to support entrepreneurship and alleviate poverty, but also in main cases to empower women and uplift entire communities by extension (MIEI, 2009). Micro credit is a division of micro finance,

which is the provision of wider range of financial services, especially savings accounts, to the poor. It is widely used in developing countries and is presented as having enormous potential as a tool for poverty alleviation (Drake et al, 2002).

Credit utilisation refers to how much you are using your available credit. Take your total credit balances, divide by your total credit limit, and the percentage is known as your credit utilisation (Mark, 2009).

According to the Mater Card Foundation, Briefing Note, Village Savings and Loans Association are a compliment to the microfinance. VSLAs are self-managed groups that do not receive any external capital and provide people with safe place to save their money, access small loans, and obtain emergency insurance. The approach is characterised by a focus on savings, assets building, and the provision of credit proportionate to the needs and repayment capacities of the borrowers. Groups are low-cost, simple to manage and can be seen as a first step for people to reach more formal and wider arrays of financial services.

1.2.4 Contextual Background

In Uganda, poverty alleviation has been one of the major development challenges over several years and the key problem constraining the rural poor has been identified as lack of access to formal sector credit to enable them to take advantage of economic opportunities to increase their level of output, hence move out of poverty. This fact has informed most of the financial policies that have been enacted since independence. The state-owned banks like the former Uganda Commercial Bank Limited (UCB) were formed to address these problems that were identified as obstacles to the successful alleviation of poverty. Among the responsibilities of UCB was the

provision of credit to the rural sector including agricultural credit, cognisant of the fact that more than 80% of the rural population is engaged in some form of agriculture, mainly subsistence. To ensure that the cost of borrowing was not prohibitive, interest rates were controlled and administratively fixed by the Central Bank (Muwanga, 2000). Under the UCB's Rural Farmers Scheme, credit to the poor engaged in agriculture was extended mainly in kind through the supply of productive inputs like fertilizers, high yielding seeds and tractor hire services.

However, credit schemes like the Rural Farmers' Scheme collapsed due mainly to poor recovery of loans advanced to farmers many of whom looked at the loans as government grants and also because there was lack of linkage between production and marketing. Actually, there were concerns that this directed credit was not reaching the poorest of the poor as it was the non-poor with good political connections who mainly accessed this credit. The co-operative movement that later emerged to provide financial services to the agricultural rural sector to boost their productivity also collapsed in the 1990s due to mismanagement. The reforms of the financial sector which included liberalization of interest rates, removal of all forms of credit allocation, and the privatization of state-owned banks led to the closure of some distressed banks, the closure of loss-making rural branches of the UCB so a financial services gap was created especially in the rural areas (Bategeka, 1999).

To fill this gap in the provision of financial services to the rural poor, several local and foreign Non-Government Organizations (NGOs) began to provide the poor mainly with credit in cash as opposed to previous interventions that provided inputs. The Poverty Eradication Action Plan (PEAP) identified the microfinance sector as the engine of growth for the poor, where they can access both production and consumption credit (MFPED, 2001). So the government also ran

some credit programs like “Entandikwa” and the Youth Entrepreneurship Scheme (YES). However, currently it has largely divested itself from direct credit delivery and left it for the private sector although it still continues to extend financial assistance to SACCOs countrywide through the Micro-Finance Support Centre (MSC).

But, given the situation of the rural poor, most of them could not meet the basic requirements for becoming clients of the MFIs or even the parish-level SACCOs. One of those reasons is that most rural households have members who survive on subsistence farming and earn very little or no regular cash at all. They are thus unable to put aside any cash as savings. They cannot also qualify as borrowers because the formal sector MFIs and SACCOs demand that they present collateral security which the rural poor do not have.

ACSAs such as VSLAs are on the other hand, “more friendly” to the rural poor because the rules and modalities of operation are set and agreed upon by the poor themselves; in other words, they are poor-led. Anecdotal evidence on the ground of rural areas where VSLAs are in operation indicates that most of their members are women. In fact, many have all-women membership. Researchers argue that increasing rural people’s access to microcredit can, besides empowering women and boosting the business sector, help reduce poverty through increased income and standards of living (Hulme & Mosley, 1996a; Hashemi et al, 1996; Buckley, 1997; Pilipinas, 2002). The VSLA approach includes the following; an external organisation such as CARE, Oxfam or any other body introduces the concept of savings and loan services to the community and then facilitates the formation and training of VSLA comprising of 15-30 members. Because trust is the fundamental to the effective functioning of VSLAs, members select each other to form a group.

The governance structure of VSLA comprises of members elected from the group i.e. Chairperson, secretary, treasurer and two money-counters who form its executive committee. In addition, members select three others and entrust each with a key to one of the three locks on the cashbox where the group's fund are kept. All transactions- the collection of members' savings and the disbursement of loans – are carried out at a weekly meeting in front of all members, ensuring transparency and accountability.

VSLAs begin by collecting weekly savings from members, which are accumulated in a form of shares at an agreed price by the group. Once sufficient savings are accumulated in the cashbox, loans are offered to members. The group may set interests on loan ranging from 5 to 10 percent per month. At the end of the year, members receive returns on their savings ranging from 30 to 60 percent annually generated from interests, and fees collected throughout the year. In addition VSLA set up insurance fund, often called social or welfare fund, to enable members to access money in emergencies or at particular vulnerable times without interest. Some nine to twelve months after the VSLA group is formed, the group conducts an action audit, whereby it pays out savings and earnings from interests and fees, closes its books and disbands. VSLAs are complementary to MFIs as they serve people living in remote places whose income is low and irregular, need to save cash in small amounts and have limited demands for credit because markets for their products are weak. Through VSLAs, some community members may build their assets enough to be attractive clients for MFIs, credit unions or banks. There is a growing recognition of the importance of VSLAs as an entry-level component of a vibrant financial system. Autonomous community-managed programmes, such as VSLAs, have superior portfolio quality compared to those which receive external capital.

The motivation of this study was to investigate the role that VSLAs play in empowering rural women in Nwoya District to alleviate the poverty in their households.

1.3 Problem Statement

Evidence from poor countries like Bangladesh and Sri Lanka where poor-led micro-credit initiatives have been implemented among rural communities, particularly women, show that the beneficiaries were empowered to improve their living conditions and hence, a general reduction in household poverty levels (Yunus, 1984). In rural Uganda, where poverty levels are high and households are practically unable to obtain all their basic needs (UBOS, 2009). The situation is worse in northern Uganda due to the decades of disruptive civil disorder and internal displacement. In Nwoya District, over 70% of the population lives below the poverty line aggravated by low levels of education, dominance of female- and child-headed households, limited access to finance and markets, land wrangles and the impact of HIV/AIDS (CARE, 2010).

Since the early 1990s, micro-credit schemes such as the rural farmers' scheme became an essential part of efforts to alleviate household poverty in Uganda (GoU, 2001). In the last few years, championed by non-governmental organizations (NGOs) CARE, Village Savings and Loan Associations (VSLAs) have become the "new weapon" against household poverty. Since rural households are too poor to meet the criteria for accessing bank credits, VSLAs are meant to provide alternative means to access micro-credit. Despite the above efforts, the conditions women seem not to be any better. However, the question whether VSLA services lead to alleviation of household poverty is the subject of limited empirical evidence especially in the rural areas. This research therefore sought to examine the effect of VSLAs on the socio

economic empowerment of poor women in Nwoya District, which is a new district far off from the former urbanised centre of Gulu.

1.4 Purpose of the Study

The purpose of the study was to examine the role of poor –led savings and micro credit schemes on the socio economic empowerment of women in Nwoya District.

1.5 Specific Objectives of the Study

In order to achieve the broad aim of the study, the specific objectives of the study were:

1. To establish the effect of the membership in a VSLA on the socio economic empowerment of women in Nwoya District.
2. To find out the effect of accumulated savings on the socio economic empowerment of women in Nwoya District.
3. To analyze the relationship between access to credit from the VSLAs and the socio economic empowerment of women in Nwoya District.
4. To assess the effect of credit utilisation problem on the socio economic empowerment of women in Nwoya District.

1.6 Research Questions:

The study collected data to answer the following research questions:

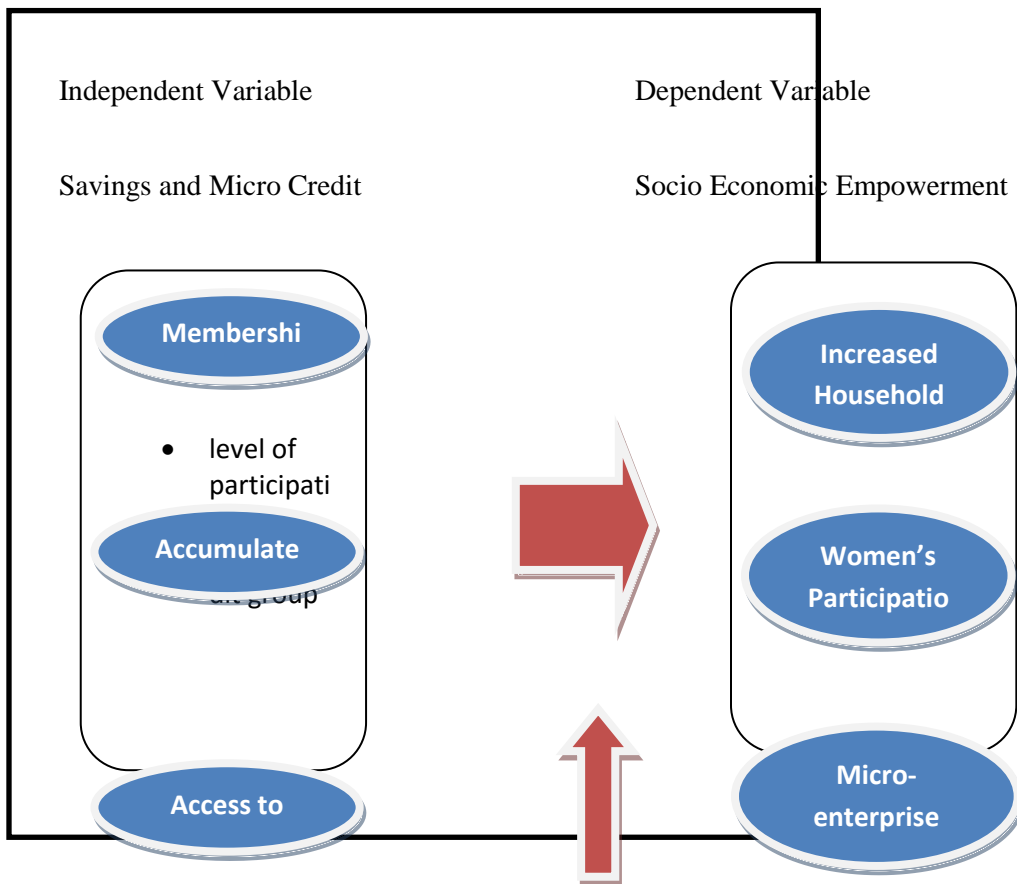
1. How does membership in a VSLA affect the socio economic empowerment of women in Nwoya District?
2. What is the effect of accumulated savings on the socio economic empowerment of women in Nwoya District?
3. How does access to credit from VSLA affect the socio economic empowerment of women in Nwoya District?
4. To what extent does credit utilisation problem affect the socio economic empowerment of women in Nwoya District?

1.7 Hypothesis of the Study:

The study undertook to prove the validity of the following hypotheses:

1. There is no positive relationship between membership in a VSLA and socio economic empowerment of women.
2. There is no positive relationship between accumulated savings and socio economic empowerment of women.
3. There is no positive relationship between access to credit from a VSLA and socio economic empowerment of women.
4. There is no positive relationship between credit utilisation problem and socio economic empowerment of women.

1.8 The conceptual Framework the Conceptual Framework showing the relationship between Micro credit and Socio Economic Empowerment



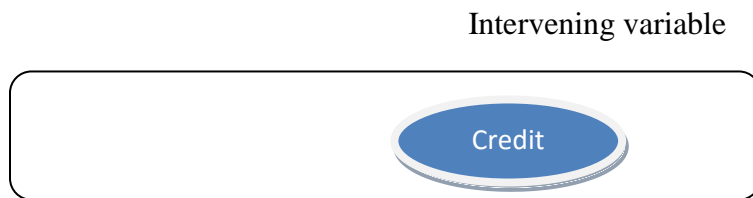


Figure 1:1 Conceptual framework

Source: (Adopted from the social capital theory 1930 and modified by the researcher)

The conceptual framework above illustrates the relationship between the independent variable, the dependent variable and the intervening variable. It was conceived that membership in a VSLA enhances the socio economic empowerment of women in terms of participation in decision making and micro enterprise development. It was also projected that accumulated savings have a positive effect on the socio economic empowerment of women in terms of increased household incomes and improved participation in decision making. Further, it was conceived that access to credit/loans improves the socio economic empowerment of women through increased household income and micro enterprise development. Lastly, the framework depicts that credit utilisation problem affects socio economic empowerment as it limits increased income levels, participation in decision making and micro enterprise development.

1.9 Significance of the Study:

Many studies that have been done in the field of financial services for the rural poor have tended to concentrate on access to micro-finance and large micro-finance institutions (MFIs) like Pride

Uganda and other external-assisted savings and credit cooperative societies (SACCOs). There has not been much research about micro-credit and poor-led Accumulating Savings and Credit Associations (ASCAs) like VSLAs, particularly in Uganda. This study therefore contributes more data to the research literature that may aid a deeper understanding of the role of savings and micro-credit for poor rural households through the VSLA approach.

Past researches have not been able to clearly demonstrate that increasing access to formal or informal sources of finance for the rural poor is an effective poverty alleviation strategy. The finding enables rural development practitioners and policy makers get more information to use for improving their planning and actions.

The study shades light on the challenges being experienced by VSLAs and recommends appropriate solutions to VSLAs, government and development partners that could be implemented to improve their operations and effectiveness.

1.10 Justification of the study

No much study had been carried out on the role of the poor-led savings and micro-credit schemes in Nwoya District. It was hoped that if this study was conducted, the contribution of the above schemes to socio-economic empowerment would be determined so that efforts could be made to improve on them.

1.11 Scope of the Study:

Although the study made conclusions based on the whole of Nwoya District in Northern Uganda, the study collected data only from the sampled respondents drawn from parishes and villages that were randomly selected from the total list.

The study covered the period between 2007 to 2011, when micro credit schemes gained prominence in community empowerment in Uganda.

The study focused on the role of poor-led savings micro-credit schemes in socio economic empowerment of women in Nwoya District. It was specifically based on the relationship between membership in a VSLA, accumulated savings, access to credit, credit utilisation problem and socio economic empowerment.

1.12 Definitions of Key Terms and Concepts

For the purpose of this study, the following key terms and concepts have the following definitions:

Poverty: it is a state of deprivation-the state or condition of having little or no money, goods, or means of support, condition of being poor.

Micro-credit: an extremely small loan given to impoverished people to help them to become self employed.

The rural poor: those who live in remote areas and have insecure and low income jobs and mostly unable to meet their daily basic needs.

Micro-finance: provision of financial services to low income clients including the self employed.

Micro-enterprise: small scale income generating activities.

Savings: average difference between disposable income and total expenditure.

Accumulated savings: this are savings that has been kept un utilised by the owners over a period of time.

Credit utilisation: refers to how much you are using your available credit. Take your total credit balances, divide by your total credit limit, and the percentage is known as your credit utilisation

Credit Utilisation problem: refers to difficulties or problems encountered by creditors in using available credit taken from financial institutions or schemes such as VSLAs.

Poor-Led Savings and Microcredit Schemes: this is a scheme where the rural poor set their own by law to manage the scheme, determine the interest rate and amount of savings by themselves and enforce the bylaws themselves, with limited external assistance in training on records management only. The governance structure of VSLA comprises of members elected from the group i.e. Chairperson, secretary, treasurer and two money-counters who form its executive committee. In addition, members select three others and entrust each with a key to one of the three locks on the cashbox where the group's fund are kept. All transactions- the collection of members' savings and the disbursement of loans – are carried out at a weekly meeting in front of all members, ensuring transparency and accountability.

Household income: earnings or money from wages, pensions, or other businesses carried out.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents literature or information given by other scholars on this topic and related areas. Specifically, it presents the theoretical review, actual literature review objective by objective, on the relationship between memberships in a VSLA, accumulated savings, access to credit, credit utilisation problem and socioeconomic empowerment. Also included is the summary of literature reviewed.

2.2 Theoretical Review

This study was guided on one hand by the social capital theory (Pierre, 1930). According to this theory, institutions, relationships and norms shape the quality and quantity of a society's social interaction. The theory therefore suggests that social cohesion is crucial for societies to prosper economically and for sustainable development. It is in the view of this theory that economic

social development can thrive when representatives of the state, private sector and the society create forums in and through which they can identify and pursue common goals. The theory further notes that, the creation of social capital must be embraced as a solution to social problems such as poverty, crime, economic under development and insufficient government support. In this study, the researcher therefore believes that, savings and micro credit schemes in forms of accumulated savings, loans and membership when well handled, enhance socio economic empowerment of women in Nwoya District. However, a loop hole with this theory is that communities, groups or networks which are isolated parochial or working at cross purposes to society collective interest can mutually hinder economic and social development (Portes & Landholt, 1996). However, this theory still remains relevant in explaining the study constructs of membership in VSLA, accumulated savings and access to credit / loans.

This study was based on the theory of trust. This theory was postulated by Fukuyama (1995). It is a theory that looks at amount of trust society displays in terms of non-kin relationship – defined as voluntary associations. That the amount of trust developed in non-kin relationships is the key to allowing a society to develop the large economic corporations and businesses that are essential in the world market. Those who have high levels of trust are better able to form large corporations needed to compete. This theory thus shows that it is through the amount of trust each society has on voluntary associations that socio-economic development can be attained. The theory applies to this study in that, it portrays the VSLAs as vibrant organisations that help achieve better economic welfare. It means the women in the VSLAs in Nwoya District maintain their cohesion; they can easily attain socio- economic empowerment. However, this theory tends towards Macro economic development than micro and also tends to show that it is only through trust societies that development can be achieved negating individual efforts.

Another approach / model that explains the variables in this study is the feminist empowerment paradigm coined by Johnson (1997), as cited in Mayoux (2001), which, explains the entry to women's empowerment and gender equality in promotion of micro finance. This paradigm presents that, in addition to mainstreaming gender, it is through micro finance that women's economic and socio-political empowerment can be achieved. However, the problem with this approach is that it is biased to the feminine gender and doesn't give a general consideration for the rural poor.

2.3 The Role of Poor-led Savings and Micro credit schemes on Socio economic Empowerment:

2.3.1 Membership in a VSLA and Socio economic Empowerment:

The perception poor people have about their worth is both a cause and an effect of the poverty that afflicts them. The Uganda Participatory Poverty Assessment Report (2000) indicates that poor people harbour feeling of frustration, powerlessness, helplessness, are resigned to their situation and often lack the determination to reverse their poverty status (MoFPED, 2000). Poor people are therefore not likely to be active partners in poverty alleviation initiatives unless this perception of worthlessness is changed. According to the capability approach to tackling poverty, what poor people need is the enhancement of their capability to realize their aspirations and achieve certain specific goals that they would have set for themselves as part of their broad aspirations to better their lives (The World Development Report 2000/2001).

Drawing from the South Asian experience, it has been found that in many cases, access to credit, for example, the loans from VSLAs, has contributed to changes in the attitude of the women

borrowers about their own contribution and role in economic and social development (MacIsaac, 1997). Women who save and borrow loans from their saving associations claim that earning their own money gives them honour and respect and leads to increased recognition of their productive role. So, whether poor or not, women with access to micro-credit may take advantage of their financial independence to assert themselves by making independent, life-changing decisions. It is this new attitude, the realisation of one's potential worth, that may further empower women to spearhead poverty alleviation initiatives in the household and community levels.

A large number of micro-credit programmes in the developing world, initiated by poor women themselves and focused on supporting women who bear the brunt of poverty and have been left out of most poverty reduction programmes in the past, have been of tremendous benefit to women previously confined socially and economically to the home. Researchers have found that VSLAs, for example, in Bangladesh, have in many cases increased mobility and strengthened networks among women who were previously confined to the home (Carr et al, 1996). The weekly or monthly VSLA meetings are seen by the women as opportunity to discuss their problems and possibly find common means of solving such problems.

In a study carried by Brannen (2010) in Zanzibar -Tanzania it was found out that there is a significant positive impact on member participation in VSLAs and community empowerment. The implication is that, this increases their socio economic empowerment and hence, must be reinforced. Further the study found out that participation in VSLA programmes has an overall positive impact on various indicators of house hold and individual welfare, for example Asset expenditure levels , the development of income generating activities (IGAs), education expenses , access to health services, nutritional levels and quality of housing.

In yet another study conducted by Gopalan (2001), it was revealed that savings and credit groups provide a base for poor to organise themselves, expand options for livelihoods and to participate actively in development. Participation in collectives enhances women's confidence, builds their capabilities and information base and connectivity to institutions.

According to Malik & Luqman (2005), approximately, 60% of the clients of micro finance institutions throughout the world are women. This is based on three arguments namely:- poverty, increased efficiency and sustainability and equality in empowerment. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves increased wellbeing, access to resources, self-esteem and respect, participation in decision making and bargaining power, and increased control over benefits and their own life.

In a related study, Scoggins (1999) as cited in Malik & Luqman (2005), indicated that involvement in a credit scheme has a potential to empower rural women by raising their decision making power in the house hold and community. Hashemi et al, 1996 and ADB, 1997 also advanced that participation in credit programmes is positively associated with a woman's level of empowerment defined as a function of her relative physical mobility, economic security and ability to make various purchases on her own, freedom from domination and violence within the family.

In summary, the above foregoing empirical evidence indicates that membership in a VSLA influences women empowerment to a great deal. However, what remains a challenge is that, the above studies were looking at micro finance in general but not specifically VSLAs, besides; none of these studies was carried in Nwoya District. The researcher therefore wished to find out

whether the same applied to Nwoya District. Summarily, the study established that, membership in a VSLA helped women to achieve socioeconomic empowerment through access to credits, savings and information sharing.

2.3.2 Accumulated Savings and Socio economic Empowerment

Household saving is defined as the difference between a household's disposable income (mainly wages received, revenue of the self-employed and net property income) and its consumption (expenditures on goods and services). Savings are a positive expedition towards development in that it helps households during risk moments, children's education and purchasing assets (Sultana & Hasan, 2011).

Generally, households in the developed countries have higher savings because in such economies, wages are higher; returns from the business ventures of the self-employed are higher and rents from private property generate further income for families. Conversely, many households in poor developing countries have lower or no savings completely because of widespread poverty and massive unemployment. Consequently, the savings rate, calculated by dividing household savings by household disposable income, is commonly negative indicating that a household spends more than it receives as regular income and finances some of the expenditure through credit (increasing debt), through gains arising from the sale of assets (financial or non-financial), or by running down cash and deposits. Rural populations in Uganda are predominantly engaged in subsistence farming and this pattern has a direct influence not only on the saving ability of the family members but also on the overall income of the households (UBOS, 2009).

Long-term economic growth requires capital investment – in infrastructure, education and technology, for example, as well as in factories, business expansion, and so forth – and the main domestic source of funds for capital investment is household savings. Consistently high savings rates over time in a particular country can translate into funds being available for this long-term growth.

In a study carried by UNICEF (2000), it was revealed that when borrowers are obliged to set aside a minimum amount of savings on a weekly or monthly basis, it reinforces the discipline of the borrower to make regular repayments and create the sense of ownership on the part of the borrowers. Experience with micro credit has shown that the poor can be disciplined borrowers and savers, able to repay loans in time and to save.

Sharma (2000) as cited in Chowa (2006) indicated that there is an increased acknowledgement that savings play an important role in improving the livelihoods of households in Sub-Saharan Africa through improved wellbeing, insuring against times of shock and providing a buffer to help people cope in times of crisis. Generally, households with higher incomes tend also to have higher savings rates. Households with higher “perceived wealth” tend to spend more of their disposable income and, therefore, have lower savings rates (a phenomenon known as the “wealth effect”). Therefore, this study was aimed at investigating the role played by savings in the lives of the rural women in Nwoya District since the literature above tends to portray that savings was very crucial in empowering communities. It revealed that, indeed savings has helped the women to solve many financial needs such as school fees, medical fees, saved their families during poor harvests and difficult times amongst others.

2.3.3 Access to credit and Socio economic Empowerment

Services extended to women micro-entrepreneurs lead to their increased participation in gainful economic activities which in turn facilitates their empowerment (UNDP, 1996). The World Bank contends that although VSLAs do not often have a large pool of financial resources from which to provide business loans to borrower members, they do provide some credit that strengthens the production assets. According to the Human Development Report, (1996), it is generally believed that financial position of the poor enhances their productivity and increases their potential to engage in micro-enterprises for income generation (World Bank, 2001).

In a study carried by Gopalan (2001) in Nigeria it was discovered that group saving schemes are advantageous as individuals mobilise their savings jointly, and can use these as security against loans, and this can constitute larger collaterals and enhances their access to credit services. It has been found out that if poor families are to pull themselves out of poverty they need access to the successive loans that are provided by the micro-credit programmes.

In another study carried out by UNICEF (2000) in Viet Nam, it was found that when access to credit is combined with access to basic social services, there is a positive relationship with dramatic improvement in house hold food security. A similar study carried out in Bangladesh showed that women who belonged to village savings and credit groups were more empowered than those who didn't in all those economic indicators (Sultana & Hasan, 2011). This therefore, stresses that more loans should be extended to low income women to enhance their economic solvency and empower them.

Testimonies of men and women who have benefited from participating in VSLA activities indicate that these associations have empowered even rural people who suffer the impact of double vulnerabilities like poverty and HIV/AIDS. CARE highlights the example of a HIV-positive member of a VSLA in Rwenshama, a poor fishing village on the edge of Lake Edward in western Uganda. The VSLA was started to enable its HIV-positive members to have social support, save and get loans to start manageable businesses. Indeed, the VSLA members testify that they are now “able to get loans without security [from their accumulated savings] and they have started businesses” consequently they are able to pay school fees for their children, improve their nutrition and can afford drugs due to improved household incomes (CARE Uganda, *****)
<http://careuganda.info/vsla.pdf>

However, the argument that increased access to micro-credits derived from group savings does not necessarily produce a positive impact on micro-enterprise development. Based on a study on three countries (Kenya, Malawi and Ghana), Buckley (1997) concluded that there was little evidence to suggest any significant and sustained impact of microfinance on beneficiaries in terms of micro-entrepreneurs graduating to higher or more sophisticated operations, increased income flows or level of employment. The main argument that was adduced was that improvement in access to microfinance and markets was not sufficient unless there was an accompanying change in the undertakings themselves

A project undertaken in Peru found out that the relationship between access to credit and entrepreneurial development is not necessarily linear; there are other important intervening factors. For example, it was discovered that those borrowers who were selected randomly to receive financial training as part of their borrowing group meetings had higher profits although

there was not a reduction in the proportion who reported having problems in their businesses (Karlan & Valdivia, 2009). What this finding shows is that there is a known positive relationship between increased access to credit and poverty alleviation through small business development however, it is important that such access to credit by the poor should be reinforced with appropriate financial training.

In Africa, and throughout many parts of the world, women-dominated development initiatives still have to overcome stiff opposition from the patriarchal society which posits a male provider who heads his household and provides for the women and children inside it. Women and their natural capabilities, on the other hand, are looked down upon. Women, it has been said around the world, “are too naïve to manage money, too swayed by emotion to retain it, too busy with child-making and –minding to have time for it, too petty-minded to leverage it, or too pure to want it” (Bernstein, 2009). Poor rural women who join VSLAs may discover that their wishes to draw themselves and their families from abject poverty are constrained by traditional gender-based prejudices.

In short, it remained to be discovered if indeed access to credit is a big factor in influencing the socio economic empowerment of women in Nwoya District since the above literature tends to show that it plays a great role especially in other countries. The researcher established that access to credit added to household incomes which enabled the women to solve their livelihood problems.

2.3.4 Credit Utilisation Problem and Socio Economic Empowerment

A study conducted in Iganga District by Mugabi (2010) revealed that women expressed fear that if they informed their spouses about their credits and savings, they may end up influencing them to misuse the credit and divert it from the planned activities to other activities like buying household necessities such as food and clothing. It was further found out that polygamy and extended families are common practices that affect the usage of credit facilities as there is stiff competition between and among household members for the limited proceeds from using a micro-loan facility.

In a related study by Pitamber, (2003), it was found out that clients' profiles affect credit / loans utilisation. This is because the members' conditions may be pathetic and wanting and tend to misuse the facilities / credits to cater for their immediate basic needs – which will not ensure returns and increase in profits.

In conclusion the above foregoing strongly suggests that credit utilisation problem affects socio-economic empowerment of women. This study therefore intended to establish whether the same situation prevails in Nwoya District. The study found out that credit utilisation was affected by interference by spouses, family members and the many demands on the women that particularly affected the investment of the credit borrowed.

2.4 Summary of Literature Reviewed

The above literature provides an empirical basis that the Poor-led savings and micro credit schemes have a strong influence on enhancing socio-economic empowerment of women. These findings seem to be in agreement with the research hypotheses that there is a positive significant relationship between membership in a VSLA, accumulated savings, and access to credit, credit

utilisation problem and socio-economic empowerment of women. However, most of these studies were conducted outside Uganda. The researcher thus wonders whether the above findings may be applicable to Nwoya District, hence, realised that most of the studies were so relevant and applicable.

CHAPTER THREE

METHODOLOGY

3.1. Introduction

Research methodology is the general principle which guides the research. It is the overall approach to studying the topic (Sekaran, 2003). This chapter therefore, presents the research design, the study population and sample size as well as the sampling techniques that were used to select the samples. Included in here also are the data collection methods to be used, data collection instruments, quality control (validity and reliability testing), procedure of data collection, data analysis techniques and measurement of variables that were used in the study.

3.2. Research Design

The study used a cross sectional survey design due to its ability to describe a phenomenon at a particular point in time (Amin, 2005). This helped to describe the roles VSLAs play in household

poverty alleviation and the researcher employed triangulation of quantitative and qualitative approaches which facilitated deeper understanding of the research as suggested by Mugenda & Mugenda (1999). This was also helpful in neutralizing the biases that could have arisen (Amin, 2005). It further enabled the researcher to achieve a high degree of validity and reliability.

3.3. Study Population

The study was conducted in Nwoya district, Northern Uganda. The target population of the study was 420. These included all the 370 members of VSLAs in all the four (4) sub-counties, 26 parish chiefs, 12 Sub county technical and political leaders and 12 VSLA Trainers. (Nwoya District Development Plan 2010)

3.4. Sample Size and Sampling Technique

Based on target population of 420, the researcher selected a sample size of 2012 using the statistical table developed by Krejcie and Morgan 1970. The sample 212 included 180 VSLA members, 12 Parish Chiefs, 10 VSLA Trainers and 10 Sub county technical and political leaders. This is shown in Table 1 below.

Table3. 1: Characteristics and Size of Study Sample

Category	Target Population	Size	Percentage	Sampling Techniques
Members of VSLAs	370	180	48.6	Simple Random
Parish Chiefs	26	12	46	Simple random

VSLA Trainers	12	10	83	Purposive
Sub county Technical and political leaders	12	10	83	Purposive
Total	420	212		
Average	-	-	65.2	

Source: Nwoya District Development Plan 2010

3.5. Sampling Techniques and Procedures

The study adopted simple random sampling and purposive sampling techniques. Simple random sampling is technique where all the individuals in the defined population have equal and independent chance of being selected as a member of the sample (Mugenda & Mugenda, 1999). This helped to achieve the desired representation from the members of the accessible population. The respondents in this category included the VSLA members and Parish chiefs.

On the other hand, purposive sampling included the choice of subjects who were most advantageously placed to provide the required information. These were people who were expected to have expert knowledge by virtue of their experience and knowledge of the group (Sekaran, 2003). The respondents in this category included the VLSA trainers and the Sub county technical and political leaders.

3.6 Data Collection Methods

The data collection methods included, Questionnaire Survey, interviews, focus group discussions and observation method.

3.6.1 Questionnaire Survey

This involved use of many questions at the same time. The method was chosen because it enables the respondents to answer questions that are personal more accurately than when it was face to face with the interviewer who would be a complete stranger, and was answered at the respondents convenience. It also presents a uniform stimulus to all the subjects.

3.6.2 Interviews

Interview was a supplementary method for data collection. This refers to a purposeful discussion between two or more people. Interviews were conducted to enable the researcher to obtain more elaborate and accurate information and in-depth data through further probing which may not have been possible with other methods.

3.6.3 Focus Group Discussions (FGDs)

This is a method that allowed flexibility of the members to freely discuss issues under study, loosen up and share experiences more openly. The justification for FGDs was that the unstructured and spontaneous responses reflect the genuine opinions, ideas and feelings of the members about the topic under study (Sekaran, 2003).

3.6.4 Observation

This method involved using vision than any other sense to obtain first hand information about events of interest, providing an opportunity for the researcher to formulate his/her own version occurring independent of the participants.

3.7 Data Collection Instruments

3.7.1 Self administered Questionnaires.

Self-administered questionnaires with structured (closed-ended) questions and pre-determined answer options were used to collect responses from respondents. Each question was developed to address a specific objective of the study. The questionnaire was developed using a five –Likert scale to ease the respondent’s effort in filling the questionnaire ranging from strongly agree, agree, neutral, disagree and disagree (Mugenda & Mugenda,1999)

3.7.2 Interview guide/schedule

This consisted of structured and semi structured questions administered purposively on the selected key informants. This was used to check data collected using the questionnaire.

3.7.3 Focus Group Discussion Guide

This also consisted of structured and semi structured questions posed to the group members to discuss and generate ideas and issues about the topic under study.

3.7.4 Observation check list

This involved a list of items that were used to evaluate the poverty levels in the households. The list included aspects like nature of houses, sanitary nature, dressing, eating and cooking habits, nature of furniture, access to social services and economic potentials.

3.8 Quality Control (Validity and Reliability)

3.8.1 Validity of study instruments

Validity is the degree to which the results obtained from an analysis represent the phenomenon under study. Pretesting the instrument enabled identification and correction of deficiencies such as un clear or ambiguous questions. The researcher consulted the supervisors and sought expert judgment to assess the content validity index (CVI) for each category of questions. The CVI of 0.7 and above was considered valid (Amin, 2005). This was based on the following formula:

$$\frac{\text{Number of items rated correct}}{\text{Total number of items}} \times 100$$

Table3.2: Content Validity Index

Expert/Judge Opinion	Questionnaire	Interview Items	FDGs
Expert A/Judge 1	$\frac{45}{46} \times 100 = 97.8\%$	$\frac{13}{13} \times 100 = 100\%$	$\frac{9}{9} \times 100 = 100\%$
Expert B /Judge 2	$\frac{46}{46} \times 100 = 100\%$	$\frac{13}{13} \times 100 = 100\%$	$\frac{8}{9} \times 100 = 88.9\%$
Summary	$\frac{97.8 + 100}{2} = 98.9$	$\frac{100 + 100}{2} = 100\%$	$\frac{100 + 88.9}{2} = 94.4\%$

Source: Primary data

The Content Validity Index presented shows that of the 46 questionnaires administered, 45 had valid content and that presented 97.8 percent. While according to expert B, all the 46 questionnaires were 100 % valid. This presented a summary of 98.9% Validity Index. Therefore signifying that the researcher used an instrument, which is valid. On the other hand both Judges' opinion on the interview guide confirmed 100% content validity. While on the other hand the Focus Group Discussion, Judge 1 gave 100% validity and Judge 2 gave 88.9% content validity. Therefore the CVI of the FGD guide was 94.4%. Thus, this confirms that the researcher used valid instruments as CVI of 0.7 and above was considered valid (Amin, 2005)

3.8.2 Reliability of Study Instruments

Reliability is the measure of the degree to which research instruments yield consistent results after repeated trials. To ensure reliability, the researcher used the internal consistency method in which the questionnaires were administered once to at least 10 respondents. The responses were then correlated using the Cronbach's Alpha analysis. An alpha of 0.7 and above meant the instrument was reliable (Amin, 2005).

Summary of reliability Statistics

Table 3.3 Summary of reliability statistics

Variables	Reliability
Socioeconomic empowerment	.639
Membership in VSLA	.775
Accumulated Savings	.756

Access to Credit	.826
Credit use problems	.661
Total	3.657
Average	0.73

Source: Primary data

3.9. Procedure of Data Collection

After successful defence of the proposal, the researcher obtained permission from the Higher Degree's Department of UMI to commence field work. The researcher further sought permission from the authorities in Nwoya District. The researcher then piloted the instruments and refined them. The researcher then trained research assistants and proceed to the field. The research assistants delivered the questionnaires whereas the researcher conducted the interviews, FGDs and observations.

3.10. Data Analysis

Both qualitative and quantitative data analysis was done after collection of data from the field.

Qualitative data from interviews, FGDs and Observations was sorted, edited and categorised to come up with key themes according to the stated objectives so that the information given by the respondents was complete and consistent. The contents were analysed and reported alongside quantitative data.

On the other side, quantitative data from the questionnaires was sorted, edited, coded and entered into the computer and analysed using the statistical package for social scientists (SPSS) program. Descriptive statistical analysis was carried out using frequencies, percentages and charts.

Furthermore, inferential statistical analysis was done using the Pearson's correlation coefficient analysis and regression analysis. The Pearson's correlation coefficient analysis was used to obtain an indication of the direction, strength and significance of the bivalent relationship of the variables in the study. The researcher used a significance level of 0.05 to test and accept that a positive relationship exists. Therefore, the correlations co efficiency of .483**, .455**, .277* were obtained for the relationship between, membership in a VSLA, accumulated savings, access to credits and socioeconomic empowerment, which all show a significant positive relationship.

Regression analysis was also done to determine how much of the variance in the dependent variable was caused by the independent variable. A coefficient of determination (Adjusted R²) of above 0.100 implied a significant positive relationship. The study thus, revealed co efficiency of .223, .197, .065 and .317 for the same above relationships, implying that, membership in a VSLA, accumulated savings, access to credit and credit utilisation problem significantly explain the variance in socioeconomic empowerment.

3.11. Measurements of variables

Studies of quantitative nature require measurement of data. In this study, three levels of measures were used namely, the nominal, ordinal, and the interval scales (Mugenda & Mugenda, 1999). The nominal scale measured items like gender and number of children. The ordinal scale measured responses to Likert statements and ranked them in order. The interval scale aided the researcher to compute the mean and standard deviations for interpretations purposes.

CHAPTER FOUR

DATA PRESENTATION, ANALYSES AND INTERPRETATION

4.1 Introduction

The study set out to examine the role of poor-led savings and micro-credit schemes in the socio economic empowerment of rural women in Uganda: a case of VSLAs in Nwoya District. This chapter presents the response rate, research findings, analyses and interpretations of the findings, based on the study objectives, variables and hypotheses stated earlier.

4.2 Response Rate

The researcher targeted to get information from 212 various respondents, and thus, realized the following:

Table 4.1 Response Rate

Category	Target	Actual	Response Rate
Members of VSLAs	180	175	97.2%
Parish Chiefs	12	12	100%
VSLA Trainers	10	10	100%
Sub-county technical and political leaders	10	08	80%
Total	212	205	377.2
Average	-	-	94.3%

Source: Primary data

A total response rate of 94.3% was realized. This is a very good participation for a valid research since Amin(2005) recommends a minimum of 70%. This high response rate could be attributed to the fact that being members of VSLAs, the respondents were easy to get on their days of meetings. In addition, being an issue of prominence, other respondents, especially, the technical and administrative were willing to voice the concerns of the people. However, the missing 5.7% respondents could be busy with other activities since it was a farming season.

4.3 Demographic Characteristics

For the purpose of justifying that the researcher collected data from an authentic population, back ground information was gathered and analysed on sex, age, level of education ,occupation, marital status, number of children of the respondents and length of being in a VSLA scheme.

4.3.1 Distribution of Respondents by Sex

Table 4.2 Distribution of Respondents by Sex

In order to ascertain the orientation of those involved in the study, background information was gathered on sex.

	Frequency	Per cent
Valid Male	17	21.5
Female	62	78.5
Total	79	100.0

Source: Primary data.

The table (4.2) shows that majority 62(78.5%) of the respondents were females compared with the minority 17(21.5%), who were males. The implication of the above is that there are more women than men in the VSLAs; hence the women could have embraced the scheme as a form of socioeconomic empowerment tool.

4.3.2 Distribution of Respondents by Age

Data on age was gathered to ascertain the age groups involved in the study. This was meant to establish the categories of people taking part in VSLAs.

Table 4.3 Distribution of Respondents by Age

	Frequency	Percent
Valid Under 20	1	1.3
21-30yrs	22	27.8
31-40yrs	41	51.9
41-50yrs	12	15.2
51yrs and above	3	3.8
Total	79	100.0

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Source: Primary data

It can be observed from the table above that most 41(51.9%) of the respondents were in the age group of 31 to 40 years. This was followed by 21 to 30 years age group 22(27.8%). The minorities 1(1.3%) and 3(3.8%) were those under 20 years and 51 years and above respectively. The above portrays that the VSLAs have been embraced by the youth / the middle age group, who probably, being the working force in many households, strive to plan for the families by saving and as well participate in group activities for social empowerment.

4.3.3 Distribution of Respondents according to the level of Education

In order to ascertain the level of education of the respondents involved in the study, background information was gathered on the levels of education attained.

Table 4.4 Distribution of Respondents according to the level of Education

	Frequency	Percentage
Valid Nil	9	11.4
Primary	34	43.0
Secondary	28	35.4
Tertiary/Diploma	8	10.1
Total	79	100.0

Source: Primary data

From the table above, most 34(43.0%) of the respondents were at primary level. This was closely followed by those at secondary 28(35.4%). The minority 8(10.1%) were at tertiary/diploma,

though closely followed by those 9(11.4%) with no level of education. This signifies that the VSLAs membership is dominated by lowly educated people. Hence they engage in subsistence farming and small scale businesses that generate money that may not warrant then engaging the formal banking institution, thus relying on VSLA for their financial needs.

4.3.4 Distribution of respondents according to Occupation

In order to ascertain the level of occupation of people involved in VSLA and the study, background information on occupation was gathered.

Table 4.5 Distribution of Respondents according to Occupation

	Frequency	Percent
Valid Employed	10	12.7
Self employed	39	49.4
Unemployed	30	38.0
Total	79	100.0

Source: Primary data

It can be observed from the table above that most 39(49.4%) of the respondents were self employed, followed closely by the unemployed 30(38.0%). The minority (10/ 12.7%) were those with formal employment. The implication of the above is that, probably due to the low educational levels, most of the respondents are unable to be formally employed, and being a rural population, most members are engaged in agricultural production. Since commercial banks are conspicuously absent in the rural areas, they opt to use their savings for their financial needs.

4.3.5 Distribution of respondents according to marital Status

In order to ascertain the nature of people involved in the VSLAs, background information was sought on marital status.

Table 4.6 Distribution of respondents according to marital Status

	Frequency	Per cent
Valid Married	42	53.2
Single	6	7.6
Widowed	10	12.7
Divorced	10	12.7
Co-habiting	11	13.9
Total	79	100.0

Source: Primary data

It was established that most 42(53.2%) of the respondents were married, while the minority 6(7.6%) were single. This shows that most of the respondents have responsibilities to fulfil, hence, see the VSLAs as avenue to accomplish them. Since VSLA enables them to save money and its easily accessible by members.

4.3.6 Distribution of respondents according to number of Children

To establish the level of responsibility of the respondents, information was gathered on the number of children.

Table 4.7 Distribution of respondents according to number of Children

	Frequency	Per cent(%)
Valid Nil	5	6.3
1-2	23	29.1
3-4	31	39.2
5 and above	20	25.3

Total	79	100.0
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Source: Primary data

From the table above, most 31(39.2%) of the respondents had 3-4 children, followed by those with 1-2 children 23(29.1%), 5 and above 20(25.3%). The minority 5(6.3%) had no children at all. It can generally be deduced that most VSLA members at least have children to take care of, hence, need some savings to fend for their lives.

4.3.7 Distribution of respondents according to the length of being in a VSLA Scheme

To establish the level of knowledge and experience the study respondents have, data on the period one has taken being a member of VSLA was gathered.

Table 4.8 Distribution of Respondents according to length of being in a VSLA Scheme

	Frequency	Percentage
Valid Less than 1 yr	9	11.4
2-5 yrs	54	68.4
6-9 yrs	15	19.0
10 and above	1	1.3
Total	79	100.0

Source: Primary data

From the table above, majority 54(68.4%) of the respondents have been in the VSLA scheme for between 2-5 years. The minority 1(1.3%) has stayed for 5 and above years, the implication of the above is that VSLAs have just gained prominence probably around the year 2007 when the population returned to the villages from the Internally Displaced People's camps (IDP Camps) and began getting disposable income ; hence most of the members are new.

4.4 Descriptive Statistics on the Independent Variables

The interpretation will also be based on the frequencies and percentages though, mean responses and standard deviations remain implied.

4.4.1 Membership in a VSLA and Socioeconomic Empowerment

To establish whether membership in VSLA has got an effect on the socioeconomic empowerment of members, their views were gathered as indicated below in the table.

Table 4.9 Summary of Responses on Membership in a VSLA

Questionnaire items	Response category in number/percentage						
	SA	A	NS	D	SD	MR	SD
I participate in my USLA	55 69.6	22 27.8	1 1.3	–	1 1.3	4.65	.641
I am a regular member in my VSLA	47 59.5	24 30.4	–	5 6.3	3 3.8	4.35	1.038

I am a long term member in my VSLA	47 59.5	15 19.0	4 5.1	12 15.2	1 1.3	4.20	1.159
I am an ordinary member in my VSLA	23 29.1	13 16.5	– –	23 29.1	20 25.3	2.95	1.632
I am a leader in my VSLA	39 49.4	6 7.6	– –	27 34.2	7 8.9	3.54	1.575
I am able live a better life because of being in a VSLA	64 81.0	10 12.7	1 1.3	1 1.3	3 3.8	4.66	.890
My being in a VSLA has enhanced my confidence in life	71 89.9	6 7.6	– –	– –	2 2.5	4.82	.675
My being in a VSLA provides me information base/network	51 64.6	26 32.9	1 1.3	– –	1 1.3	4.59	.651
My being in a VSLA has increased my access to savings/credit	61 77.2	18 22.8	– –	– –	– –	4.77	.422

Source: Primary data

From the table above, it can be observed that majority 77(97.4%) of the respondents were of the view that they participated actively in the VSLAs compared with only 1(1.3%) and 1(1.3) who were not sure and disagreed respectively. The above means that the VSLAs provide a platform where members take part without any reservations and restrictions since they are the key stakeholders. The key informants' interviews also revealed the above. *“Since they are the owners of the schemes, they are at liberty to contribute ideas, share their problems, and create friendship etc. without any one's control”*. Said Geoffrey VSLA trainers expressed (2012)

On whether the respondents were regular members in their VSLAs, majority 71(89.9%) agreed while 8(10.1%) disagreed. It therefore means that most of the members considered VSLAs as livelihood activity, hence, seriously take part in them. This was confirmed by VSLA trainers and sub-county officials who monitor their activities, who revealed that VSLAs were like part and parcel of their life styles.

Most 62(78.5%) of the respondents agreed that they were long term members in their VSLAs as opposed to 13(16.5%) who disagreed, and 4(5.1%) who were not sure. The implication is that there are more members who joined the VSLAs at their inception and still remain loyal to the schemes. Those who disagreed could be those who joined later or recently. This was confirmed in FGDs at a meeting with VSLAs members. *"Most of us joined around 2006-2007 when VSLAs came in to prominence in Northern Uganda, as a tool for socioeconomic empowerment of returning Internally Displaced Persons"*, VSLA Group (2012).

Further, while most 43(54.4%) of the respondents disagreed that they were ordinary members in their VSLAs, 36(45.6%) agreed. When again asked whether they were leaders in their VSLAs, most 45(57.0%) agreed while 34(43.1%) disagreed, confirming the earlier revelation. The above views portray that more VSLA members who are leaders participated in the study than ordinary members. This could be owed to the fact that the leaders were more accessible than ordinary members who could be busy with their own activities during this study period. This was confirmed during FGDs and interviews with sub-county officials who revealed that most the other members were busy since it was the farming season, hence difficult to mobilize, though a relatively good number took part in this study.

While majority 74(93.7%) of the respondents were of the view that they were able to live better lives because of being in VSLAs, minority 4(5.1%) disagreed and 1(1.3%) was not sure. It can thus be deduced that the members' lives changed to better after joining the VSLAs than before, since they have been empowered financially and with life skills. Interviews with most key informants tended to confirm the above, that after the insurgency period, most, especially women were doing badly in terms of livelihood. The VSLAs had come timely to save them.

Observations made by the researcher on the nature of houses, sanitation, dressing, furniture and eating habits of most members showed a remarkable improvement from what was in the past.

In addition, majority 77(97.5%) of the respondents agreed that their being in VSLAs had enhanced their confidence in life. Minority 2(2.5%) disagreed. It can be therefore, deduced that the VSLAs have not only empowered the members financially, but also lifted their spirits(self esteem),given them life skills, which has made them come out of a life of withdrawal. This was compounded in FGDs of one VSLAs meeting where members openly voiced how they were being liberated from their miseries. *“Our confidence has been enhanced, hence we can make decisions, we now have peace in our families since we plan together, and my husband has stopped beating me because, we no longer bother our spouses for money for salt, clothes and books for children, we simply get money from our welfare savings in VSLA and buy them”*, said members of VSLA in FGD in Purongo Sub-County (2012)

When asked whether their being in VSLAs had provided them with information base/net work, a big majority 77(97.5%) were of the view, while 1(1.3%) was on a contrary, as 1(1.3%) was not sure. This implies that apart from saving, members had access to other information, building relationship or commitments, problem solving and life skills. This was corroborated in both FGDs and key informants’ interviews. For instance: *“we get a lot of information from sub-county officials and group members about poverty reduction strategies, counselling services, creating friendship among women which help us a lot and we get visitors to our VSLA very often including prominent politicians and officials from NGOs,”* said Agnes in VSLA FGDs (2012).

Further, all 79(100%) of the respondents unanimously agreed that their being in VSLAs had increased their access to savings/credit. The implication of this revelation is that as soon as one is

in a VSLA, she/he has a mandate to save/access credit/loans from the scheme. This was confirmed in interviews with key informants who indeed attested that it was only the members of the VSLAs who were allowed to pool their money together, and further get loans on interest for their various activities.

Test of hypothesis

The researcher set out to establish the effect of the membership in a VSLA on the socioeconomic empowerment of women. To verify this, a null hypothesis was generated as: there is no positive relationship between the membership in a VSLA and socioeconomic empowerment of women. The degree and direction of the relationship was determined using the Pearson’s correlation coefficient analysis as shown below.

Table 4.10 Correlation Matrix for Membership in a VSLA and Socioeconomic Empowerment

		Socioeconomic Empowerment	Membership in a VSLA
Socioeconomic Empowerment	Pearson Correlation	1	.483**
	Sig. (2-tailed)		.000
	N	79	79
Membership in a VSLA	Pearson Correlation	.483**	1
	Sig. (2-tailed)	.000	
	N	79	79

**Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data.

The table above shows a coefficient of .483 at 0.01 level of significance, implying there exists a significant positive relationship between the two variables (Amin, 2005). It means membership in a VSLA highly influences socioeconomic empowerment. A regression analysis was then run to ascertain the strength of the relationship between membership in a VSLA and socioeconomic empowerment, and to show how much of the variance in the dependent variable would be caused by the independent variable as shown below:

Table 4.11 Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Sig.
1	.483 ^a	.233	.223		.42220	.000

a. Predictors: (constant), Membership in a VSLA

Source: Primary data

The coefficient of determination (Adjusted R²).223 implies that membership in a VSLA explains by 22.3% the variance in socio economic empowerment of women in Nwoya District.

The above are in conformity with the research hypothesis, hence the research rejects the null hypothesis that there is no relationship between membership in a VSLA and socio economic empowerment of women and upholds the research hypothesis. The above position further conforms to findings from FGDs, interviews and observations.

4.4.2 Accumulated Savings and Socioeconomic Empowerment

In order to establish whether the accumulated savings lead to socioeconomic empowerment of women, members' views were sought as indicated by the summary of data below;

Table 4.12 Summary of Responses on Accumulated Savings

Questionnaire items	Response category in number/percentage						
	SA	A	NS	D	SD	MR	SD
I have an individual saving in my VSLA	62 78.5	17 21.5	– –	– –	– –	4.78	.414
My savings help me during risk moments	54 68.4	20 25.3	– –	5 6.3	– –	4.56	.797
My savings help me in the children's education	43 54.4	30 38.0	– –	4 5.1	2 2.5	4.37	.922
My savings help me purchase assets	40 50.6	33 41.8	3 3.8	2 2.5	1 1.3	4.38	.789
My family savings help improve our livelihood	44 55.7	23 29.1	1 1.3	1 1.3	10 12.7	4.14	1.328
Our group savings increase our access to credit	38 48.1	24 30.4	– –	2 2.5	15 19.0	3.86	1.517
Our group savings increase our incomes in terms of dividends earned	34 43.0	26 32.9	– –	– –	19 24.1	3.71	1.594

Source: Primary data

The table above shows that all 79(100%) the respondents unanimously agreed that they had individual savings in their VSLAs. This position implies that being a savings scheme, one has to automatically save if one is to belong to the scheme. This view was confirmed by the VSLA trainers and group leaders who revealed that all VSLA members had individual savings and that it was the condition for one to be in the scheme.

It can also be observed that majority 74(93.7%) of the respondents agreed that their savings helped them during risk moments, though 5(6.3%) disagreed. Further, majority 73(92.4%) of the

respondents were of the view that their savings helped them in their children's education, as only 6(7.6%) were on the contrary. In addition, most 73(92.4%) of the respondents agreed that their savings helped them purchase assets, as a few 3(3.8%) disagreed. The above views imply that the members indeed benefit from their savings which help them solve their problems/issues. The above was highly compounded in interviews with key informants and FGDs. From the FGDs it was generally revealed that savings were their life blood. "*Our savings help us during poor harvests, sicknesses, paying our children's fees, purchasing land, furniture, iron sheet*", George VSLA member (2012). But problems of misusing savings existed, especially during auctions (big market days).

More so, as to whether their family savings helped improve their livelihoods, most 67(84.8%) of the respondents agreed, while 11(14%) were on the contrary, as 1(1.3%) was not sure. The implication of the above is that family savings are beneficial to the members as they help to meet their demands. The above was corroborated by observations made by the researcher which revealed that many households had generally good living conditions like houses, dressed fairly well, had access to medical services, had fairly good eating habits. The FGDs further confirmed the above: "*We are able to improve on our diet, meet our daily expenses, because of our savings,*" said Grace VSLA member (2012)

About whether their group savings increased their access to credit, most 62(78.5%) of the respondents agreed, and 17(21.5%) disagreed. The above implies that group savings act as collateral (security) to borrowing, hence members benefit from them. The above was confirmed by group leaders who attested during the interview, it was only members who saved that had

access to borrowing/credit: “*whoever doesn’t save with the group can’t access any credit*”, said Grace (2012).

In addition, while most 60(75.9%) of the respondents contended that their group savings increased their incomes in terms of dividends earned, 19(24.1%) disagreed. It can be deduced from the above that the VSLA members benefit from dividends which adds to their incomes/savings. The above was confirmed in FGDs, though it was contrarily revealed that it was only those who borrowed who qualified for dividends.

Test of hypothesis

The researcher set out a research hypothesis that there is a positive relationship between accumulated savings and socioeconomic empowerment of women. A null hypothesis was later derived to verify the above as: there is no positive relationship between accumulated savings and socioeconomic empowerment of women. The direction of the relationship was determined using the Pearson’s correlation coefficient analysis as shown below:

Table 4.13 Correlation matrix for Accumulated savings and Socioeconomic Empowerment

		Socioeconomic Empowerment	Accumulated Savings
Socioeconomic Empowerment	Pearson Correlation	1	.455**
	Sig. (2-tailed)		.000
	N	79	79
Accumulated Savings	Pearson Correlation	.455**	1
	Sig. (2-tailed)	.000	

N	79	79
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**Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

From the above table, a correlation coefficient of .455 significant at the 0.01 level was got implying a positive relationship. This means accumulated savings aid socioeconomic empowerment of women. When a regression analysis was done to determine the magnitude of the relationship between accumulated savings and socioeconomic empowerment, the following was revealed:

Table 4.14 Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Sig.
1	.455 ^a	.207	.197		.42933	.000

a. Predictors: (constant), Accumulated Savings

Source: Primary Data

A coefficient of determination of .197 implies accumulated savings explains 19.7% of the variance in socioeconomic empowerment of women in Nwoya District. Therefore, the researcher rejects the null hypothesis and accepts the research hypothesis. This is further corroborated by the qualitative findings.

4.4.3 Access to Credit and Socioeconomic Empowerment

To establish whether access to credit in VSLA has got an effect on the socioeconomic empowerment of members, their views were gathered as indicated below in the table.

Table 4.15 Summary of Responses on Access to Credit

Questionnaire item	Response category in number/percentage						
	SA	A	NS	D	SD	MR	SD
I am able to access personal loan from my VSLA	68 86.1	10 12.7	- -	- -	1 1.3	4.82	.549
I am able to access a family loan from my VSLA	15 19.0	14 17.7	7 8.7	23 29.1	20 25.3	2.76	1.487
We get group loans from other financial institutions	11 13.9	3 3.8	10 12.7	28 35.4	27 34.2	2.28	1.349
We benefit a lot from the group loans obtained	8 10.1	20 25.3	11 13.9	16 20.3	24 30.4	2.65	1.405
Access to credit adds to our household incomes	37 46.8	22 27.8	- -	5 6.3	15 19.0	3.77	1.552
Access to credit enhances our participation in decision making	49 62.0	14 17.7	5 6.3	5 6.3	6 7.6	4.20	1.265
Access to credit is accompanied with financial training	46 58.2	23 29.1	4 5.1	5 6.3	1 1.3	4.37	.936
Access to credit helps us develop our own businesses	53 67.1	25 31.6	- -	- -	1 1.3	4.63	.624

Source: Primary data

It can be observed from the table above that overwhelming majority 78(98.8%) of the respondents agreed that they were able to access personal loans from their VSLAs. Only 1(1.3%) was in different. The above implies that by virtue of saving with a VSLA, one qualifies for a loan facility. This position was confirmed in an interview with the key informant who revealed that indeed they accessed personal loans such as welfare loans and general loans.” *However one’s accessibility depends on the level of commitment and savings in the group and the problem is, sometimes there is no money in the group account since the leaders lend all monies to themselves,*” Esther VSLA leader (2012)

As to whether they were able to access family loans from their VSLAs, most 43(54.45%) of the respondents disagreed, while 29(36.7%) of the respondents agreed, as 7(8.9%) were not sure. The implication of the above is that members get more personal loans than family loans. This view was corroborated by revelations in FGDs: " *most of us get personal loans than family loans. It is only those couples who both save with the VSLA who qualify for family loans*", was revealed at a FGD in Koch Goma (2012).

While most 55(69.6%) of the respondents disagreed that they got group loans from other financial institutions, only 14(17.7%) agreed and 10(12.7%) were not sure. The above portrays that the members solely depend on their savings in VSLAs. If at all, there are external financial sources, they are isolated. However, interactions with the key informants revealed that, VSLA members were, on the overall, yet depending on their on their savings. It was hoped that if they built capacity, they would be able to borrow from other financial institutions

More so, most 40(50.7%), of the respondents disagreed that they benefited a lot from the group loans obtained, as opposed to 28(35.4%) who agreed, and 11(13.9%) who were not sure. The above confirms that since no loans are obtained from external sources, the members can't benefit. Further probing during FGDs, however revealed that there are some isolated VSLA members who individually borrow from financial institutions such as BRAC, Pride Uganda, which do not directly deal with VSLAs.

When asked whether access to credit added to their house hold incomes, most 59 (74.6%) of the respondents agreed, while 20(25.3%) were indifferent. The implication of the above is that the members have savings but limited in amount, so loan/credit facilities enable them to carry their activities. The view was echoed in FGDs, which revealed that access to credits added to their

little savings to enable them perform activities like farming, business, handling household expenses. *“We access credits to add to our savings to be able to solve our domestic problems or invest in small businesses, otherwise it would be difficult to do many things of our lives”*, uttered VSLA members (2012).

Most 63(79.7%) of the respondents further, agreed that access to credit enhanced their participation in decision making, compared with 11(13.9%) who disagreed, while 5(6.3%) were not sure. It can be drawn from the above that when VSLA members become empowered financially, they are able to meet their demands without any constraints. The above view was corroborated by interviews. For instance, one members had this to say: *“when we get credits to boost our savings, we are able to personally take decisions on our family issues such as business, education, health etc.”* Margret VSLA member (2012)

Furthermore, on whether access to credit helped them develop their own businesses, the respondents overwhelmingly agreed 78(98.7%), but only 1(1.3%) disagreed. It therefore, means that credit facilities are not obtained for nothing, but to be invested to generate more income. Interactions with group leaders, other key informants and FGDs confirmed the above but posed challenges such as need for business skills and business selection, inability to access credit at times because group leaders loan all the money to themselves and remains nothing in the pool.

While most 69(87.3%) of the respondents agreed that access to credit was accompanied with financial training, 6(7.6%) disagreed, as 4(5.1%) were not sure. The above implies that members are trained on how to use their borrowings. Much as the above view was held by most key informants, it was highly contradicted in FGDs which revealed that no much financial training

was under taken. “We only get training by some NGOs such as ACTED and CARE when they come with their projects such as piggery”. Agnes in a FGDs (2012) Therefore on the whole, financial training was inadequate.

Test of Hypothesis

This study set out to investigate the research hypothesis that: there is a positive relationship between access to credit from a VSLA and socioeconomic empowerment of women. A null hypothesis was hence, derived to verify this as: there is no positive relationship between access to credit from a VSLA and socioeconomic empowerment of women. The degree and direction of the relationship was ascertained using the Pearson’s correlation coefficient analysis as illustrated below:

Table 4.16 Correlation matrix for access to credit from a VSLA and socioeconomic empowerment

		Socioeconomic Empowerment	Access to Credit
Socioeconomic Empowerment	Pearson Correlation	1	.277*
	Sig. (2-tailed)		.000
	N	79	79
Access to credit	Pearson Correlation	.277*	1

Sig. (2-tailed)	.000	
N	79	79

*Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

A correlation coefficient of .277 at 0.01 level of significance implies a significant positive relationship between the two variables. It therefore means, when the women have access to credits from their VSLAs, they will be able to make economic decisions or solve their financial problems leading to their socioeconomic empowerment.

To show much of the variance in socioeconomic empowerment would be caused by access to credit from a VSLA, a regression analysis was run as shown below:

Table 4.17 Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Sig.
1	.277 ^a	.077	.065		.46326	.000

a. Predictors: (constant), Access to Credit

Source: Primary data

The coefficient of determination .065 implies that access to credit from a VSLA determines socioeconomic empowerment by 6.5% which is significant. The researcher thus, rejects the null hypothesis and upholds the alternative hypothesis. The above is further compounded by qualitative findings.

4.5 Descriptive Statistics on the Intervening Variable

To establish whether members of VSLAs have credit utilization problems, members views was sought and below is the summary of findings.

Table 4.18 Summary of Responses on Credit Utilization Problem

Questionnaire item	Response category in number/percentage						
	SA	A	NS	D	SD	MR	SD
My spouse interferes with the use of my savings / credit	28 35.4	11 13.9		17 21.5	21 26.6	3.10	1.692
My family members interfere with the use of my savings / credit	30 38.0	17 21.5	2 2.5	15 19.0	15 19.0	3.41	1.597
My many demands interfere with the use of my savings / credit	42 53.2	17 21.5	5 6.3	1 1.3	14 17.7	3.91	1.504
I get problems with the use of my savings/credit	15 19.0	20 25.3	1 1.3	26 32.9	17 21.5	2.87	1.488
I get problems in general Financial management	17 21.7	16 20.3	3 3.8	28 35.4	15 19.0	2.90	1.481
I face the problem of Control of my savings/ credit	14 17.7	20 25.3	- -	31 39.2	14 17.7	2.86	1.439

Source: Primary data

From the table above it can be observed that by a small percentage, most 39(49.3%) of the respondents agreed that their spouses interfered with the use of their savings /credit, as opposed to 38(48.1%) who disagreed. In addition, on whether, their family members interfered with their savings/credit, most of the respondents agreed, while 30(38%) were on the contrary and 2(2.5%) not sure. Furthermore, majority 59(74.7%) of the respondents were of the view that their many

demands interfered with the use of their savings/credit, as 15(19%) disagreed, while 5(6.3%) were not sure.

The above revelations imply that the VSLA members' efforts to rid themselves of poverty are being constrained by factors such as family and various demands. The above views were confirmed during an interview with VSLA members .For instance, some members, especially, women had this to say: *“my husband always disturbs me whenever he realizes I have withdrawn some money and makes my life difficult”* said Alice a VSLA member (2012).

About whether they got problems with the use of their savings/credit, most 43(54.4%) of them disagreed, as 35(44.3%) were of the view. Also, most 43(54.4%) of the respondents disagreed they got problems in general financial management but 33(41.8%) agreed, as 3(3.8%) were not sure. In addition, most 45(56.9%) of the respondents were indifferent that they got the problem of control of their savings/credit compared to 33(43%) who agreed. The above views portray that most members know how to manage their finances. However, this is highly contrasted by the fairly big minority view which tends to imply that a big number of the members still face problems with use of their savings, financial management and control. Much as interactions in key informants interviews and FGDs tended to confirm the majority views, the following challenges were enlisted as: keeping money in the house, not planning how to use the money, hence affecting pay back, choosing the right business and poor time for borrowing. These issues highly affect socioeconomic empowerment of women.

Hypothesis Testing

To verify the alternative hypothesis that there is a positive relationship between credit utilization problem and socioeconomic empowerment of women, a null hypothesis was derived as: there is no positive relationship between utilization problem and socioeconomic empowerment of women.

To determine the magnitude, direction of the relationship and to show how much of the variance in socioeconomic empowerment would be caused by credit utilization problem, a regression analysis was carried out as follows:

Table 4.19 Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Sig.
1	.593 ^a	.352	.317		.39601	.000 ^a

a. Predictors: (constant), Membership in VSLA, Accumulated Savings, Access to Credit, Credit Utilization Problem

Source: Primary data

The coefficients .593 and .317 (adjusted R) which are significantly positive, mean that there is a positive relationship. Credit utilization problem explains by 31.7% the variance in socioeconomic empowerment of women in Nwoya District. It implies that if the problems are addressed, socioeconomic empowerment will be boosted and vice versa.

4.6. Combined correlation analysis for all variables

Table 4.20 Summary of Correlations

	Socioeconomic empowerment	Membership in a VSLA	Accumulated savings	Access to credit	Credit Utilisation problems
Socio economic empowerment Pearson Correlation	1	.483**	.455**	.277**	.593**
Sig, (2 –tailed)	79	.000	.000	.000	.000
N	79	79	79	79	79
Membership in VSLA Pearson Correlation	.483**	1	.455**	.277**	.593**
Sig, (2 –tailed)	.000		.000	.000	.000
N	79	79	79	79	79
Accumulated Savings Pearson Correlation	.455**	.483**	1	.455**	.593**
Sig, (2 –tailed)	.000	.000		.001	.000
N	79	79	79	79	79
Access to credit Pearson Correlation	.277**	.483**	.455**	1	.593**
Sig, (2 –tailed)	.000	.000	.000		.000
N	79	79	79	79	79
Credit utilisation problems Pearson Correlation	.593**	.483**	.455**	.277**	1
Sig, (2 –tailed)	.000	.000	.000	.000	
N	79	79	79	79	79

Source: Primary data

From the above results, membership in a VSLA has the highest correlations coefficient at .483**, followed by accumulated savings at .455**, and access to credit with .277**. This means that membership to a VSLA has a more significant relationship with socioeconomic empowerment and should be explored by policy makers and development agents. This is backed by findings from members in interviews from key respondents and women in FGDs that

membership in VSLA has opened their eyes to many things and has empowered them to handle daily socioeconomic challenges they face. However, the credit utilisation problems also have higher correlations coefficient of .593** meaning it has influence on the overall objective of VSLA, as the problems are overwhelming the women and may be curtailing the progress being made in socioeconomic empowerment. This needs to be addressed by the stakeholders.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study examined the role of poor-led savings and micro-credit schemes on the socioeconomic empowerment of women in Nwoya District. This chapter presents the summary of the major findings, discussions, conclusions drawn and recommendations made on the findings.

5.2 Summary of the Findings

5.2.1 Membership in the VSLA and Socioeconomic Empowerment.

The study found out that membership in a VSLA had a statistically significant effect on socioeconomic empowerment of .483 at 0.01 level of significance. The major findings were that: members actively participated in their VSLAs, “our welfare have improved because of being in VSLAs”, being in VSLAs enhanced their confidence in life, provided them information base/network and increased their access to credits.

5.2.2 Accumulated Savings and Socioeconomic Empowerment

The study also found out that accumulated savings had a positively significant effect on socioeconomic empowerment with coefficients of .455 and .197. The major findings were that: all members had individual savings in their VSLAs; their savings helped them during risk moments like sickness, in their children’s education, to purchase assets. Also, family savings helped improve their livelihood, their group savings increased their access to credit and increased their incomes in terms of dividends earned.

5.2.3 Access to Credit and Socioeconomic Empowerment.

The study further found out that there existed a positive relationship between access to credit from VSLAs and socioeconomic empowerment of the coefficient.277 and .065.The major findings were that: members were able to access personal loans from their VSLAs but few were able to access family loans. Most members were not able to get group loans from other financial institutions, hence never benefited from them. Access to credits added to their household incomes, enhanced their participation in decision making, helped them develop their own businesses and was accompanied with financial training, though contested.

5.2.4 Credit Utilization Problem and Socioeconomic Empowerment.

The study additionally established that credit utilization problem had a positively significant effect on the socioeconomic empowerment of women in Nwoya District with a coefficient of .317.The major findings was that: the members' spouses, family members and many demands interfered with their savings/credit. Though highly controversial, most members never got problems with use of their savings/credit, general financial management and control of their savings/credits.

5.3 Discussion of Findings

5.3.1 Membership in a VSLA and Socioeconomic Empowerment.

The first objective of the study was to establish the effect of the membership in the VSLA on the socioeconomic empowerment of women in Nwoya District, where findings showed a significant positive effect.

The study revealed that, overall; members participated actively in their VSLAs as they were empowered to manage their own VSLAs through trainings and encouragement. This view rhymes with a study carried by Brannen (2010) in Zanzibar-Tanzania which found out that there was a significant positive impact on members' participation and community empowerment, implying it increases their socioeconomic empowerment through household and individual welfare, for example, income generating activities, nutritional levels and quality housing. The same was echoed by ADB (1997) which advanced that women's participation in credit programs was a positive step towards economic security, ability to make various purchases, freedom from domination and violence within family. This positive development enables them to learn group dynamics and create socioeconomic networks based on trust which is a necessity for development as it does not only make them learn to manage and solve their own problems, but manage the society and create platform for transformation.

It was also established that members experienced improved standards of living because of being in VSLAs. This implies that the women's participation in VSLAs enabled them to manage their household resources and become better planners for their families as disposable incomes are saved for use in time of future difficulty for health needs, school fees, and affording descent clothing for the family or invested in farming or business as most members echoed, which depicts improved livelihoods. This agrees with a study conducted by Gopalan (2001) which

revealed that savings and credit groups provided a base for the poor to organize themselves, expand options for livelihoods and participate actively in development. The same view was held by Hashemi et al, 1996 that participation in credit programs is positively associated with a woman's level of empowerment defined as a function of her relative mobility and economic security. This implies that VSLAs provide means for people to address their problems.

The study further ascertained that being in VSLAs had enhanced their confidence in life. It means that the members are able to open up and share their challenges, which is healthy. VSLAs also help to break the culture that suppress women's participation and raise their self esteem since the women learn from each other how to manage lives and can provide for their basic family needs without dependent on the extended families' support. This confirms the allusion by the MoFPED (2000) that poor people are not likely to be active partners in poverty alleviation initiatives unless their perception of self worth was changed. This is in line with a study carried out by Scoggins (1999) as cited in Malik and Luqman (2005) which indicated that involvement in a credit scheme has a potential to empower rural women by raising their decision making power in the household and community.

Further, the study established that being in VSLAs provided the members information base/net work. It implies that members are able to get new ideas and build their capacities. With the new status, exposure and ideas women in VSLAs have made women come out of their domestic confinements and set up networks and particularly they have been able to attract political attention from leaders of all walks of life and creating a big network, which is necessary for socioeconomic empowerment of women. This confirms a research finding in Bangladesh on VSLAs which revealed that VSLAs, in many cases, increased mobility and strengthened net

work among women who were previously confined to the home (Car et al, 1996). The weekly or monthly VSLA meetings were seen by the women as opportunities to discuss their problems and possibly find common means of solving such problems. In a related study, Gopalan (2001) advanced that participation in collectives enhances women's confidence, builds their capabilities and information base and connectivity to institutions.

The study also revealed that being in VSLAs had increased the member's access to savings/credit. This means that on top of one's own initiatives, VSLAs enable one to save and even get loan for personal/family development. This is corroborated by the finding of Mac Isaac (1997) that women who save and borrow loans from their saving associations claim that earning their own money gives them honour and respect and leads to increased recognition of their productive role. It is this new attitude, the realization of one's self worth, that may further empower women to spearhead poverty alleviation initiatives in the household and community level.

5.3.2 Accumulated Savings and Socioeconomic Empowerment.

The research set out to find out the effect of accumulated savings on the socioeconomic empowerment of women in Nwoya District, and realized that there existed a significant positive relationship.

Findings of the study revealed that all the members had individual savings in their VSLAs. This means that for members to be in VSLAs, they must save, so as to provide income for personal use. This is reinforced by a study carried out by UNICEF (2000), which revealed that when borrowers are obliged to set aside a minimum amount of savings on a weekly or monthly basis, it

creates a sense of ownership and this helps in time of need. However what is disheartening is the fact that most households in poor developing countries have lower or no savings because of wide spread poverty and massive unemployment, hence their abilities to solve their problems remain low (UBOS, 2009). VSLA is breaking this phenomena and is providing opportunities to the rural women to save their little income that has enables them to plan and invest to solve their bigger problems. This implies that if the VSLAs are well organised, it will be a very good tool for poverty reduction at household levels.

The study further established that the members' savings helped them during risk moments like sickness, poor harvests, in the children's education and purchase of assets. This portrays that without savings, it can be difficult to access financial assistance. By rising the self worth of women, VSLAs has reduced too much vulnerability of women in Nwoya district because, they are able to access assistance at the time of risks ensuring their wellbeing. The above confirms what Sharma (2000) as cited in the Chowa (2006) indicated that there is an increased acknowledgement that savings play an important role in improving the livelihood of households in Sub-Saharan Africa through improved well being, insuring against times of shock and providing a buffer to help people cope in times of crisis. In a related development, Sultana and Hasan (2011) advanced that savings were a positive expedition towards development in that it helps households during risk moments, children's education and purchase of assets.

It was also established that the members' savings helped improve their livelihoods. This is a good indicator of socioeconomic empowerment since the people are equipped to be self sustaining. This echoes what Malik and Luqman (2005) alluded that savings facilitated empowerment which involves increased wellbeing, access to resources, self esteem and respect,

participation in decision making and bargaining power, and increased control over benefits and their own life.

More so, the study ascertained that group savings increased members' access to credit and also increased their incomes in terms of dividends earned. This savings act as collaterals for borrowing, since members' savings records overtime provides their credit worthiness and guarantees security on credits and ones capabilities to repay the loan, this can trigger as poor people can only come out of poverty if they learn to use their resources sparingly at the time of surplus. This view is corroborated by a study carried out by Gopalan (2001) in Nigeria, which discovered that group saving schemes were advantageous as individuals mobilized their savings jointly, and can use these as security against loans and this can constitute larger collaterals and enhances their access to credit services. It has been found out that if poor families are to pull themselves out of poverty, they need access to the successive loans that are provided by the micro-credit programs.

5.3.3 Access to Credit and Socioeconomic Empowerment.

Another objective of the study was to analyse the relationship between access to credit from the VSLAs and the socioeconomic empowerment of women in Nwoya District. Result revealed a positive relationship.

The researcher established that most members were able to access personal loans from their VSLAs. This implies that they are able to get additional income to run their activities. In addition, the findings revealed that few of the members were able to access family loans, than personal loans. This implies that VSLAs membership involves personal commitment and trust

that builds over time and the amount of credit accessed by members are small and cannot warrant large scale investments, but mainly for small scale investments but very important for socioeconomic development. The above argument conforms to the World Bank (2001) that contends that although VSLAs do not have a large pool of financial resources from which to provide business loans to borrower members, they do provide some credit that strengthens the production assets.

More still, the study found out that the members virtually never got group loans from other financial institutions, and thus never benefited from them. The few who got access to other financial institutions did so, privately. This implies that VSLAs are the sole source of finances for most members and given the nature of its operations, which is not a permanent organisation, it's quite difficult to commit to borrow money from banks that require long term commitments. So VSLAs are mostly a savings tool for providing minimal financial needs of members. This position is echoed by IMF (2003) that because the members of most VSLAs lack the capacity and security to borrow money from bigger financial institutions, the focus of this program was all exclusive credit for income generating activities targeting very poor women borrowers. This resulted in to the creation of self employed women's associations later in Gujarat in India in 1972.

The study findings further revealed that access to credit added to member's household incomes, enhancing their participation in decision making and helped develop their own businesses. It therefore, means that access to credit facilities enhances their productivity and increases their potential to engage in micro-enterprises for income generation. The above views confirm a Human Development Report (1996) which revealed that improving the financial position of the

poor, enhances their productivity and increases their potential to engage in Micro-enterprises for income generation. A similar study carried out in Bangladesh showed that women who belonged to village savings and credit groups were more empowered than those who did not in all economic and social indicators (Sultana and Hasan, 2011).

It was again established that access to credit was accompanied with financial training, though qualitative findings tended to contradict the above. This demonstrates that the group members are well prepared to use their credits/savings. The above position is compounded by a project under taken in Peru that discovered that those borrowers who were selected randomly to receive financial training as part of their borrowing group meetings had higher profits although there was no reduction in the proportion who reported having problems in their businesses (Karlan and Valdivia, 2009). It is therefore, important that such access to credit by the poor be reinforced with financial training and follow up on business development.

5.3.4 Credit Utilization Problem and Socioeconomic Empowerment.

The fourth study objective was to assess the effect of credit utilization problem on the socioeconomic empowerment of women in Nwoya District. The findings revealed a positive significant relationship.

The study unearthed that most members' spouses, family members and their many demands interfered with the use of their savings/credit. This is a constraint to socioeconomic empowerment since the members' programmes are affected. The above confirms a study conducted in Iganga District by Mugabi (2010) which revealed that women expressed fear that if they informed their spouses about their credits and savings, they (husbands) would end up

influencing them to divert their credit from the planned activities. Similarly, it was found out that polygamy and extended families were common practices that affected usage of credit facilities.

Though highly contested, the study found out that most group members never got problems with their savings/credit, general financial management and control of their savings/credit. The implication of this is that most members are in firm control of their state of affairs, much as a good number expressed misgivings on the above views. The above revelations seem to reflect a study by Bernstein (2009) which showed that in Africa, and throughout many parts of the world, women-dominated development initiatives still have to overcome stiff opposition from external destructions such as the Patriarchal society and management problems. Women, it has been said around the world, “are naïve to manage money, too swayed by emotion to retain it “, hence end up losing track.

5.4 Conclusions

5.4.1 Membership in a VSLA and Socioeconomic Empowerment.

The relationship between membership in a VSLA and socioeconomic empowerment was found out to be statistically positively significant. It means that if the members continue to be and participate in VSLAs, socioeconomic empowerment of women in Nwoya District can be achieved. This has, in part, been achieved through; being able to develop their self worth and raise esteem, their confidence in life being enhanced, this is seen by members confirmed participation in VSLAs management. Membership in VSLAs has also exposed women's ability in leadership and helped to create social networks that is gaining prominence as has been able to capture attention of prominent politicians including the President to channel support to households through VSLAs. Being membership to VSLAs has also increased members access to savings and credits which is critical to women's socioeconomic empowerment.

5.4.2 Accumulated Savings and Socioeconomic Empowerment.

Accumulated savings were found to have a positively significant effect on socioeconomic empowerment. It implies that the more the accumulated savings, the more the socioeconomic empowerment of women in Nwoya District. The individual saving by the members help to restrain members from arbitrary expenditure and instil a culture of savings, which is lacking in most poor countries and it, is a breakthrough in the phenomena. This savings help to improve lives of the families as the members use savings for different purposes, some of which are; during risk moments, paying for children's education, purchase of assets, increased their chances of access to credit.

5.4.3 Access to credit and socioeconomic empowerment

The relationship between access to credit from VSLAs and socioeconomic empowerment was found to be positively significant, implying if the VSLA members accessed credits, they would achieve socioeconomic empowerment. The ease with which, member's access personal and family loans not only add to the household incomes for investments, but as well help to raise family status and made it easy for families to become credit worthy to be able to access credits from other financial institutions. The financial training before accessing the credits help build capacities of members and families, which is helping the nation to build the much needed financial literacy of women and households necessary for business and socioeconomic development.

5.4.4 Credit Utilization Problem and Socioeconomic Empowerment

Credit utilization problem was found to have a significantly positive effect on socioeconomic empowerment of women in Nwoya District. This presents itself in form of interference from spouses and family on the use of credits obtained from VSLAs and many demands on women from their families, which makes some women start covert activities and end up losing their credits or abandon the business all together. it is also noted that credit utilisation problems present s itself due to lack of financial management knowledge and lack of credit control, this makes some members to loose on their business and fail to pay up credits. Therefore, if credit utilisation problems are minimized, the women and members of VSLAs can go along way to attain socioeconomic empowerment.

5.5 Recommendations

The following recommendations have been made based on the study findings

5.5.1 Membership in a VSLA and socioeconomic empowerment.

Since the findings of the study portrays a significant relationship between membership in VSLAs and socioeconomic empowerments, all development stakeholders should adopt the scheme and encourage community members to join and participate in VSLAs which is a vital tool for empowerment.

On the other hand, government and other agencies should build the capacity of VSLAs in leadership and financial management, and help to set the networks which in turns helps to build the financial literacy critically lacking in the rural Uganda.

Leadership in the VSLAs should be rotational to avoid suspicions since leaders don't want to relinquish power.

Since VSLAs are independent small groups in the villages with no straight forward linkages to each other or financial institutions, neither legal framework, there is need for government to set up monitoring systems or supervisory framework to regulate such schemes to sustain confidence and have control of money in circulation.

5.5.2 Accumulated Savings and Socioeconomic Empowerment.

Government and other stakeholders should encouraged VSLAs to operate bank accounts in which members' savings are deposited since most often VSLAs get stuck with large sums of money especially towards the end of the saving period when members are about to be given back

their savings and share the dividends. Also it will help against rampant robberies and theft that has become common on VSLAs at the end of the period.

Much as VSLAs do not depend on external funding, it is necessary for government and other development partners to offer grants to these VSLAs to offer fairer credits to members to boost household investments since most banks and large financial institutions are inaccessible to poor women in the villages. And their savings only can meet their financial needs.

There is need for VSLAs to maintain continuity, since after the end of the savings periods, some members luxuriously spend all their savings which if there is continuity, members would maintain their savings continuously and avoid impulse spending.

5.5.3 Access to Credit from a VSLA and Socioeconomic Empowerment.

Since members access credits from VSLAs with ease, there is need for stakeholders to offer more trainings in financial management and business skills to enable women achieve the desired financial goals.

5.5.4 Credit Utilization Problem and Socioeconomic Empowerment.

Since credit utilisation problem has significant influence on socioeconomic empowerment, there is need for more training for VSLA members on financial management and business management as well as credit control to enable them manage the challenges.

There is need for stakeholders to sensitize the community about the benefits of VSLAs and fight against domestic violence.

5.6 Limitation of the Study

There was an assumption by the researcher that socioeconomic empowerment of women was a common term and women in Nwoya district understand the concept and would freely talk about it, yet some respondents could have concealed some crucial information. However, since these women were in a group who have come out and had been interacting as a group, they could have provided the best possible information on VSLAs

The low literacy levels could have affected responses to questionnaires in form of misinterpretation. However, use of FGDs could have helped the situation.

5.7 Areas for further Research

The researcher acknowledges that the study was not exhaustive on VSLAs and all the factors for socio-economic empowerment of women, and therefore suggests and emphasizes further research to be done focusing on the followings;

1. The risks involved in VSLAs in Uganda.
2. The role of VSLAs in savings and development of Small and Medium Enterprises in Uganda

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APPENDICES

APPENDIX A: QUESTIONNAIRE

TOPIC:THE ROLE OF POOR-LED SAVINGS AND MICRO-CREDIT SCHEMES IN THE SOCIOECONOMIC EMPOWERMENT OF RURAL WOMEN IN UGANDA: A CASE STUDY OF VSLAS IN NWOYA DISTRICT

Introduction

I'm a student of UMI carrying out a study on the above mentioned topic as a partial requirement for the award of a master's degree in management studies. You have been identified as resourceful enough to provide the required information towards this cause. Please, kindly spare a few minutes of your valuable time to complete this questionnaire. All information you provide will be held confidential and only used for this study.

Thank you for your time and cooperation.

Lilly Adong

SECTION ONE: PERSONAL INFORMATION (please tick the most appropriate answer)

1. Sex 1. Male 2. Female
2. Age 1. Under 20 2. 21-30yrs
3. 31-40yrs 4. 41-50yrs
5. 51 yrs and above
3. Level of education
1. Nil 2. Primary
3. Secondary 4. Tertiary/Diploma
5. University
4. Occupation
1. Employed 2. Self employed
3. Unemployed
5. Marital status
1. Married 2. Single
3. Widowed 4. Divorced
5. Co-habiting
6. Number of children
1. Nil 2. 1-2
3. 3-4 4. 5 and above
7. For how long have you been in a VSLA scheme?
1. Less than 1 yr 2. 2-5yrs
3. 6-9yrs 4. 10 yrs and above

For the following statements, please indicate the extent of your agreement or disagreement by ticking the appropriate number that best represents your opinion from the scale provide:

Strongly Agree =5= Agree=4, Not Sure=3, Disagree =2 Strongly Disagree = 1

SECTION TWO: SOCIOECONOMIC EMPOWERMENT	5	4	3	2	1
1. I can afford to feed my family because of my increased household income					
2. I can afford to educate my children because of my increased house hold income.					
3. I can afford to get health services out of my income					
4. I do participate in decision making in family					
5. I do participate in decision making in my community					
6. I can freely make personal decisions on affairs that affect my life					
7. I am able to run a small business out of my savings					
8. My business is able to generate some income					
9. My business is capable of growing bigger					

SECTION THREE: MEMBERSHIP IN A VSLA

	5	4	3	2	1
1. I participate actively in my VSLA					
2. I am a regular member in my VSLA					
3. I am a long term member of my VSLA					
4. I am an ordinary member in my VSLA					

5. I am a leader in my VSLA					
6. I am able to live a better life because of being in a VSLA					
7. My being in a VSLA has enhanced my confidence in life					
8. My being in a VSLA provides me information base/net work					
9. My being in a VSLA has increased my access to savings / credit					

SECTION FOUR: ACCUMULATED SAVINGS

1. I have an individual saving in my VSLA	5	4	3	2	1
2. My savings help me during risk moments like poor harvests (crop), sickness					
3. My savings help me in the children's education					
4. My savings help me purchase assets					
5. My family savings help improve our livelihood					
6. Our group savings increase our access to credit					
7. Our group savings increase our incomes in terms of dividends earned					

SECTION FIVE: ACCESS TO CREDIT

	5	4	3	2	1
1. I am able to access personal loans from my VSLA					
2. I am able to access a family loan from my VSLA					
3. We get group loans from other financial institutions					

4. We benefit a lot from the group loans obtained.					
5. Access to credit adds to our household incomes to do our economic activities					
6. Access to credit enhances our participation in decision making at all levels					
7. Access to credit helps us develop our own businesses					
8. Access to credit is accompanied with financial training					

SECTION SIX: CREDIT UTILISATION PROBLEM

1. My spouse (husband) interferes with the use of my savings/credit	5	4	3	2	1
2. My family members interfere with my savings/credit					
3. My many demands interfere with the use of savings/credit					
4. I get problems with the use of my savings/credit					
5. I get problems in general financial management					
6. I face the problem of control of my savings/credit					

Thank you for your time

Lilly Adong

APPENDIX B: INTERVIEW GUIDE FOR KEY INFORMANTS

SECTION ONE: Respondent's Personal Background

1. Title of respondent
2. Age of respondent
3. Length in service

SECTION TWO: General Questions on the Variables

1. What do you understand by the concept socioeconomic empowerment in relation to women?
2. How has membership in a VSLA helped women to achieve socioeconomic empowerment?
3. In your view, do all the women who join the VSLA benefit from the scheme?
4. How do the women use their savings?
5. Do you think that their savings help improve on their livelihoods?
6. What type of credit facilities do these women access?
7. In your opinion, are these credits well used? Do they serve the purpose they are meant for? If not provide suggestions.
8. What problems do the women face in the use of their savings and credit?
9. If possible what solutions would you offer to the above problems?
10. Do the VSLA members get financial training?

Thank you

APPENDIX C: FOCUS GROUP DISCUSSION GUIDE

1. What do you understand by the concept socioeconomic empowerment of women?
2. Has being in a VSLA helped empower you?
If yes/no explain how.
3. Do you face any problems as members of your VSLA?
4. How do use your savings?
5. What sorts of loans exist in your VSLA scheme?
6. Is it easy to access these loans?
7. What do you use these loans for?
8. Generally, do you face any problems in the use of your savings/loans? If so, propose how you could be helped.
9. Do you get financial training to help use your credit facilities?

Thank you.

APPENDIX D: OBSERVATION CHECK LIST

Item of interest	Status				
	Excellent	Good	Fair	Poor	N/A
1. Nature of houses					
2. Sanitary nature					
3. Dressing					
4. Cooking and eating habits					
5. Nature of furniture					
6. Access to health services					
7. Economic potential					
8. Savings/Loans records					

APPENDIX E: RELIABILITY

/VARIABLES=se1 se2 se3 se4 se5 se6 se7 se8 se9

/SCALE ('ALL VARIABLES') ALL

/MODEL=ALPHA.

Reliability

[DataSet0] C:\Users\user\Documents\Lily adonk.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	10	90.9
	Excluded ^a	1	9.1
	Total	11	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.639	9

RELIABILITY

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/MODEL=ALPHA.

Reliability

[DataSet0] C:\Users\user\Documents\Lily adonk.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	10	90.9
	Excluded ^a	1	9.1
	Total	11	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha ^a	N of Items
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RELIABILITY

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```

```
/SCALE('ALL VARIABLES') ALL
```

```
/MODEL=ALPHA.
```

Reliability

[DataSet0] C:\Users\user\Documents\Lily adonk.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	10	90.9
	Excluded ^a	1	9.1
	Total	11	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.756	7

RELIABILITY

/VARIABLES=ac1 ac2 ac3 ac4 ac5 ac6 ac7 ac8

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Reliability

[DataSet0] C:\Users\user\Documents\Lily adonk.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	10	90.9
	Excluded ^a	1	9.1
	Total	11	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.826	8

RELIABILITY

/VARIABLES=cu1 cu2 cu3 cu4 cu5 cu6

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Reliability

[DataSet0] C:\Users\user\Documents\Lily adonk.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	10	90.9
	Excluded ^a	1	9.1
	Total	11	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.661	6

