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Women Empowerment at Household Level and Access to FINCA Microfinance Services in Jinja Municipality, Uganda



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Abstract

The study sought to find out the contribution of access to microfinance services on women empowerment at household level in Jinja Municipality, Uganda. The specific objectives were; to establish the level of women access to microfinance service in Jinja Municipality; to determine the level of women empowerment in Jinja Municipality and to find out the contribution of women access to microfinance to women empowerment in Jinja Municipality. The research was carried out between May and June, 2017. The study used both quantitative and qualitative approaches and specifically employed a comparative research design. The main instrument used in the field was a self administered questionnaire, and other sources included informal interviews and document analysis. Data analysis was both descriptive and inferential. Based on the multinomial analysis (AOR = 1.985, CI = 1.152 - 3.326), women who were accessing microfinance services through FINCA were 2 times likely to be highly empowered compared to women who did not access any microfinance services. The findings revealed that one avenue of women empowerment is through efficient microfinance service delivery. The Gender feminist theory was upheld since it suggested that effective route to women empowerment is through microfinance institutions. The study recommends that microfinance services should be promoted by government and other stakeholders.

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Introduction

Empowering women is a global agenda (Mashumbusi & Kratzer, 2013). Globally, women have traditionally been marginalized and of the 1.3 billion world's poor people living on less than \$1 a day, about 70 percent of them are women (Khan, 2012). Alvin (2015) found out that access to MFI has reduced domestic violence because it has made the lives of women more public. Many scholars suggest that from a global perspective, access to Micro-loans usually targets the poor particularly women (Ayanou et.al, 2002; Ellis, 2007; Kumar, 2006; Dhanabaghyam et.al, 2005; Desai, 2008; Kayiranga, 2013; Mashumbusi et al, 2013; Ashe & Parott, 2002; Mayoux, 2001; Pearson, 2005; Armendariz and Morduch, 2010 and Kabeer 2001)

Empowerment is a multidimensional and interlinked process of change in power relations which can operate in different spheres of life and at different levels like individual, household, and community (Mayoux, 2000). It is a process of change by which individuals or groups gain power and ability to make choices and to transform those choices into desired actions and outcomes (Cheston and Kuhn 2002; Kulkhani (2011). Women empowerment is a 'process by which those women who have been denied the ability to make strategic life choices acquire such ability' (Kabeer, 2005). The multidimensional nature of women empowerment is more than financial gain; it is about enabling women to live lives of well-being and dignity, based on equality, rights and justice.

Malhotra et.al (2002), constructed a list of the most commonly used dimensions of socio economic women empowerment, which include women access to credit, contribution to family support and increased household ownership of property, social empowerment include participation in decision making and freedom from domestic violence. According to Kumar (2006), when a woman brings assets and income into the household after acquisition of a loan, she is more likely to be included in decisions on how the resources will be distributed. Women's place or position in terms of making decisions about one's private concerns, and those of one's intimates and financial decisions demonstrates women empowerment in a family (Dhanabaghyam et.al., 2005)

The experience of microfinance especially the microcredit program has been effective as they are pro-poor and rural poor (Kafle, 2015). Microfinance services like loans potentially strengthen the bargaining position of a woman within the household hence gradually changing the power balance within the household ((UNCDF Report, 2002; Hassan (2014) and the social status of the woman within the household and the community (Garikipati, 2010). According to Mayoux and Hartle (2009) since 1990s a significant increase of women's access to microcredit(loans) contributes to poverty reduction and financial sustainability but also to other economic and social empowerment like property ownership and decision making involvement thereby addressing the goal of gender equality and empowerment. Economic empowerment of women gives them the ability to create their own businesses and better employment opportunities for increased income (Mayoux, 2001). Increasing women's income also increases overall household income and ownership of assets like land (Loice, 2013).

In many societies in Africa including South Africa has over the past 20 years been progressive in promoting access to credit for women. The data that exists indicates in South Africa only 1% of women have ownership of land and property (Mathonsi, 2013). In Tanzania about 60% of women live in absolute poverty (Mashumbusi et.al, 2013), women are also not

expected to participate in decision making from domestic to national level. This limits their voices from influencing the allocation of domestic resources. It is further established that 70% of the Rwandans live below the poverty line yet a large proportion of these are women (Kayiranga, 2013). Uganda statistics on women situation reveal how society has caged women lives, that despite 97% of them having access to land for farming only 8% have leasehold and 7% own land under the customary tenure system (Lwako, 2006).

Despite the available microfinance services in terms of access to loans, savings, training and loan insurance and the expected benefits, women in Eastern Uganda, in which Jinja Municipality is situated, are still not socially and economically empowered in relation to decision making involvement, freedom from violence, financial autonomy and property ownership at household level (Collier, 2013). According to FINCA Uganda (2015) annual report, approximately 15% of their women clients in Jinja, reported that their husbands take the money from them after they have accessed the loans and don't involve them in deciding on how to utilize the money or even purchase of property.

According to Desai (2008), access to loans has enabled women to own property and ownership or control of household assets and income is an important determinant of household bargaining power and ensuring that women have opportunities to earn income or acquire land, a house and other property can help to strengthen women's bargaining power and influence in household decisions in Bangladesh. In line with this are Ashe & Parott (2001) findings of WEP in Nepal that reported that about 68 percent of women experienced an increase in decision making power in areas that were traditionally dominated by men like buying and selling of property. Alvin (2015), stated that in Bangladesh, women who access loan end up in higher socio status, however, they are more susceptible to domestic violence, this results from women fighting for their right to be involved in decision making process at household level. In line with this is Carlton (2001), study that showed the married women have little control over their loans or the assets acquired using the loans and even the unmarried were likely to give their loans to their nephews or son in-law in exchange for a guarantee of regular food supply.

In Tanzania microfinance services is a factor of women socioeconomic empowerment, where women get control and increased ownership of property and assets, contribution to family support, participation in decision making, lack of discrimination and freedom from violence (Mashumbusi 2013). In line with this, Carlton et al (2001) exposed microfinance as a factor of women empowerment in Uganda that makes them less dependent on their spouses, and gives them a bargaining power within their household. Carlton (2001), however, suggests that access to microfinance services make women more vulnerable to gender based violence.....

Contrary to those that suggest MFIs empower women, Mayoux (2001) states that women's access to credit and women increased incomes through micro-finance do not necessarily change power relations throughout society. yet Pearson (2005) observed that micro-finance does not aim at transforming gender relations, but have an indirect effect on the empowerment of women. Lwako (2006) finds that microfinance has helped many women in their businesses, but have no defined effect on empowering women. Akello (2012) identifies the challenge that women's loans are often controlled and invested by male relatives, while women borrowers bear the liability for repayment, leading to more economic disempowerment of women, when men invest loans badly. Thus, Mayoux (2001) argues that

micro-finance should be linked to a wider women's movement for transformation of gender relations.

There was, however, inadequate systematically collected data on the effect of microfinance services on women empowerment in Jinja Municipality (FINCA Uganda, 2015; Collier, 2013; Mashumbusi, 2013 and Carlton, 2001). The study attempts to assess the contribution of access to microfinance services to women empowerment in Jinja Municipality, Jinja District, Uganda with specific reference to FINCA Microfinance institution in Jinja.

According to Mugabi (2010), one of the areas where majority of beneficiaries to microfinance services are women is Eastern Uganda with 70% women access to MFIs services in Iganga town council and Nakigo sub-county. In Jinja district 99% of women who utilize financial institutions, borrow money from formal Microfinance Institutions (MFIs), which include FINCA, BRAC, Pride MF and FAULU, with the highest percentage recorded from FINCA bank and BRAC at 27% and 21% respectively (Mugabi, 2010).

High empowerment occurred when being a member is coupled with participation in training, seminars, workshops and training (Sujatha, 2015). Akisimire et.al (2015), suggests that MFIs train their customers on how to handle micro finance funds for productive purposes. According to Somavia (2007), view, trainings have been inadequate both in quantity and quality and that many of these institutions are capital constrained that little or at times no money is devoted to trainings. However, on training and women empowerment by Somavia (2007); Akisimire et.al (2015); Shahriari et.al (2004) does not focus on women.

Women empowerment requires risk pooling under loan insurance, which allows many individuals or groups to pool risks and redistribute the costs of the risky events within the pool (Churchill, 2006). The literature reviewed on loan insurance and women empowerment by Churchill (2006); Fatobang (2011); Carlton (2001) revealed loan insurance through use of group guarantee lending model which acts as the loan insurance for group members enhances financial sustainability and also to others economic and social empowerment like property ownership and decision making involvement, however, some of the information revealed a contradicting view that women borrowers bear the liability for repayment and are thus falling into vicious cycles of debt.

The general objective of the study was to assess the contribution of microfinance services to women empowerment at household level in Jinja Municipality.

Methods and Instruments

The study applied a qualitative and quantitative approaches. The mixed methods design was used also, because although the contribution of access to micro finance to empowerment with other variables can be studied quantitatively. It was necessary to gain deeper information regarding the experiences of the women and microfinance service providers in order to have more reliable results.

The study was conducted in FINCA Microfinance Institution, Jinja Branch in Jinja Municipality, Jinja District, in Eastern Uganda. There are 3 divisions namely: Central, Walukuba /Maseseand Mpumudde / Kimaka. FINCA clients are spread in the three divisions. The study included women in Jinja municipality community as a control group of comparison

The primary target population was homogeneous of married women aged 18 years and above, who were beneficiaries of the Microfinance services of FINCA Microfinance Institution in Jinja Municipality from the time between 2010 and 2015.

The reason for choosing to study the women clients of FINCA was because it is one of the pioneers of microfinance institutions in Uganda and specifically FINCA Jinja, which is its pioneer institution in that it was established in 1992 (FINCA Uganda, 2015).

The sample size of the study was 322 women: 215(Two Hundred and fifteen) were members of FINCA and had been in FINCA from 2010-2015 and a control group comprised of 107 women, who do not access any microfinance services The experts interviews consisted of 2 FINCA staff, 2 local administrators and 2 opinion leaders..

Sampling procedure was triangulation of stratified sampling, simple random sampling and purposive sampling, were employed. The list of FINCA women clients from the 3 divisions was obtained from FINCA Jinja. Proportionate allocation sampling was used to calculate the sample of respondents from each division, where by the division with more clients was more represented. The ratio of 2:1 was determined, so that female respondents from FINCA had a higher ratio respondents compared to those who do not access any microfinance services. Simple random sampling: Within each stratum, simple random sampling was used to select female respondents. Purposive sampling (judgmental sampling technique) was used to select key informants from FINCA Jinja branch. It was based on the different positions held by the employees, local administrators and opinion leaders.

Face to Face Formal Interviews which involved direct interaction between the interviewer and the interviewee was employed. The interviewer asked questions in the tool and records responses on behalf of the interviewee. The face to face interviews were preferred since the nature of responses required probing (Kothari, 2004).

To ensure validity and reliability, the study interview protocol was subjected to expert review. The pretesting was done on women clients in FINCA Kampala. The pretesting examined the instruments for clarity, ambiguity of the items and, appropriateness of the procedure of instrument administration. The principle researcher and one field officer from FINCA and other 4 research assistants carried out actual data collection. The FINCA field officer together with Central market chairperson aided the data collection team to identify the respondents whose names had been sampled

Quantitative analysis employed descriptive statistics to generate frequencies and percentages while the qualitative analysis considered the responses being analyzed thematically using representative quotes. Pattern coding was done by conducting close and repeated readings of the field notes and contact summary sheets in order to discover patterns within the emerging themes. The women empowerment was determined based on four (04) dimensions; financial autonomy, decision making involvement, property ownership and freedom from gender based violence. The level of empowerment was assessed basing on self constructed women empowerment index score (1-13). The binary responses (yes or no) were used; “yes” response showed positivity, an indication of empowerment while “ no” illustrated lack of empowerment. The “yes” responses were computed and categorized thus: 1-6(low empowerment), 7-10 (moderate empowerment) and 11-13 (high level of empowerment). High possible score was 13 while the lowest was 1.

Result and Discussion

Background Information of the Respondents

Table 3 show the background information of the respondents. Respondents in the age bracket of 29-39 years 149 (46.3%) were the majority. Almost half 153 (47.5%) of the respondents were affiliated to the catholic religious denomination. Most of the respondents were married with secondary school education level and members to FINCA were about 67 percent of the sample.

Table 3: Background Information of the Respondents in the Study

Item	Response	Frequency (n = 322)	Percent
Age category In years	18-28	122	37.9
	29-39	149	46.3
	40-50	43	13.4
	>50	8	2.4
	<i>Mean = 34.9, SD = 9.18</i>		
Religious Denomination	Orthodox	7	2.2
	Muslim	75	23.3
	Catholic	153	47.5
	Protestant	81	25.2
	Born again	4	1.2
	SDA	2	0.6
Marital Status	Married	244	75.7
	Cohabiting	78	24.3
Education Level	P1-P7	66	20.5
	Secondary level (S1-S4)	136	42.2
	Secondary (S5-S6)	53	16.5
	Tertiary /Post secondary education	55	17.1
			3.7

Member of FINCA	No formal education	12	66.8
			33.2
	Yes	215	
	No	107	

Access to MF services was based on four (04) parameters; access to loan, savings, training and loan insurance. The respondents were asked whether they had accessed loans in the last 06 months (December 2016 to May 2017), the amount, and the time it took to get the loan and the purpose for accessing it. About 84 (18%) had benefited from loan service in the past 06 months. The findings from Key informants a big extent contradicted with the interview schedule findings;

"A high number of women in Jinja municipality, have had access to loan, however, most of them say it is not sustainable because of the very high interest rate" (KII3) .

"The loan accessed by women ranges from 100,000 to 10 million, however it is mandatory for every member to abide by FINCA bylaws and procedures Access to loans depends on clients' adherence to FINCA by laws, usually it takes 3 to5 days from the day of application"(KII1)

Nonetheless, when clients have abide by the procedures, loan access is quick, as more than half 45 (53.6%) respondents indicated that it took them less than a week from the application day.

Saving Services. The majority 153(71.2%) of the respondents deposited on regular weekly basis. The majority 82(53.6%) deposited less than Ug sh.100,000 at the time of the study. This implies that most of the respondents' weekly savings were low, which could be due to low household or individual incomes.

Training Services. majority of the respondents 139 (64.7%) reported that they accessed training sessions on how to utilize the money before borrowing. The findings concurred with the qualitative findings gathered from the key informant who said that;

"FINCA does it's training to the groups as long as they organize themselves. They usually train on how to pay back loans and the knowledge of borrowing; however, there is no training for individuals" (KII 1).

Loan Insurance Services. Even though, the protection of low-income borrowers against specific perils is important Churchill (2006) . Very few 80 (17.5%) respondents had accessed loan insurance services in the previous six (6) months before the study. This indicated a discrepancy showing that almost only few clients who accessed loan could not access loan insurance. This implies that the FINCA does ensure that each loan borrowed is under guarantor. The findings are supported by the qualitative gathered from the FINCA field officer who said that;

"FINCA insures against fires, death of a client and permanent incapacitation, for instance we catered for our client who fell victim of the fire in Napier market in 2016. We have had few cases of fire this year" (KII2).



Women empowerment was assessed at two levels; it looked at individual variables and thereafter, the computed overall level of empowerment. Data was analyzed using descriptive statistics to generate frequencies and percentages. Findings are summarized in Table 5:

Table 5: Women Empowerment at Household level

Item	FINCA member (n=215) F(%)	No FINCA Member (n=107) F(%)
Financial Autonomy		
Involved in any IGA		
Yes	215(100.0%)	78(72.9%)
No	0(.0%)	29(27.1%)
Expenditure at least Ugx.3500(\$1)/ day		
Yes	215(100.0%)	54(50.5%)
No	0(.0%)	53(49.5%)
Purchase house basic needs		
Yes	214(99.5%)	63(58.9%)
No	1(.5%)	44(41.1%)

Purchase IG items without assistance		
Yes	198(92.1%)	1(.9%)
No	17(7.9%)	106(99.1%)
Decision Making Involvement Spend money in the house without consulting		
Yes	214(99.5%)	36(33.6%)
No	1(.5%)	71(66.4%)
Number of children to have		
Yes	215(100.0%)	69(64.5%)
No	0(.0%)	38(35.5%)
Property Ownership Able to purchase property		
Yes	152(70.7%)	1(.9%)
No	63(29.3%)	106(99.1%)
Contribute to purchase of property		
Yes	170(79.1%)	0(.0%)
No	45(20.9%)	107(100.0%)
Contribute to sale of property		
Yes	150(69.8%)	0(.0%)
No	65(30.2%)	107(100.0%)
Freedom from G.B.V Physically forced to surrender earnings or loan		
Yes	120(55.8%)	0(.0%)
No	95(44.2%)	107(100.0%)
Speak to the outsiders without fearing		
Yes	214(99.5%)	58(54.2%)
No	1(.5%)	49(45.8%)
Able to express point of view		
Yes	214(99.5%)	52(48.6%)
No	1(.5%)	55(51.4%)
Pushed/shaken/thrown something to hurt.		

Yes	94(43.7%)	0(.0%)
No	121(56.3%)	107(100.0%)
Sexual intercourse with husband without personal consent		
Yes	96(44.7%)	1(.9%)
No	119(55.3%)	106(99.1%)

Financial Autonomy

In the study, respondents were asked if they were involved in income generating activities, whether they had an expenditure of at least Ug sh.3500 (\$ 1) per day, if they could purchase house basic needs and income generating items without assistance from the husband.

Regarding to involvement in income generating activities, findings in Table 5 showed that all 215(100.0%) respondents who accessed microfinance were involved in an income generating activity compared to 78(72.9%) who had no access to FINCA microfinance services. This suggests that most women utilize the loan for business. The findings were in line with figure 1 which indicated that most women who accessed a loan utilized it for business. Earlier findings from FINCA annual report, revealed similar findings in which it reported women who accessed FINCA services over a span of five years and above majorly utilized loans acquired for investment in small and medium sized business. Earlier studies by Kumar (2006) found similar findings in which he suggested that access to loans, one of the microfinance services, empowers women to invest in businesses that they own and operate globally.

The study further probed on the day's expenditure of the respondent, all 215(100%) respondents accessing FINCA microfinance services had an expenditure of at least Ugsh.3500(\$1) per day compared to 54(50.4%) of the women with no access to FINCA microfinance. This implies that women accessing MFI were above the poverty line at least by World Bank (2014) standards. This was in line with FINCA branch manager who said ;

“Most of our female clients can confidently spend at least Ugsh.5000 on a daily basis”(KII 1).

In regard to ability to purchase of house basic need and income generating items without assistance from husband, findings in Table 5 show that overwhelmingly

majority, 214(99.5%) and a great majority, 198(92.1%)of the respondents who accessed microfinance were able to purchase household needs and income generating items respectively without assistance from husband compared to only 1(9%) and 17 (7.9%) of respondents who were not members of FINCA. This implies that women who accessed microfinance services were more financially independent compared to women who were not accessing FINCA microfinance services. The findings were to a great extent in line with the Key informant views:

“99.9% of our women clients are who involved in income generating activities can manage to buy basic needs and also income generating items for their business on their own” (KII 2).

“Almost 90% of the women who have their stores at Jinja Central market are members of microfinance institution, with the highest percentage are from FINCA”(KII 5).

This implies that most of the respondents who were members of FINCA in Jinja Municipality are involved in income generating activities.

Decision Making Involvement

In the study, respondents were asked whether they could spend money in the house and attend community activities without seeking for permission from husband and whether they could decide on the number of children they want to have. Majority 214(99.5%) of the respondents who spent money in the house without seeking permission from husband, were those who had access to microfinance. This was in comparison to 36(58.9%) of the respondents who were not members of FINCA. This implies that women accessing microfinance services were involved in decision making of finances at household level. In regards to deciding on number of children, all 215(100%) of the respondent, could decide on the number of children to have, were those who had access to microfinance. This implies that women who access microfinance are involved in decision making at household level. This in line views of the key informants who said that:

“Most women do not involve their husbands when borrowing the loan, and I also do not think they always seek permission on spending the money at home. With civilization women do make decision on the number of children they want to produce”(KII 1).

“In the current trend women have moved from being dependent on their husband, they access MFI and also make Saccos “Nigina” that make them more financially independent to the extent of paying school fees for their children”(KII 4).

Property Ownership

The respondents were asked whether they own property, whether they contributed to purchase and sale of property and to mention at least two properties. Like the earlier study by Desai (2008) in Bangladesh, in which access to microfinance service in form of loan enabled women to own property and have control of household items, the majority 152 (70.7%) of the respondents were able to purchase property as members of FINCA. This means that women

accessing microfinance services were able to own properties. The findings from FINCA 2015 annual report revealed similar findings, which indicated 72% of FINCA women clients worldwide owned properties, (FINCA Annual report, 2015). The finding in addition concurred with FINCA client's testimony in the FINCA 2015 annual report;

“Access to loan has let me be self reliant and I own a hotel where I earn my living” (Zahura Issa, 2015 p.7).

Figure 3: Properties purchased by women

According to findings in Figure 3, a very substantive number 114(39.7%) of the respondents were able to purchase land. However, earlier study by Ruhangariyo (2016) found out contradicting findings in which he suggested that property like land is inhibited by customary iniquities and it is in most cases owned by men not women.

In regard to contribution of women to purchase and sale of property, findings in Table 5 showed majority of the respondents 170(79.1%) who contributed to purchase and sale of property at house hold level were those who were members of FINCA. This implies that women who were accessing FINCA may have had control in the purchase and sale of properties at household level. This result should be treated with caution given that earlier study by Mashumbusiet.al (2013) revealed contradictions in which he suggested that women's' voice is limited from influencing the purchase and allocation of domestic resources in Tanzania.

Figure 4: Contribution of the Women Property

Findings in Figure 4 show that a substantive number 140(30.7%) of the respondents contributed to purchase of household items. This implies that women who were accessing FINCA had control in purchase of properties at household level. An earlier study by Mashumbusiet.al (2013) revealed similar findings in which he suggested that women's' voice is heard only in purchase and sale of cheaper items like household items.

Freedom from Gender Based Violence

In the study, the respondents were asked whether they were physically forced to surrender their earnings or loans to the husband, if they could speak to the outsiders without fearing, if they were able to express their point of view, if they had ever been pushed, shaken or had something thrown to hurt them and if they sometimes had sexual intercourse with the husband without their personal consent. A majority 120 (55.8%) of the respondents, who reported being physically forced to surrender personally earned or borrowed money by their husbands were those who were members of FINCA. Many 94(43.7%) of the respondents who had been pushed, shaken or thrown something at by husband, were members of FINCA. This implies that women who access MFI services inform of loans faced high rate of physical violence from their husbands. This was in line with findings from the key informant. For instance;

“Most married clients, own proprieties secretly, this is because of the high rate of domestic violence which has resulted to high level of divorce cases and women are left with no properties” (KII 2).

“Most men forego their obligations when women start accessing loans. Other men force their wife to surrender the loan by physically abusing them and in the long run the women are in debt of paying back the loan” (KII 3).

“Some women end up in Jail because they cannot afford to pay the loan they were forcefully forced to give to their husbands, who actually in most cases utilize the money very careless ways like drinking” (KII 3).

This implies that despite access to microfinance services, women in Jinja municipality do face gender based violence. This is in line with Alvin (2015) who found, in Bangladesh, that women who access microfinance services in form of loan are more susceptible to domestic violence, which results from women fighting to be involved in decision making level at household level. In addition, study by Akelo (2012) also supported the findings, as indicated that women loans are often controlled by their husbands, while women borrowers bear the liability for repayment in Uganda.

Regarding freedom of women speaking to outsiders, without fearing their husbands. Findings from table 5 show that an overwhelming majority 214(99.5%) of the respondents who said they could speak to the outsiders without fearing to be questioned by their husbands, were those who had access to FINCA microfinance institution. This implies that women who access MFI do not face emotional violence from their husbands.

The findings from the key informant are in line with quantitative findings in which he said that; *“In Africa domestic violence is “normal” and in Jinja this has been a major challenge facing women However, women rights are not violated as the old days and MFI women clients can talk to officials freely” (KII 4).*

The study also investigated the ability of women to express point of view without fearing the husband. According to findings in table 5, majority 241(99.5%) of the respondents who said that they were able to express their point of view without fear, were those who were members of FINCA. Concerning sexual intercourse with husband without personal consent the findings in table 5 show that many 96 (44.7%) of the respondents who had had sexual intercourse with their husbands without personal consent were those who had access to microfinance. This implies that despite access to microfinance services, women do face sexual violence from their husbands. An earlier study by Rahma (2000) found similar findings in which he suggested that 70% of 120 female borrowers in Grameen Bank in Ethiopia do experience domestic violence even in form of sexual violence.

Access to Microfinance and Women Empowerment

To analyze the association between membership to FINCA and level of empowerment at household level Chi square test was employed, where significance was indicated at an alpha level of 5%. All significant variables at bivariate level were fitted in a multinomial logistic regression model because of the multinomial nature of the dependent variable (Empowerment

at household level), there were three outcomes (high, moderate and low). The contribution of access to microfinance on women empowerment was estimated by adjusted odds ratio (AOR) and 95% confidence interval (CI).

Table 7: The association of access to microfinance services and women empowerment at household

Access to microfinance	Level of empowerment at household			X ²	P Value
	High (n = 194)	Moderate (n = 42)	Low (n = 86)		
Member of FINCA	140(72.2%)	26(61.9%)	49(57.0%)	X ² = 6.710	
Not member of FINCA	54(27.8%)	16(38.1%)	37(43.0%)		P=0.035

Findings in descriptive cross tabulation table 7 show that there was a statistically significant relationship between membership to FINCA microfinance and women empowerment at household level(X² = 6.710 P= 0.035). This implies that access to microfinance services does highly empower women at household level. these findings support earlier studies by Kulkhani (2011); Carlton (2001); Mashumbusi (2013).

Table 8: The contribution of access to microfinance services to women empowerment at household level

		Cross tabs	P value	AOR	95% Confidence Interval for AOR	
					Lower Bound	Upper Bound
High level of Empowerment at household level	FINCA member	140(72.2%)	.013	1.958	1.152	3.326
	Not FINCA member ^{RC}	54(27.8%)			.	.

Moderate level of Empowerment at household level	FINCA member	26(61.9%)	.595	1.227	.577	2.611
	Not FINCA member ^{RC}	16(38.1%)			.	.

The reference category is: Low.

According to findings in Table 8, the multinomial analysis (AOR = 1.985, CI = 1.152 - 3.326) indicating that women who accessed microfinance services through FINCA were 1.9 times as likely to be highly empowered at household level and were thus less likely to have a low level of empowerment compared to women who were not accessing microfinance services.

Similar to earlier studies by Kulkhani (2011); Carlton (2001); Mashumbusi (2013), the current studies found that access to microfinance has a potential to empowered women financially, which enables them to start up enterprises, and eventually achieve some sort of autonomy, get involved in decision making and own property at the household level. The current finding, however, contradict earlier finding by Lwako (2006) and Pearson (2005) who concluded that microfinance has helped many women in their businesses, but has a no effect on empowering women. A unique finding in this study is the women empowerment in the social dimension, especially involvement in large family purchases, and land seem to be male dominated. And financially empowered women risk domestic violence.

Conclusion and recommendations

Women who accessed microfinance services were more financially autonomous compared to women who were not accessing. In addition, women who access microfinance are involved in decision making at household level compared to women that do not access microfinance services, in household expenditure, which is economic and also in socio aspect. Women who access microfinance services own property and also do contribute to purchase and sale of property compared to women who do not access microfinance services, however women who access microfinance services do face gender based violence both physical and sexual. Women who were accessing microfinance services through FINCA were twice more likely to be highly empowered compared to women who did not access any microfinance services.

Based on the key findings the Gender feminist theory by Chen (1996) was upheld since it suggested that effective route to women empowerment is through microfinance institutions. The empirical literature was supported by the key findings. The findings revealed that one avenue of women empowerment is through efficient microfinance service delivery.

Access to Microfinance significantly contribute to women, FINCA as a financial institution should augment its activities aimed at increasing women access to the financial products they offer, such as loans and loan insurance. Much attention should be paid on domestic violence that arises from women's financial independence. Even though the indepth case of FINCA in Jinja municipality, the findings may not be representative of Uganda, this calls for similar research be replicated in other areas especially whole Eastern part of Uganda and other similar MFIs.

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