

**THE ROLE OF RURAL SAVINGS TO THE EMPOWERMENT OF WOMEN IN  
MUKONO DISTRICT**

**Case Study: Women in Goma Sub County**

**A Dissertation Submitted to the Institute of Ethics and  
Development Studies in Partial Fulfillment of the Requirements  
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## **Dedication**

This dissertation is dedicated to Mr and Mrs. Takan who funded me and offered me constant support to reach the finishing line and my brother Patrick who missed me especially at the time of doing this research.

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I thank the Almighty God the provider of knowledge and wisdom for seeing me throughout my studies and for enabling me to undertake my research successfully, without His grace I wouldn't have made it.

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## **List of Abbreviations**

<b>CARE:</b>	Carry American Relief Everywhere
<b>CSOs:</b>	Civil society Organizations
<b>MFIs:</b>	Microfinance Institution
<b>MFIs:</b>	Microfinance institutions
<b>MRDA:</b>	Mukono Rural Development Agency
<b>P4P:</b>	Purchase for Progress
<b>SSA:</b>	Sub-Sahara African
<b>UN:</b>	United Nations
<b>UNCC:</b>	United Nations Global Compact
<b>VSL:</b>	Village Savings and Loan
<b>VSLA:</b>	Village Savings and Loan Association

## **Abstract**

The study aimed to assess the role of rural savings to the empowerment of women." The study objectives were; To establish the different saving schemes available in Goma Sub County, analyse specific ways through which rural saving have empowered women in Goma Sub County and find out the challenges faced by women in saving schemes in Goma Sub County.

The study employed a case study research design, which was descriptive and analytical in nature. Quantitative and qualitative approaches were employed to collect data from 50 (fifty) respondents using structured questionnaires, and interviews.

The study found out that are many women savings groups with the aim of empowering women. For instance women entrepreneurs have been assisted for setting up of new projects in tiny or small scale sector. The women are also now able to save some money that they can be able to use in buying food in the home, paying school fees, paying the bills of the home and other small family things which helps out the family, the schemes have also largely become a platform through which innovative technologies are disseminated to the masses. The savings schemes have also have enabled the members to upscale economic activities, improve household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community. However, there are challenges that have been faced by women in saving schemes such as lack of record keeping skill, poor social relations, political interference, women living in poverty, unsupportive husbands and also having smaller social networks

Finally, it is recommended that the NGOs and the savings groups should equip the member with extra business management skills and also try to meet member's practical needs for basic literacy as well as advanced literacy (for those who had gone through the basic literacy course), health, livelihood (for example, a training on caring for and maintenance of livestock would be useful to many member's) education for their children and for themselves. It was also recommended that an affordable interest rate which doesn't compromise profitability should be set by the group members for all money borrowed from their savings. Each group has an executive committee elected by the members to keep records of minutes, main accounts books, and help in coordination.

## **CHAPTER ONE**

### **GENERAL INTRODUCTION**

#### **1.0 Introduction**

The study looked at how rural savings empower the women in Uganda and will take a critical look at the women of Goma Sub County in Mukono district where their saving schemes will be looked at in relation to economic empowerment. This chapter presents information on the background of study, statement of the problem, general objective, specific objectives of the study, research question, scope of the study and significance of the study.

#### **1.2 Background to the study**

According to Paudel (2011) the subject of empowerment of women has become a burning issue all over the world for example India since the last few decades. Many agencies of United Nations (UN) in their reports have emphasized that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait any more for equality. Inequalities between men and women and discrimination against women have also been age old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. What exists for men is demanded by women? A long struggle going back over a century has brought women the property rights, voting rights, an equality in civil rights before the law in matters of marriage and employment (in India women had not to struggle for voting rights as we find in other countries (Bastakoti, 2011)

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women,

men, families and communities. The private sector is a key partner in efforts to advance gender equality and empower women. Current research demonstrating that gender diversity helps businesses perform better signals that self-interest and common interest can come together. Yet, ensuring the inclusion of women's talents, skills and energies from executive offices to the factory floor and the supply chain requires intentional actions and deliberate policies (Paraguli, 2011)

The Women's Empowerment Principles offer practical guidance to business and the private sector on how to empower women in the workplace, marketplace and community. Developed through a partnership between UN Women and the United Nations Global Compact (UNCC), the Principles are designed to support companies in reviewing existing policies and practices or establishing new ones to realize women's empowerment. (Crozier and Kafle, 2010) The empowerment of women is a key component of the global development agenda. The empowerment process entails all measures aimed at removing obstacles to women's active participation in all spheres of public and private life through an equal share in economic, social, cultural and political decision-making (Bastakoti, 2011) Women's Empowerment as the process of increasing the capacity of women to make choices and transform those choices into desired outcomes. Women's empowerment as empowerment is based on the premise that both gender have same abilities and talents; hence, should be treated and rewarded equally. Various outcomes, which may be social, economic or political in nature. Economic empowerment enhances the autonomy of women to gain control over economic resources at the household, community and national levels.

Mulumba, (2012) noted that it enables women to fight their way out of poverty and plays a crucial role towards achievement of a life of dignity and prosperity to the entire humanity. In

view of this, commercial banks and MFIs in developing economies have not been supportive to low-income earners, particularly due to the high cost of their services. Low income-earners are barely able to meet minimum banking standards set by formal financial institutions, particularly in terms of minimum balance, bank charges and interest rates. In addition, low income-earners lack the capacity to benefit from loan products offered by commercial banks because they lack assets, which could serve as collateral for loans (Okidi and McKay, 2013)

Inaccessibility of financial services is also exacerbated by unfamiliarity with complex procedures and paperwork involved in transactions. Based on this, the study conducted noted that less than half of households in the Sub-Saharan African (SSA) countries had access to financial services provided by formal institutions, compared to over 70% in developed economies. Globally, the study found that of the 193.6 million families classified as poor worldwide, only 47.8% were within the reach of services offered by formal financial institutions (Mulumba, 2012).

Village Savings and Loan (VSL) schemes are increasingly becoming important in filling up the gap for financial services created by the high cost of services provided by formal financial institutions. VSL schemes provide flexible financing services, tailored to meet the needs of low income-earners, especially women in rural settings. Consequently, VSL schemes play a crucial role in the economic empowerment of women by promoting suitable conditions for them to move from positions of marginalization within households, to one of greater roles in decision-making at the community, national and regional levels (Okidi and McKay, 2013)

Recent empirical evidence suggests that well-developed VSL schemes can help individuals to improve incomes, broaden investment opportunities; thus, reduce poverty as well as lower income inequality between women and men. Through small loans advanced at low interest rates, VSL schemes play an important role in empowering women, who in most cases lack alternative economic lifelines. Experts view VSL schemes as the one glimmer of hope for the poor, a critical way out of poverty and a means to the economic empowerment of low income-earners, especially women. The founder of the New York-based organization Women's World Banking, Michaela Walsh, once pointed out that VSL schemes are critical in creating businesses, which in turn, create job opportunities in developing economies (Lefton and Buzzotta, 2014).

A global study conducted by the World Bank found that by the end of 2006, about 133 million people were involved in VSL activities and had benefitted from small loans from such schemes. About 60% of VSL beneficiaries were women earning less than a dollar a day. (Lefton and Buzzotta, 2014) A study conducted that women form approximately 83% of the reported clients of VSL projects. The study observed that the strength of VSL schemes was founded on women's proper utilization of funds, financial discipline and timely repayment of loans. Consequently, investing in women had proven to be the most effective way to increase household expenditures on health, nutrition, food security, education and protection against emergencies. (Allen and Staehle, 2013).

In developing countries, women play a pivotal role as risk managers and drivers of development, particularly in rural communities. VSL schemes enable thousands of women to access and use small sums of money in creative and successful ways to develop livelihoods, improve family well-being and accumulate savings. (Sachs, 2015) In this regard, the study found that

women involved in VSL activities were significantly different from those not involved in such activities in terms of average income, food security, education, healthcare and ownership of production factors. Nevertheless, notwithstanding the benefits, VSL resources were too limited to effectively empower women, create upward mobility and contribute to long-term economic growth. This suggests the need for financial strengthening of VSL schemes to enable beneficiaries go beyond subsistence-level (Lefton and Buzzotta, 2014).

Women involved in VSL schemes were three times more likely to purchase land on their own than those not involved in such schemes. Due to the spillover effect of this impact on non-beneficiaries of VSL schemes, the study concluded that VSL directly accounted for 40% in the reduction of poverty in rural Bangladesh. Furthermore, women's membership to VSL groups was significantly associated with the amount of capital invested in business, ownership of capital equipment, net returns on capital, food security in the house and consistency in the schooling of children. (Bauer, Chytilova, and Morduch, 2014) In this regard, children whose mothers had accessed VSL loan facilities were about twice more likely to stay in school without interruption than children whose mothers had not acquired such loans. A positive correlation between access to VSL funds by women and child nutrition, maternal and child health, children's enrolment in school and women's participation in decision-making.

### **1.3 Problem statement**

Mwenda, and Gerry, (2014) pointed out that microcredit programs allow women to take a greater role in household decision making; to have greater access to financial and economic resources; to have greater social networks and more bargaining power vis-à-vis their husbands; and to have greater freedom of mobility. Despite many international agreements

affirming their human rights, women are still much more likely than men to be poor and illiterate. In Uganda, women are central to household well-being and national economic development. In particular, women who live in rural areas are farmers and they devote 80% of their labor force to agricultural production. In Uganda rural savings groups have the ability to improve on operations of women through offering loans, training, supply of equipment, and regular monitoring.

Despite the existence and contribution of rural savings, many women in rural and urban areas are still in need of basic necessities like education, shelter, food and clothes among others. There is still need for rural Savings to provide services like soft loans, school fees loans so as to enable the achievement of the people's needs and growth of members. It is on this basis that this study sought to examine the role of rural savings to the empowerment of women using a case study of Goma Sub County in Mukono District.

#### **1.4 Objectives of the Study**

##### **1.5 Major objective**

To assess the role of rural savings to the empowerment of women in Goma Sub County, Mukono district

##### **1.6 The Specific Objectives**

- i. To establish the different saving schemes available in Goma Sub County
- ii. To analyze specific ways through which rural saving have empowered women in Goma Sub County
- iii. To find out the challenges faced by women in saving schemes in Goma Sub County



## **1.7 Research questions**

- i. What are the different saving schemes available in Goma Sub County?
- ii. What are the specific ways through which rural savings have empowered women in Goma Sub County?
- iii. What are the challenges faced by women in saving schemes in Goma Sub County?

## **1.8 Scope of the study**

### **1.8.1 Content scope**

The research looked at role of rural savings to the empowerment of women in Goma Sub County in Mukono district. The study also focused on the different saving schemes available, the specific ways through which rural saving have empowered women and the challenges faced by women in saving schemes.

### **1.8.2 Geographical scope**

The study was carried out in Goma Sub County Mukono district because the villages have many illiterate women who need to be empowered by forming rural savings schemes. Mukono District lies in the Central region of Uganda, sharing borders with the Districts of Jinja in the East, Kayunga along river Sezibwa in the North, Luwero in the North West, Wakiso in South West, Tanzania, Lake Victoria in the South with the Islands of Koome and Buvuma as part of the District. The District Headquarters is in Mukono Town, situated along Kampala-Jinja road (12Kms East of Kampala City). Mukono Town serves as an Administrative and commercial center.

### **1.8.3 Time scope**

The study focused on the empowerment of women since the turn of the 21<sup>st</sup> century up to date basically looking at the empowerment changes women have gone through. The study was given a period of three (3) months for completion.

### **1.9 Significance of the Study**

The study identified services offered by rural savings in Goma Sub county Mukono district. This will help community people mostly the women to be aware on the rural savings and financial services provided so that they can go and access them.

The study analyzed the empowerment of women in Goma Sub County. This study will empower small scale business enterprises and rural farmers to see whether they are generating the intended results. This will help them to ensure access and appropriate use of rural financial services to attain sustainable economic transformation and development.

The study established challenges women farmers face in accessing services from rural savings. This study will act as basis for rural savings group management and women to come up with solutions to those challenges.

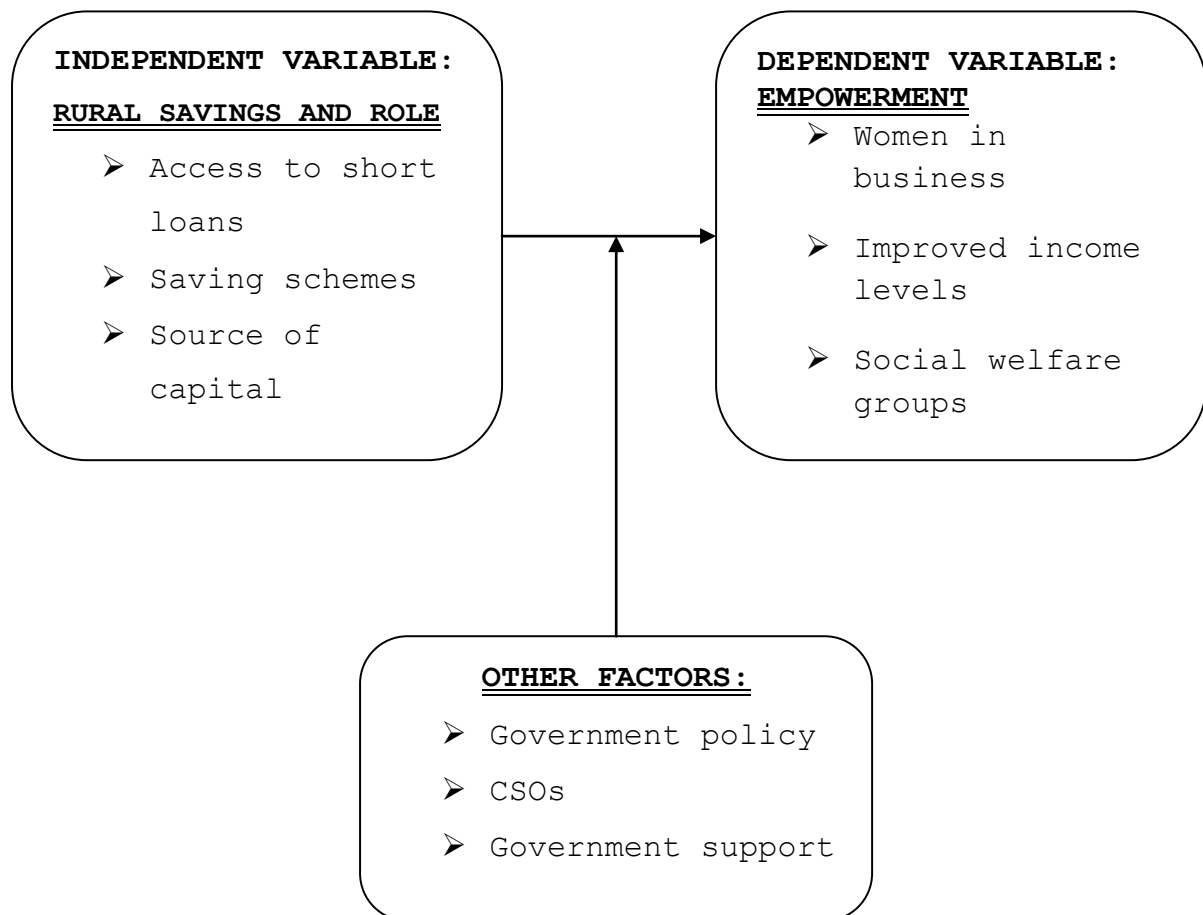
### **1.10 Justification of the Study**

According to Kitembo (2011), access to financial services for low income-earners remains lower in developing than in developed countries. VSL schemes are crucial for the empowerment of women, particularly in developing countries, where services provided by formal financial institutions remain way above the reach of low income-earners. Even though rural savings initiatives in Mukono District have been operational since 2004, whether women in the District have reaped benefits of this initiative remains unclear and

undocumented. Women still suffer cultural prejudices, domestic violence and economic alienation, which have serious implications on their health and economic status (UNDP, 2010). The influence of rural savings financial services on the economic status of women is inadequately documented, at least within academic circles. This has had significant constraints in policy formulation intended to promote the development of rural saving schemes. This output is also a useful resource material for rural finance, gender and development scholars.

## 1.11 Conceptual Framework

Figure 1.11: Conceptual Framework



### SOURCE OF DATA: PRIMARY DATA

In the conceptual framework, there is the independent variable which is rural saving and the factors which lie under this norm include the ability of the women to access short term loans, saving schemes and the ability to have a source of capital which these all affect the dependent variable which is women empowerment and this includes the number of women in business, improved income levels of women and social welfare of the women and the other factors which affect both the dependent variable and independent variable include government policy on rural savings and women empowerment, Civil society Organizations (CSOs) and government support towards women empowerment.

### **1.11 Definition of key terms**

**Rural savings;** Savings are cash or physical products set aside for future use. People in rural and other low income communities, although poor, can save when they are guided and encouraged. In rural communities, savings are made through traditional credit rotation groups, or purchase of domestic animals.

**Women empowerment;** women empowerment refers both to the process of self empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and eventually to use their resources and chances.

### **1.12 Conclusion**

This study contributes to multi-level research that examines variations within social groups at an intermediate level (region), their relationship to the macro-level (national and international), and how this variation is played out at the micro-level or household level. The need for multi-level research is especially important in Uganda within and between its regions. The tendency to rely heavily on macro level indicators minimizes the importance of differences, and variations in the gender division of labor that are often more diverse in African societies than in other parts of the world. For instance, the social ideology surrounding gender issues have had a profound influence on the country's distribution of wealth, jobs, and other important opportunities for upward mobility.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter focuses on the review of the related literature in line with the study variables. The researcher mainly obtained the theoretical available written data by different authors about the variables under the study and the reviewed information is arranged as follows;

#### **2.1 Village saving schemes**

The empowerment of women is a key component of the global development agenda (Paudel, 2011). The empowerment process entails all measures aimed at removing obstacles to women's active participation in all spheres of public and private life through an equal share in economic, social, cultural and political decision-making (United Nations, 2008). Women's empowerment is based on the premise that both gender have same abilities and talents; hence, should be treated and rewarded equally

Empowerment as the process of increasing the capacity of women to make choices and transform those choices into desired outcomes. Women's empowerment has various outcomes, which may be social, economic or political in nature. Economic empowerment enhances the autonomy of women to gain control over economic resources at the household, community and national levels (Mutesasira, 2010). It enables women to fight their way out of poverty and plays a crucial role towards achievement of a life of dignity and prosperity to the entire humanity.

Access to affordable financial services is a critical role for the economic empowerment of low income-earners, especially women. In most countries, financial services are provided by

commercial banks and microfinance institutions (MFIs). Scholars such as Lefton and Buzzotta, (2014) and Sachs, (2015) as well as (Mutesasira, 2010) recognize that commercial banks and MFIs are a potential source of financial services for rural communities, especially in developing economies. However, recent restructuring processes in response to liberalization of the financial sector in most developing countries have seen financial institutions tighten their financing regulations; thus, locking out low income-earners (Blackden and Rwebangira, 2011).

Access to financial services is a decisive factor in eliminating poverty and generating local development. The Village Savings and Loan Association (VSLA) is a successful micro-finance model under which savings groups are formed at community level to reduce poverty by financially and socially empowering poor and vulnerable people (Blackden and Rwebangira, 2011). A VSLA is a self-managed group that does not receive any external funding; it provides its members a safe place to save their money, to access loans and to obtain emergency insurance. Members can take out loans to cover expenses such as school fees and medical bills without selling productive assets, or they can use the loans to invest in income generating activities to raise household income. As a result, VSLA members experience significant improvements in household health and wellbeing, and an overall improved quality of life (Mutesasira, 2010).

Using the VSLA approach, CARE has managed to reach all layers of rural societies including the very poor and the extremely vulnerable by giving people the power to break the vicious circle of poverty themselves. The strength behind the VSLA methodology is that members are enabled to lift themselves out of poverty with nothing but their own funds. In contrast with many other aid initiatives, the VSLA approach is well

understood by communities and the VSLAs themselves are 100% member owned, and results show that members avoid becoming dependent on aid. Furthermore, the VSLAs replicate themselves, involving growing numbers of people and surpassing the scope units of the initial programme (Blackden and Rwebangira, 2011).

VSLAs have proven to be very effective in accelerating growth and building local capacity. VSLA members have access to highly responsive and safe financial services, and this enables them to upscale economic activities, improve household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community (Blackden and Rwebangira, 2011).

Poor and less educated people are easily intimidated by the formal, lengthy and complicated procedures at banks, just as many people distrust the banks because of the nontransparent pricing structures. When VSLAs were introduced most of these issues were addressed by offering financial services with low or no overhead costs, completely transparent and collective decision making, charge free savings and dividends from the loans.

Over the years, a new economic culture has emerged among the VSLA members. Owing to peer pressure to save, encouragement by other group members during the meetings, training and the availability of start-up capital, most members have opened up or expanded businesses. Because of the strict VSLA procedures and the immediate and tangible results, the VSLA methodology has moved people from being idle to being very productive and busy. Many participants have adopted better work ethics and habits; people work harder, keep time better and deliver on their word (Crozier and Kafle, 2010).



A key point in creating a VSLA is the social bond and trust between members, ensuring any newly formed group can be confident no one will default on loan payments or, worse, steal from the group. VSLAs are being encouraged to use the accumulated savings in the locked box to make loans to members so that only relatively small cash sums are held at any one time.

VSLA leaders have been advised on the security of the box and asked to keep their group's business confidential and so reduce the chance of others hearing about the sums carried in the locked box. UWESO field co-coordinators still make regular visits to VSLAs to mentor the groups on their governance and the transactions that take place at weekly meetings. As a longer-term strategy, we are exploring how to link VSLA groups in Uganda to banking services both as a secure place to deposit their savings and to enhance the access of the groups to financial services in general. With support from Barclays, Care worked with two Accenture consultants to develop possible solutions to how to provide simple financial services appropriate to the needs of VSLAs (Lefton and Buzzotta, 2014).

Working with Barclays in Uganda, as well as local banks, the team explored VSLA groups' needs, including challenges in opening and accessing savings accounts, and researched the potential for accounts to be managed via mobile phones with MTN (Mobile Telephone Networks) and Zap (a money transfer system run by Zain a cross-border mobile phone service). The goal is to develop new savings products that will enable VSLAs to easily access and deposit group funds securely in a bank account.

The need for immediate cash often has a detrimental effect on smallholder farmers in Uganda as it often causes them to sell their produce at below the market rate. To help tackle this WFP, through its agriculture and market support and purchase

for progress (PFP) programme, is promoting village savings and loans associations to facilitate credit access among farmers organizations.

WFP is working with Mukono Rural Development Agency (MRDA), a local NGO, training smallholder farmer groups in saving schemes to enable them to address their immediate cash needs. Through training sessions, farmers have been supported to strengthen 747 village savings and loan associations, in which members contribute and are able to borrow money at reasonable interest rates. A total cumulative capital of UGS2.3 billion (US\$ 866,000) was directly mobilized by farmers between 2010 and 2013 (Mutesasira, 2010).

### **2.3 Specific ways through which rural saving schemes have empowered women**

A number of studies have found that access to microfinance services decreases the incidence of poverty. Only 28 percent of microfinance clients in Lima, Peru live below the poverty line compared to 41 percent of non-clients as noted by Dunn and Arbunkle (2011). Khandker (2015) also finds positive effects on poverty rates. He finds that between 1991/92 and 1998/99, moderate poverty in all villages declined by 17 percentage points: 18 points in areas where Grameen Bank or BRAC was active, and 13 points in non-program areas. Among program participants who had been members since 1991/92, poverty rates declined by more than 20 percent about 3 percentage points per year. Khandker estimates that more than half of this reduction is directly attributable to microfinance, and finds the impact to be greater for extreme poverty than moderate poverty. Khandker further calculates that microfinance programs reduce average village poverty level by one percentage point each year in program areas. Microfinance thus helps not only poor participants but also the local economy. Overall, Khandker finds that microfinance

accounts for 40 percent of the entire reduction of moderate poverty in rural Bangladesh. (Lefton and Buzzotta, 2014).

Numerous studies have found that targeting women as clients is an effective method of ensuring that benefits of increased income accrue to the general welfare of the family (Bauer, Chytilova, and Morduch, 2014). Such gender-targeted microfinance has also been shown to have a positive effect on the empowerment and equality of women (Mwenda and Gerry, 2014).

Mwenda and Gerry (2014) in an attempt to deal with the complexities and ambiguities of the meaning of empowerment, create a composite empowerment indicator based on eight components: mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests. A woman is considered empowered if she scores positively on 5 out of the 8 components. Using a combination of sample survey and case study data and controlling for selection bias by statistically controlling for differences in demographic characteristics such as age, education and wealth, Hashemi et al. find that membership in either the Grameen Bank or the BRAC has significant effects on all eight dimensions.

They find that each year of membership in either program increases the likelihood of a female client being empowered by 16 percent. Even women who do not participate in the program are more than twice as likely to be empowered simply by living in Grameen villages. The authors argue that credit programs empower women by strengthening their economic roles, increasing their ability to contribute to their families' income, enabling them to establish an identity outside of the

family, and giving them experience and self-confidence in the public sphere (Arbunkle, 2011).

Terry (2006) finds that loans from FINCA-Tanzania create major positive changes in the lives of female borrowers, including an improvement in social status and self-esteem, and an increase in confidence. Women also feel empowered through an increase in income and the ability to accumulate savings, purchase household assets and contribute towards children's education. The findings also suggest that members of the household and the community, at large, view female participants in a more positive way. However, Terry relies completely on qualitative data and does not include a control group. Therefore, the results of the study are not necessarily reliable (Arbunkle, 2011).

### **Economic and Social Empowerment**

VSLAs have proven to be very effective in accelerating and collective decision making, charge free savings and growth and building local capacity. VSLA members have accumulated dividends from the loans. Access to highly responsive and safe financial services, and this enables them to upscale economic activities, improve over the years, a new economic culture has emerged among household health and welfare, acquire business skills, the VSLA members. Owing to peer pressure to save, encouragement by other group members during the meetings, training and the availability of start-up capital, most members have opened up or expanded businesses. Because of the strict VSLA procedures and the immediate and tangible results, the VSLA methodology has moved people from being idle to being very productive and busy. Many participants have adopted better work ethics and habits; people work harder, keep time better and deliver on their word (Okidi and McKay, 2013).

The inclusion of women in economic activities has strengthened the position of women in their communities and at home, tremendously. Besides stimulating local business marriages into more equal partnerships where husbands and life by opening up small businesses and commercializing wives take decisions and plan for the future together. Their farming, they are now able to contribute to household improvements by acquiring assets like poultry and livestock, Furthermore, as women learn to articulate their opinions at sewing machines, furniture, beds, bicycles and radios, by VSLA meetings and at home, a growing number of women are building better houses and providing larger quantities and becoming involved in local politics (Okidi and McKay, 2013).

Improving household income and welfare Household investment capacity Before VSLA membership After VSLA membership.

The main sources of income for poor people in Uganda are farming and trading produce, petty trade, casual employment, artisan work such as tailoring, welding, stone quarrying and brick making, local brewing and food vending.

To secure a regular income, VSLA members are encouraged to invest in productive assets and income generating activities to diversify their income sources. More than 60% of VSLA members have two or more sources of income, which is a significant improvement compared to non-members who mainly depend on only one source. Likewise, VSLA members are able, to a greater extent than non-members, to acquire assets either to increase their household income directly or to enable them to access markets (for example, by means of a radio, mobile phones, and motorcycles).

**Sustainability and self-replication:** The success of the VSLA model in Uganda and elsewhere can be explained by its simplicity and responsiveness, which makes it easily understood and easily replicated. The high degree of

responsiveness ensures that VSLAs can thrive in just about any settings, including areas with extreme poverty and low literacy. Ssendi, and Anderson (2009) the low overhead operations make VSLAs profitable and financially sustainable. Studies conducted among VSLA groups show that 95-100% of the groups regroup after graduation and continue operations without CARE's support. In some cases, groups have even been willing to pay community based organizations for additional training and other services. The demonstrated commitment and strong sense of ownership among VSLA members underlines the extraordinary impact of the approach. To back this up, CARE has designed a low-cost model to promote self-replication of VSLAs through the use of Village Agents, who are experienced VSLA members, trained by CARE's local partners to establish and train new VSLAs for a fee paid by the members of the groups they serve (Okidi and McKay, 2013).

**Micro-Insurance:** In addition to the weekly savings, VSLA members pay a fee to the social fund to cover emergencies like illness, funeral expenses, house repairs, and other urgencies, or school fees for orphans of deceased relatives. Kept in a specific bag in the cash box, the social fund is managed separately from the savings and loan fund, no interest is charged for social fund loans, it is not shared out at the end of the year and can be carried over to the next year.

Members make requests for help from the social fund publicly at regular group meetings, but in case of emergencies they can also seek access to this fund outside of the weekly meetings. Many families frequently experience loss of loved ones and funeral expenses can run to as much as \$300 which is more than most families can afford without selling assets - even with the help from the social fund. It was discovered that there is a particular need for funeral insurance among the members (Okidi and McKay, 2013).

In 2009, CARE Uganda began to work with Micro Ensure, a multinational insurance intermediary owned by Opportunity International, to design an appropriate funeral insurance product. Groups can take out an insurance against unforeseen funeral expenses covering six people per member household including the VSLA member, one spouse and up to four children. Providing group insurance for VSLA members prevents economic ruin for affected families and strengthens group cohesion by creating a sense of mutual support among group members. Micro funeral insurances have yielded other benefits besides the payment of funeral expenses. The safety net provided has triggered a higher investment rate among the members since they now feel free to use their funds for productive purposes or to take out loans to invest in a business without fearing that whatever money is on hand may suddenly be needed (Okidi and McKay, 2013).

#### **2.4 The challenges faced by women in saving schemes**

The following are the different challenges and they include;

**Lack of Record Keeping Skills:** Respondents revealed that internal savings and lending schemes had problems because of their poor records book keeping. Lack of appreciation of the importance of records has created problems for these households involved in internal savings and lending schemes. In one focus group discussion, informants agreed that they encountered problems since they had no thorough grasp of record keeping (Okidi and McKay, 2013). This lack of knowledge resulted in loss of track of indebtedness of members leading to several members defaulting in payment and some cases members asked for payment they had already done. This challenge has also created problems of unity among group members. One respondent made reference to an incident when members almost came to blows over misunderstandings and the meeting was abandoned. It was also noted that some members

decided to withdraw from the scheme citing lack of transparency. Officials from the ministry of women affairs, gender and community development confirmed in an interview that group members initially had problems of managing the funds given that their level of education is very low. The ministry then embarked on entrepreneurship skills workshop to benefit the members.

**Poor Social Relations and Smaller Social Networks:** Women interviewed in this study placed as much importance if not more on social relations, as a resource, as they did on tangible resources. One respondent stated that belonging to a family gives women satisfaction as well as the sense of purpose. Female-headed households are frequently faced with the challenge of choosing between sacrificing their happiness to keep kinship ties intact, and being happy while forfeiting the ties.

It was noted that most of these female-headed households had no good relations particularly with relatives of the deceased husband. Although these women live on their own and enjoyed a great deal of independence from relatives of the deceased husband, often times these women are expected to consult on matters to do with the family especially issues to do with the welfare of her children. Poor social relations have thus resulted in negative perceptions and negative attitudes from the community on the part of these female-headed households. The success story of these female headed household has attracted jealousy particularly from married women. The patriarchal nature of the community has created problems for these enterprising women. They are labeled and called all sorts of derogatory words that are usually employed towards almost exclusively women who are inclined to free sexual expression. The label and negative attached to these families meant that.



**Smaller social networks:** Another challenge faced by female heads is that they have smaller social networks since they lack ties with ex-partners' relatives. By keeping themselves to themselves in the face of adversity or mistrust on the part of their own family networks or others in the suburb they find themselves isolated leaving lonely lives apart from members of the saving schemes. As one respondent stated, female heads indeed may sometimes deliberately distance themselves from kin as a means of deflecting and diverting the shame or dishonor attached to households without male headship. It is important to note that some female heads are unable to spare time to actively cultivate social networks and relations (Mulumba, 2012).

**Political Interference:** Respondents stated that political interference sometimes destabilizes the smooth operation of the saving clubs. Political polarization operating at national level also cascades down even to lower levels like saving and lending schemes. One respondent revealed that at one point they had to seek political protection from one of the leading political parties in the country (Bastakoti, 2011) this was after they were threatened for promoting the interests of the opposition parties. The involvement of political activists has had a divisive impact since members come from different political persuasions. (Mulumba, 2012) The discord and hostilities spewed by political machinations resulted in divisions which culminated in disgruntled members forming a splinter group. This further compounded relations between the two rival groups. Some group members confirmed during one of the focus group discussion that at one point they were threatened by youths aligned to one of the major political party in the country. They further indicated that in order to be allowed to hold meetings they were left with no choice but to pay some security fees to the youth.

## **2.5 Research gap**

Despite the challenges bedeviling internal savings and lending schemes like defaults, risk of mismanagement, lack of collateral security, women have gone an age in terms of reducing susceptibility to the recent phenomenon of urban poverty. Information sharing and team building has transformed urban women from helpless dependents to independent entrepreneurs by giving them the capacity to mobilize and harness resources and accessing established markets thereby making them effective participants to the urban economy. However, they should focus on development of sustainable retail micro-finance institutions through financial enforcement performance requirements and provide money for building institutional capacity, not just funds for on-lending capacity building support.

Much of the literature examined in this is about past authors who have come up to examine the different VSLA and how they have a direct effect on empowering women but none of the literature was directly in line with what the researcher is looking for and therefore in this case the researcher will seek the legal permission to go on and find the necessary relevant literature from the field.

## **2.6 Conclusion**

In conclusion, there has been a general exploration of rural savings through Access to short loans, saving schemes and Source of capital, and how they have contributed to the Empowerment of women through the women in business, improved income levels and also Social welfare groups among others. From the above literature, it can be concluded that rural savings groups can contribute to the empowerment of women hence the relevance of this research study.

## **CHAPTER THREE**

### **RESEACH METHODOLOGY**

#### **3.0 Introduction**

This chapter was sub-divided into; research design, study area, study population, sample size, sampling techniques and procedure, data sources, data collection instruments, data analysis and ethical considerations.

#### **3.1 Research Design**

Trochim (2006) indicated that research design provides the glue that holds the research project together. For this study a descriptive survey and analytical research designs. Both the qualitative and quantitative approaches were employed. Descriptive research Design is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study while Qualitative research is often regarded as a precursor to quantitative research, in that it is often used to generate possible leads and ideas which can be used to address data analysis generally. Analytical research is a specific type of research that involves critical thinking skills and the evaluation of facts and information relative to the research being conducted. From analytical research, the researcher found out critical details to add new ideas to the material being produced. The study used the descriptive research design because it is used to analyze the different aspects of data that are in detail by looking at their components so as to generate and arrive at a conclusion.

#### **3.2 Study Area**

The study was carried out in Goma Sub County in Mukono. Mukono Town is a municipality in Mukono District, Central Uganda. The town is administered by Mukono Town Council, an Urban

Local Government within Mukono District Administration. The district is named after the town and the district headquarters are located there.

### **3.3 Study Population**

Barifaijo, Basheka, & Oonyu, (2010) defines a population as a complete collection (or universe) of all the elements (units) that are of interest in a particular investigation. The population of study included women of savings group, leaders of the savings group, officials from different NGOs and local officials within Goma Sub County making up a total of 50 respondents. The women of savings group play a crucial role in the survival of the groups and enabling the goals of the groups to be achieved; leaders of the savings group play a strategic important role of ensuring that the resources of the savings are all put into proper and good use through their ability to have good leadership. The officials from different NGOs and local officials within Goma Sub County also play a big role of community mobilization so that the programs meant to empower the women such as rural savings can be effectively implemented in the sub county.

### 3.4 Sample Size

The Sample size was determined by use of the guiding sampling table as presented as shown below;

**Table 3.1: Sample Size**

No	Study Population	Sampling Technique	Sample Size	Data collection instrument
1	Women of the saving groups	Simple Random Sampling	35	Questionnaire
2	Leaders of the different savings groups	Purposive	5	Interview
3	Officials from different NGOs	Purposive	5	Interview
4	Local officials	purposive	5	Interview
	<b>TOTAL</b>		<b>50</b>	

### 3.5 Sampling Techniques and Procedure

A sample as a portion of people drawn from a larger population. The sample size was used in order to ensure accuracy and great response rate.

#### 3.5.1 Purposive Sampling Technique

Purposive sampling is a type of sampling in which the researcher purposely chooses persons who in his judgment about some appropriate characteristic required of the sample members are thought to be relevant to the research topic and are easily available to him. In this study, purposive technique was adopted in the selection of women who are involved in rural saving schemes basing on the fact that they have relevant information about the subject under study. The

researcher arranged a list of all saving schemes of the identified population of the study to facilitate a purposive selection of individual participants.

### **3.7 Data Collection Methods and instruments**

A number of methods were employed to gather the relevant data and the following are some of the methods that were used.

#### **3.7.1 Questionnaire**

This is a form consisting of interrelated questions prepared by the researcher about the research problem under investigation. This involved designing open and close-ended questions which were self-administered to respondents. The questions were specific requiring specific answers. A Well-designed questionnaire was used and administered to the respondents whereby they were given time to read and answer the questions with a thoughtful mind. It was appropriate to obtain quantitative statistics explaining the phenomena needed for this research. Questionnaires were administered to women of the savings groups to enable the researcher to gather quality information hence the researcher came up with a reliable conclusion. The researcher used a questionnaire as an instrument for data collection. It helped the researcher collect quantitative data. The researcher then used the information in relation to the study.

#### **3.7.2 Face to face interviews**

This method was used since it involves face to face conversation with the mother population and immediate response is got from the mother population. The interview method involved face to face conversation between the researcher and the respondents of Goma for example leaders of the saving group, officials from different NGOs and local officials. This was useful as it will enable gathering of information from the

Leaders of the savings group, officials from different NGOs and local officials. The answers provided to the researcher were written down and then analyzed critically so as to create meaning out of the results got from the field.

### **3.8 Data Collection Procedure**

Permission to conduct research was obtained from the faculty of school of arts and social sciences and the research supervisor. The researcher introduced herself with the help of a letter from Uganda Martyrs University and a thorough explanation was given by the researcher about the purpose, content and context of the study to ensure a clear perception of the study.

### **3.9 Data Analysis and Presentation**

Here, the researcher presents how data was analyzed systematically and finally presented in the next Chapter.

**Analysis:** Collected data was analyzed and computed using the Statistical Package for Social Sciences which is a tool or software for analyzing data quantitative data and qualitative data will be grouped to find out the opinions of the respondents in different forms.

**Presentation:** data was collected from the questionnaires and presented using descriptive statistics like pie charts, graphs and frequency distribution tables to explain the phenomenon behind the data.

**Interpretation:** data was interpreted in response to my objectives of study.

**Data Processing:** The process of data processing involves editing in order to check for errors and omissions, coding was employed to reduce the data to a meaningful pattern of

responses and tabulation of the findings were done in order to prepare data, analyze and compile the research report.

### **3.10 Ethical Issues**

The researcher assured the informants of confidentiality. The information that was given to the researcher was used solely for the purposes of research. The researcher avoided using any kind of enticement for the purpose of obtaining information. Throughout the period of the study, it was crucial that ethical issues are taken into consideration to ensure reliability and accuracy of data. Anonymity and confidentiality will be strictly observed description and reporting of findings. From the beginning of the research, the researcher made sure that the respondents' privacy is respected.

### **3.11 Study Limitations**

The researcher used questionnaire method in collecting data. This method is risky in that at times, questionnaires may get lost in the hands of the respondents and may at times reach late to the respondents. Sometimes respondents may never return these questionnaires, a situation that put the researcher at risk of delaying her research.

The researcher anticipates that extracting data from a group of people who may have little knowledge about the meaning of this study to me was hard. It was expected that majority were not willing to participate, whereas others may be violent on this whole process.



## CHAPTER FOUR

### PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

In this chapter, data extracted from the field is presented, analyzed, interpreted and discussed. This is done in line with the research objectives that included; To establish the different saving schemes available in Goma Sub County; To analyze specific ways through which rural saving have empowered women in Goma Sub County; To find out the challenges faced by women in saving schemes in Goma Sub County

#### 4.1 Demographic Characteristics of Respondents

Data was collected for a sample of 44 respondents. The findings from the data collected. The researcher sought to establish the general demographic characteristics of respondents in terms of gender, age and education level. The tables and figures here below illustrate and summarise the demographic characteristics of respondents studied.

##### 4.1.1 Age of Respondents

Frequency tabulation was used by the researcher to present the age of respondent distribution categories of the respondents. Table 4.1 below presented the results:

**Table 4.1: Age of Respondents**

Category	Frequency	Percentage
21-30 years	10	20.0%
31-40 years	21	42.0%
Above 40 years	19	38.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>

**Source: Primary Data**

From the results in table 4.1 above, the majority of the respondents (42%) belonged to the age group of (31 - 40years, (38.0%), were in the age group of above 40 years, and the minority (20.0%) were aged 21-30 years. The age group of the respondents was relevant because respondents from various age groups have various knowledge regarding the role of rural savings to the empowerment of women in Goma Sub County in Mukono district. Age normally empowers the women by increasing women's status in community and leads to greater input into family and community in decision-making process since they are regarded as mature and also elderly. More so, the old women have probably been in the rural savings schemes for a longer time as compared to the young ones and therefore have the knowledge and experience regarding the role of savings schemes.

#### **4.1.2 Highest Level of Education attained by Respondents**

Frequency tabulation was used by the researcher to present the highest level of respondent distribution categories of the respondents. Table 4.2 below presents the results:

**Table 4.2: Highest Level of Education attained by Respondents**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Certificate	4	8.0%
Diploma	15	30.0%
Bachelor's Degree	22	44.0%
Master's Degree	6	12.0%
Other	3	6.0%
Total	50	100.0%

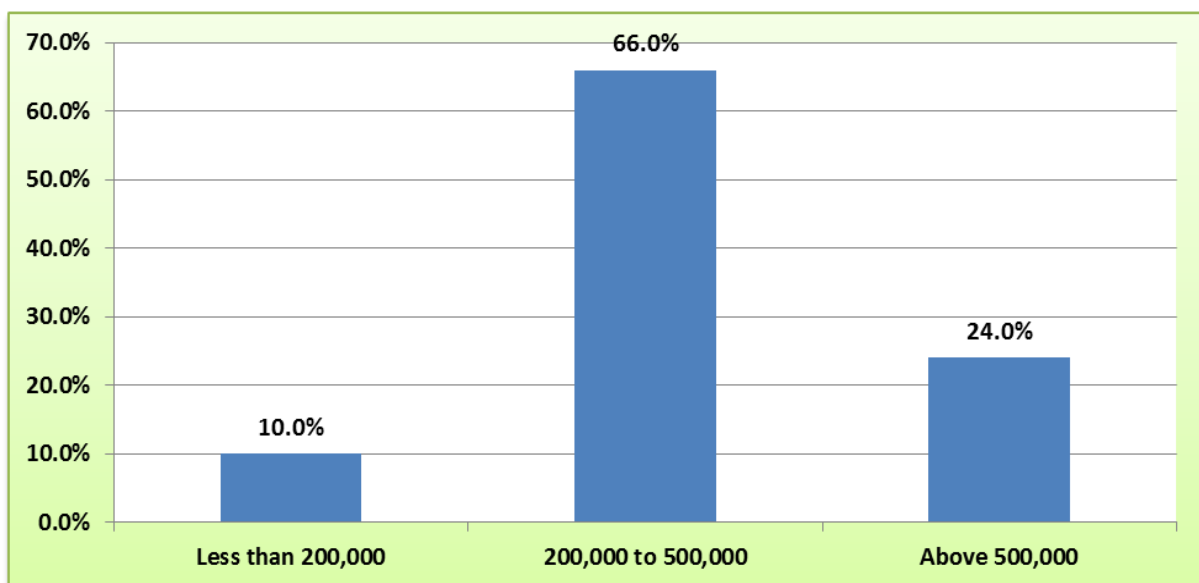
**Source: Primary Data**

The results in table 4.2 above show that the majority (44.0%) of the respondents were degree holders, (30.0%) were diploma holders, (12.0%) were Master's degree holders, (8.0%) held

certificates and the minority (6.0%) possessed other qualifications. This suggested that the community has fairly educated members given that majority were graduates followed by those with certificates. This also implies that the respondents were well versed with information regarding the role of rural savings to the empowerment of women in Goma Sub County in Mukono District. Education also provides people with the knowledge and skills to contribute to and benefit from development efforts, especially in area of rural savings.

#### 4.1.3 Income Level of the respondents

Figure 4.1: Income Level of the respondents



Source: Primary Data

According to figure 4.1, it can be revealed that majority of the respondents (66.0%) earn income worth 200,000/= to 500,000/=, this is followed by (24.0%) who were earning above 500,000/= and the minority (10.0%) of the respondents were earning less than 200,000/=. These findings signify that the respondents had an average income which contributes to their rural savings.

#### 4.1.4 Position in the group

**Table 4.3: Position in the group**

Position	Frequency	Percentage
Chairperson	1	2.5%
Cashier	2	5.0%
Manager	2	5.0%
Committee Member	6	15.0%
Group Member	29	72.5%
<b>Total</b>	<b>40</b>	<b>100.0%</b>

**Source: Primary Data**

It was revealed from the study that majority (72.5%) were group members, (15.0%) were committee members, (5.0%) were managers and cashiers and the minority (2.5%) was the chair person.

#### 4.1.5 Occupation

**Figure 4.2: Occupation of the respondents**



**Source: Primary Data**

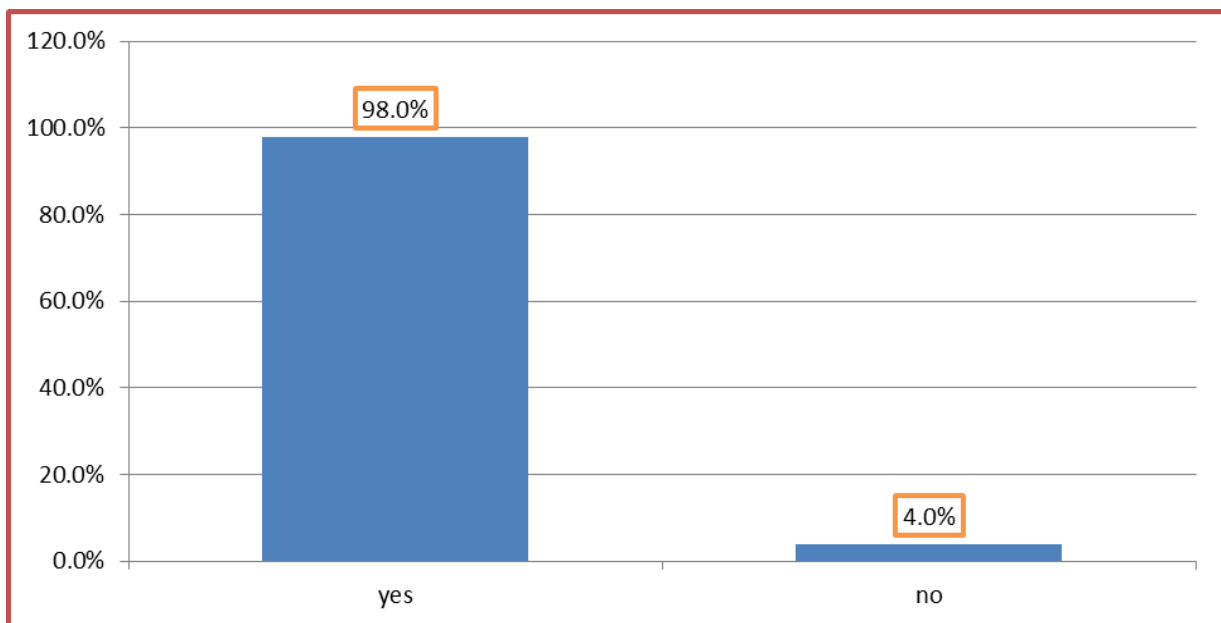
It was revealed from the study that the majority of the respondents were self-employed evidenced by the (55%), ((25%) were public works and the minority (20%) of the respondents were public workers.

## 4.2 Different Women Saving Schemes available in Goma Sub County;

The respondents were asked if they knew any rural saving schemes within the area and the following are the responses;

### 4.2.1 Awareness about rural saving schemes

**Figure 4.3: Showing whether the respondents know about rural saving schemes**



**Source: Primary Data**

From the figure above, it was clear that majority 98% of the respondents knew about the different saving schemes in their local area while only 4% of the respondents did not know. This going by the majority of respondents means that there was a clear understanding of the topic of rural saving schemes within Goma Sub Country.

The respondents that included all the local officials within the area, Officials from different NGOs, leaders of different saving groups and not limited to the women were asked to give the different saving schemes found in Goma sub country and below are some of them that were identified by the respondents;

Alinyikira Women's Group (AWG) is located in mukono and has a mission is to up-lift the social and economic status of the members and the community as a whole. It provides loans to enable women to start their own (small) businesses or to expand their already existing businesses. The group empowered rural women with productive livelihoods in healthy communities. It also enables rural women to effectively manage their social, economic and political development processes for improved livelihoods.

Ndigakweya Women's Group is also located in Mukono and has common livelihood improvement goals of concern to its members which includes poverty reduction, increased food production and mutual help. They have also introduced HIV/AIDS and disabled people's concerns since some members are perceived as vulnerable and likely to be stigmatized in other groups.

Twekembe Women's group is located in Goma Sub County and its activities run in 'cycles' of about a year, after which the accumulated savings and profits are shared out among the members according to the amount they have saved. In this group members are motivated to join and participate in groups when they expect to access services that they may not be able to get on their own. The group emphasizes the necessity to enhance the members' capacity to contribute towards realization of group goals through active participation.

Another group identified was Hope Women's Group located in Goma Sub County and it enables the women farmers to address their immediate cash needs which members contribute and are able to borrow money at reasonable interest rates. In this group participation was relatively more balanced, members had significant exposure outside their community through training and exchange visits for peer trainers. This group also encourages the members to form informal partnerships with each other, for example, through exchange visits and joint

training. The value of such partnerships is being realized when the group understands the complementary resources, strategies, and activities they offer.

#### **4.2.2 Necessity of saving groups to women**

**Table 4.4: Necessity of saving groups to women**

<b>Necessity</b>	<b>Frequency</b>	<b>Percent</b>
Yes	50	100
No	0	100.0
Total	50	

**Source: Primary Data**

Asked whether the saving groups were necessary for women, all the respondents (100.0%) agreed that the saving groups were necessary for the women. This is because these saving groups are voluntary association of poor formed with the common goal of social and economic empowerment. The women volunteer to organize themselves into a group for the eradication of poverty of the members. They normally agree to save regularly and convert their savings into a common fund known as the group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management.

#### **4.3 Specific ways through which rural saving have empowered women in Goma Sub County**

The second objective was to find ways through which rural saving have empowered women in Goma Sub County in Mukono district.;

##### **4.3.1 How rural saving have empowered women**

When asked if there are benefits derived from the saving schemes, therefore questionnaires and answers got from the

interview guide were summarized and made out conclusively in the following ways;

**Table 4.5: Findings on whether there are benefits derived from the saving schemes**

<b>Benefits</b>	<b>Frequency</b>	<b>Percent</b>
Yes	48	96.0%
No	2	4.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>

**Source: Primary Data**

Of the women who were asked this question 96.0% said that there are benefits derived from rural saving schemes in their Sub County while only (4.0%) of the women said that they had not benefited from the saving schemes. The members had derived many benefited from saving schemes such as business expansion, increased income, increased investment in assets like buying land, and increased education among other.

**Business expansion;** Savings Groups give impoverished people in rural communities an opportunity to accumulate group savings and build their confidence to start and also expand exiting income-generating enterprises. In a group setting, Savings Group members develop the discipline, trust and experience of saving, borrowing and repaying reliably

One of the interviewed women in the savings group said that;

Accessing formal financial services was nearly impossible because I did not have formal identification needed to open an account by then and also lacked a stable job or collateral needed for a loan. With the introduction of rural saving group, I am now able to access financial services were am able to get some capital to expand my business (Interview in Goma Sub County: 13<sup>th</sup> May 2016).



Another interviewed woman in the savings group said that;

I used to rent one room for my small hardware shop. But after joining the savings group, I was able to acquire finances to expand my business and now am renting in 2 bigger shops (Interview in Goma Sub County: 13<sup>th</sup> May 2016).

**Increased income:** The rural people often need to generate lump sums of cash for productive investments in micro enterprises or in farming inputs like fertilizers; human capital investments like preventative healthcare, job searches, or school fees; and for major life events like pregnancy or wedding. The rural people are often constrained in their ability to generate more income and lump sums; one of the interviewed women in the savings group said that;

With my savings accounts, am able to see better outcomes in terms of investments, schooling, and planning for life events such as weddings or pregnancies, which require major outlays and increased income (Interview in Goma Sub County: 14<sup>th</sup> May 2016).

One of the interviewed local officials said that;

The government normally promotes the notion of savings, internal lending and creation of economically-viable opportunities for poor rural families and communities, to start micro and small enterprises. This is done mainly through Savings Group which enables them to increase their access to credit which they can use to purchase assets (Interview in Goma Sub County: 14<sup>th</sup> May 2016).

**Increased investment in assets like buying land:** Often bank branches are far from a rural village, making the trip to deposit or borrow funds is too expensive and time-consuming. Therefore, the rural savings schemes enable the members to easily access financial services and are able to get some credit to purchase assets like land, buildings among others.

In line with the study findings, one of the interviewed local officials said that;

The members have learnt to leverage their collective resources to negotiate access to external resources and services, for example business development skills, credit or extension services and eventually access finance which enables them to increase their investments (Interview in Goma Sub County: 16<sup>th</sup> May 2016).

One of the interviewed members in the savings group said that;

I now bought 4 plots of land as a result of the savings that I accumulated after joining the savings group. (Interview in Goma Sub County: 16<sup>th</sup> May 2016).

### **Education**

One of the interviewed women in the savings group said that;

When I started saving, I was able to raise enough money which enabled me to pay school fees for my late sisters children (Interview in Goma Sub County: 17<sup>th</sup> May 2016).

Another interviewed member of a savings group said that:

My son was on a district quota system government sponsorship when he was doing his bachelor's degree. However, through saving with the rural savings scheme, I was able to pay tuition for him to enroll on a master's program (Interview in Goma Sub County: 17<sup>th</sup> May 2016).

Subsequently, the savings schemes provide support services for women empowerment to working women in terms of exhibitions with necessary services by making cheaper and easier credit available for financing their displays when having exhibitions for their businesses. The women are also assisted for purchase of required infrastructure for setting up their small businesses like basic equipment, utensils, stationers, growth monitoring equipment, fridge, cooler/fan, water filter, etc. and for recurring expenditure for one month.

#### 4.3.2 People who benefit most from the saving schemes

**Table 4.6: People who benefit most from the saving schemes**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Female	40	80.0%
Male	10	20.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>

**Source: Primary Data**

When the respondents were asked for who benefits from the saving schemes most, it was revealed that it is mostly the females who benefit from saving schemes at (80%) as compared to (20.0%) who noted that men benefit less on the savings schemes. This is because there are more women that are engaged in community savings groups.

**Table 4.7: Benefits of rural savings groups and how women have been empowered;**

<b>Benefits</b>	<b>Percentage</b>
Able to pay school fees and home necessities	12.0%
access to financial services like loans	14.0%
accelerating growth and building local capacity	16.0%
strengthened the position of women in their communities and at home	8.0%
commercializing their farming	18.0%
household improvements and asset acquisition	20.0%
gained more respect and are increasingly included in decision making	12.0%

**Source: Primary Data**

As in indicated in the table above, majority of the respondents (20.0%) noted that rural savings have contributed to their household improvements and asset acquisition, (18.0%) pointed out that they have commercialized their farming, and (16.0%) noted that the savings groups have accelerated their growth and building local capacity. It was also revealed by (14.0%) that they are able to access to financial services like loans and (12.0%) pointed out that rural savings have enabled them to get financial resources which have helped them to be able to pay school fees and home necessities and that they have also been able to gain more respect and are increasingly included in decision making. Mores so, (8.0%) pointed out that rural savings have strengthened the position of women in their communities and at home.

The women have had a number of benefits from these schemes which have contributed to their empowerment. One of the elderly woman interviewed in Nakifuma village said that;

“I am able to save some money that I can be able to use in buying food in the home, paying school fees, paying the bills of the home and other small family things which helps out the family” (Interview in Goma Sub county: 18th May 2016).

This implies that they women have been empowered and do not need to over rely on their partners or husbands to be able to take care of their basic necessities

Additionally, one of the employees of a savings group interviewed said that;

“Savings are maintained in a loan fund from which members can borrow in small, up to three times their individual savings. Loans are for a maximum period of three months in the first year and loans may be repaid in flexible installments at a monthly service charge determined by the group” (Interview in Goma Sub county: 18<sup>th</sup> May 2016).

This signifies that the schemes have largely become a platform through which innovative technologies are disseminated to the women. Technology is a women empowerment tool that enables the women to be able to effectively access both financial and human resources.

The findings were in agreement with Blackden and Rwebangira, (2011) who argued that access to financial services is a decisive factor in eliminating poverty and generating local development. The Village Savings and Loan Association (VSLA) is successful micro-finance model under which savings groups are formed at community level to reduce poverty by financially and socially empowering poor and vulnerable people.

Among the other benefits of the savings schemes, one of the interviewed women who is a member of a savings group said that

"We get support from the savings group in form of assistance where we are able to pay children's school fees, open bank accounts and donation of fixed financial amount to bereaved members" (Interview in Goma Sub county: 19<sup>th</sup> May 2016).

One of the Local officials from Goma Sub County interviewed also said that:

"Savings groups have proven to be very effective in accelerating growth and building local capacity, the members have access to highly responsive and safe financial services" (Interview in Goma Sub county: 19<sup>th</sup> May 2016).

This implies that the savings groups have empowered the women to be able to upscale their economic activities, get more improved household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community.

These findings are in line with Arbunkle, (2011) who argued that women feel empowered through an increase in income and the ability to accumulate savings, purchase household assets and contribute towards children's education.

It was also revealed from the study that the inclusion of women in economic activities has strengthened the position of women in their communities and at home, tremendously. Previously, there was gender inequalities in the communities where by women had a lesser say and held lesser positions. However, the rural savings have empowered the women to have a more strengthened position in the community. The women are also now able to acquire assets which has improved their livelihood and standard of living.

In conformity with the finding, one of the local leaders interviewed attested that:

“Besides stimulating local business life by opening up small businesses and commercializing their farming, the groups are now able to contribute to household improvements by acquiring assets like poultry and livestock, sewing machines, furniture, beds, bicycles and radios” (Interview in Goma Sub county: 20<sup>th</sup> May 2016).

Another local leader interviewed said that

“The group members of the saving schemes are now able to build better houses and also assist in providing larger quantities and more nutritious food for their families, and by paying for medical bills and school fees” (Interview in Goma Sub county: 20<sup>th</sup> May 2016).

It can be noted, that women empowerment has been achieved through more respect women have gained as a result of engaging in rural savings. The women’s voice is now heard since they have increasingly been included in decision making in their homesteads. Additionally, female rural saving members report remarkable improvements in domestic relationships and an overall less violent and more harmonious life with their husbands. This is in line with Okidi and McKay, (2013) who agreed that the newly gained respect for women has changed the form exclusively male dominated patterns in domestic gender roles and turned marriages into more equal partnerships where husbands and wives take decisions and plan for the future together.

#### **4.4 The challenges faced by women in saving schemes in Goma Sub County**

The third objective of the study was to find out that the challenges faced by women in saving schemes in Goma Sub County. To accomplish this, the researcher examined the extent to which the respondents agree, neutral or disagree with the specific ways in which people’s participation enables

sustainability of water projects. The findings are presented in table 4.6 below. The following abbreviations were used; strongly agree, (SA), agree (A), neutral (N), disagree (D) and strongly disagree (SD), Standard Deviation (STD)

**Table 4.8: The challenges faced by women in saving schemes in Goma Sub County**

Challenges	SA		A		NS		D		SD		Mean	Std. Dev
		%		%		%		%		%		
There is Political Interference	32	64.0%	16	32.0%	1	2.0%	1	2.0%	0	0.0%	4.28	1.71
They have Smaller Social Networks	31	62.0%	16	32.0%	0	0.0%	0	0.0%	3	6.0%	4.11	1.04
The women live in poverty	29	58.0%	20	40.0%	0	0.0%	0	0.0%	1	2.0%	4.20	1.32
The women have a Poor Social Relations	27	54.0%	18	36.0%	0	0.0%	2	4.0%	3	6.0%	3.99	1.091
They have Unsupportive husbands	26	52.0%	21	42.0%	2	4.0%	1	2.0%	0	0.0%	4.19	1.99
Lack of Record Keeping Skills	21	42.0%	23	46.0%	6	12.0%	0	0.0%	0	0.0%	4.01	0.129

**Source: Primary Data**

The findings revealed that the common challenges faced by women in saving schemes in Goma County include Political Interference, having Smaller Social Networks, women living in poverty, Poor Social Relations, Unsupportive husbands, lack of Record Keeping Skills and also lack of knowledge. This is further explained as follows;

#### **Political Interference**

When asked about the challenge of Political Interference, the findings of the study also showed that the majority (64.0%) of



the respondents strongly agreed, (32.0%) who agreed whereas the minority (2.0%) of the respondents both were not sure and disagreed with the challenge of there is political interference. This mean score of 4.28 of is relatively high which explains the closeness between respondents that agreed and who strongly agreed and with a standard deviation of 1.021. One of the interviewed local leaders said that

"Political interference sometimes destabilizes the smooth operation of the saving clubs. Political polarization operating at national level also cascades down even to lower levels like saving and lending schemes" (Interview in Goma Sub county: 20<sup>th</sup> May 2016).

One of the interviewed local leaders said that

Sometimes the group members expect to receive money from the MPs because they belong to NRM or FDC who end up disappointing them. This has also contributed to the slow development of the savings groups (Interview in Goma Sub county: 20<sup>th</sup> May 2016).

These findings were in agreement with Bastakoti, (2011) who agreed that some savings groups seek political protection from one of the leading political parties in the country. In some instances, they are threatened for promoting the interests of the opposition parties. The means that involvement of political activists has had a divisive impact since members come from different political persuasions.

#### **Smaller Social Networks:**

According to findings of the study, it was indicated the majority (54.0%) of the respondents strongly agreed that the women have a Poor Social Relations, these were followed by (36.0%) who agreed whereas (6.0%) strongly disagreed and the minority (4.0%) of the respondents disagreed about this. The mean of 3.99 implied that the majority agreed. But the respondents have different understanding about the statement which is shown by the variation of standard deviation 1.091.

One of the interviewed women in the savings group said that;

Some of the women in the savings don't normally socialize a lot with others and are normally left behind in some savings activities and also lag on some developmental information that normally through the various social networks enough with the e Interview in Goma Sub County: 21<sup>st</sup> May 2016).

### **Women living in poverty**

In relation to the findings of the study, it was presented that the majority (58.0%) of the respondents strongly agreed that the women live in poverty, these were followed by (40.0%) who agreed as evidenced by the mean of 4.20. The respondents have different understanding about the statement which is shown by the variation they provided to the statement evidenced from the standard deviation of 1.32. The minority (2.0%) of the respondents strongly disagreed. One of the NGO officials said that

There are high poverty rates in these communities which leave the women with little money to save at all in the savings groups since they are living under the poverty lines. (Interview in Goma Sub county: 21<sup>st</sup> May 2016).

A local leader interviewed also said that;

Some women in my village are unemployed and therefore find it hard to afford the basic necessities of live such as adequate shelter, clothing and even food. This challenge deters them from making enough savings in the groups.

### **Poor Social Relations**

Furthermore, findings of the study showed that the majority (62.0%) of the respondents strongly agreed and (32.0%) agreed that they have smaller social networks whereas the minority (6.0%) of the respondents strongly disagreed. The mean value of 4.36 appears to be close to the maximum rank of 5. This shows that they generally agree information on the challenge

of Poor Social Relations. However, the corresponding standard deviation also revealed significant value of 0.553. This also shows that there is a clear variation in the responses provided by the respondents about the challenge of Poor Social Relations. The mean of 4.11 and standard deviation of 1.04 represented the majority (62.0%) who agreed.

One respondent amongst the elderly women interviewed stated that

Poor social relations have resulted in negative perceptions and negative attitudes from the community on the part of these female-headed households. Female-headed households are frequently faced with the challenge of choosing between sacrificing their happiness to keep kinship ties intact, and being happy while forfeiting the ties (Interview in Goma Sub county: 21<sup>st</sup> May 2016).

One of the local officials interviewed said that

In my village, the success story of these female headed household has attracted jealousy particularly from married women. The patriarchal nature of the community has created problems for these enterprising women

### **Unsupportive husbands**

In consideration to the findings of the study, it was indicated that the majority (52.0%) of the respondents strongly agreed that they have unsupportive husbands, these were followed by (42.0%) who agreed, (4.0%) of the respondents were not sure about this whereas the minority (2.0%) of the respondents disagreed. The mean of 4.19 implied that the majority strongly agreed. However, a significant standard deviation of 1.99 is a clear manifestation of varied responses from respondents as Unsupportive husbands is concerned in conformity with the findings one of the interviewed women a member in a rural savings group said that;

"My husband is not very supportive when it comes to the activities of the women savings groups. He always spends much of the time in bars drinking alcohol" (Interview in Goma Sub County: 23th May 2016).

One of the local leaders interviewed also said that

We recently have a case whereby a woman was beaten by her husband for refusing to give him money and instead taking it to the savings group. The husband was claiming he is the one in charge of the family finances and decides whether the money should be saved or not (interview in Goma Sub county: 23<sup>rd</sup> May 2016).

#### **Lack of Record Keeping Skills:**

The findings of the study indicated the majority (42.0%) of the respondents strongly agreed that with a challenge of lack of record keeping skills, these were followed by (23.0%) who agreed whereas the minority (12.0%) of the respondents were not sure whether this was true. The mean of 4.01 represented the majority who agreed and standard deviation of 0.129 reveals that there were varied responses from the respondents interviewed. This was in line with the findings of the interview where one of the officials from the NGOs pointed out that;

"Rural saving groups normally encounter problems since they don't have no thorough grasp of record keeping while this lack of knowledge resulted in loss of track of indebtedness of members leading to several members defaulting in payment and some cases members asked for payment they had already done." (Interview in Goma Sub County: 24<sup>th</sup> May 2016).

In one interview with one of the savings group leaders, noted that

There is a certain time when the cashier was not keeping proper records and an incident when members almost came to blows over misunderstandings and the meeting was abandoned. This is because some members decided to withdraw from the scheme citing there was poor truck of their account records (Interview in Goma Sub county: 24<sup>th</sup> May 2016).

This means that challenge has also created problems of unity among group members. These findings were in agreement with Okidi and McKay, (2013) who argued that women are faced with a lot of challenges and poor records management has created problems for these households involved in internal savings and lending schemes.

#### **4.5 Overcoming challenges**

It was revealed that the challenges are overcome in the following ways:

The management of the groups normally improve their performance by searching of the best ideas and taking advantage of the available opportunities, make proper financial plans, proper selection of personnel, adapt technological change and improve on competitiveness in order to win the markets and in overall have a financially stable and well managed co-operative movement in the sub County

Better formal education level of members and leaders which has contributed to have successful operation of the savings group

The members also formed a favorable cooperative act, members trust, presence of committed management and governance which has contributed to good operational performance of the group.

The saving group sometimes funds savings mobilization oriented activities So as to helps them in developing good saving culture, saving in more efficient ways instead of investing in assets, which are costly to maintain and stand the risk of losing value or being lost.

#### **4.6 Conclusion**

The analysis of the primary data indicates that the different saving schemes available in Goma Sub County; the specific ways through which rural saving have empowered women and also the

challenges faced by women in saving schemes in Goma Sub County. The study continues with the summaries conclusions and recommendations as will be seen in the next chapter five.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter summarizes all findings reported in chapter four according to questions of the study, draws conclusions, suggests recommendations and also proposes some areas for further study.

#### **5.1 Summary of Study**

This section summaries the study findings on the different saving schemes available in Goma Sub County; the specific ways through which rural saving have empowered women and also the challenges faced by women in saving schemes in Goma Sub County

##### **5.1.1 Saving schemes available in Goma Sub County**

The respondents revealed that the different saving schemes found in Goma sub country include;

Alinyikira Womens' Group, Ndigakweya Womens' group, Tweekembe Womens' group, MWAPA, Hope Women's Group, FITCA-ICIDA, Women in Small Enterprise, Batwezimbe Womens' Group, Agali Awamu Katosi Development Association, Muwumuza Women's Group, Bakyala Twezimbe, Ntanzi Farmer's Group, Bulonda Women's group, Twewadeyo Farmers Group and Tusitukire Wamu Farmers' Group. Most of the respondents were aware of these savings groups and noted that they have benefited a lot from these groups for example acquisition of skills, educated children, upscale economic activities, they have been encouraged to form informal partnerships with each other, loans have been provided to enable women to start their own small businesses, enabled increased food production and also members have been able to contribute towards realization of group goals through active participation.

### **5.1.2 Specific ways through which rural saving have empowered women in Goma Sub County**

It was revealed from the study that the respondents had benefits derived from rural saving schemes in their Sub County. The members had derived many benefits from saving schemes such as business expansion, increased income, increased investment in assets like buying land, and increased education among others.

The findings reveal that the savings groups have enabled the members in expanding their businesses. This implies that the members of the savings groups in rural communities are able to get an opportunity to accumulate group savings and build their confidence to start and also expand exiting income-generating enterprises.

It was shown that the entrepreneurs have been assisted in setting up of new projects in small scale sector. The women are also now able to save some money that they can be able to use in buying food in the home, paying school fees, paying the bills of the home and other small family things which help out the family. The schemes have also largely become a platform through which innovative technologies are disseminated to the masses. Its cohesiveness and ability to influence rapidly widespread learning among members has also been acknowledged. The savings schemes have also enabled the members to upscale economic activities, improve household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community.



### **5.1.3 Challenges faced by women in saving schemes in Goma Sub County**

From the findings above it was revealed that women are facing a challenge of record keeping skills, political interference especially from local area leaders and other leaders who promise them and influence their attitude through certain decisions and also that the women lived in absolute poverty which makes them had to join saving groups. It was also revealed that women have unsupportive husbands regarding support for the savings schemes and are also faced with a challenge of having smaller social network which limits their exposure to big chance of getting empowered and lifted out of poverty.

The study revealed that interference especially from local area leaders and other leaders who promise them and influence their attitude through certain decisions. This implies that most rural savings are affected by the political environment both internally within the group itself and externally from the outside political actors.

## **5.2 Conclusion**

The empowerment of women is a key component of the global development agenda. The empowerment process entails all measures aimed at removing obstacles to women's active participation in all spheres of public and private life through an equal share in economic, social, cultural and political decision-making. There are many women savings groups with an aim of empowering the women. These include Alinyikira Womens Group, Ndigakweya Womens' group, Twekembe Womens' group, MWAPA, Hope Women's Group, FITCA-ICIDA, Women in Small Enterprise, Batwezimbe Womens' Group, AgaliAwamu Katosi Development Association, Muwumuza Women's Group, Bakyala

Twezimbe, Ntanzi Farmer's Group, Bulonda Women's group, Twewadeyo Farmers Group and Tusitukire Wamu Farmers' Group.

Women have gained a lot from such savings groups such as women entrepreneurs have been assisted in setting up of new projects in small scale sectors. The women are also now able to save some money that they can be able to use in buying food in the home, paying school fees, paying the bills of the home and other small family things which helps out the family, The schemes have also largely become a platform through which innovative technologies are disseminated to the masses. The savings schemes have also enabled the members to upscale economic activities, improve household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community.

However, there are challenges that have been faced by women in saving schemes such as lack of record keeping skill, poor social relations, political interference, women living in poverty, unsupportive husbands and also having smaller social networks

### **5.3 Recommendations**

It is recommended that women should be mobilized in savings groups by Non-Governmental Organizations (NGOs) self initiatives, government, and community leaders so that they can easily access the financial services from the savings groups.

Men should also be sensitized about the importance of rural saving schemes so that they call allow and support their women/wives to join and save with the rural savings groups.

It is more so recommended that rural savings should train and conduct capacity building workshops equipping the members with

business skills and also knowledge regarding financial management.

There is also a need for the Non-Governmental Organizations (NGOs), government, and community leaders to create community activities where the community members can always socialise with each other and learn from each other.

The study revealed that the savings groups have enabled the members to expand their business and also increase income. Therefore, it is recommended that the NGOs and the savings groups should equip the members with extra business management skills and also try to meet member's practical needs for basic literacy as well as advanced literacy (for those who had gone through the basic literacy course), health, livelihood (for example, a training on caring for and maintenance of livestock would be useful to many member's) education for their children and for themselves.

It is also recommended that an affordable interest rate which doesn't compromise profitability should be set by the group members for all money borrowed from their savings. Each group has an executive committee elected by the members to keep records of minutes, main accounts books, and help in coordination.

Poverty was noted as a challenge facing the women in the savings groups. It is therefore recorded that the government programmes and NGOs should continue to promote the poverty reduction focused initiatives so as to reduce poverty levels and also improve access of financial services to the poor in rural region.

Because of the high poverty rates, it is recommended that the savings groups in partnership with the NGOs and local leaders should use the groups as a venue for addressing the many challenges beyond finance that their members confront. Water

collection, soil management, and home improvements (improved stoves, alternative fuel briquettes, and solar lighting) are just a few issues of a larger development agenda that could be within the reach of savings groups.

In order to overcome the challenge of poor records management in the savings groups, it is recommended that the Savings Leaders should emphasize that each member of the group to have a book with details of copy of his/her savings records in the main accounts book so that the members to track records of their savings and interest.

#### **5.4 Areas of further research**

Following from this study, there are several possible avenues for future research

The role of rural savings on poverty reduction

The impact of micro loans in improving saving techniques

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## Appendices

### Appendix I: Questionnaires

#### QUESTIONNAIRE FOR THE WOMEN IN THE SAVING GROUPS

Dear Respondent, I am **Asekenye Bridget**, a student of Uganda Martyrs University carrying out research on the "the role of rural savings to the empowerment of women in Goma Sub County in Mukono district" You are therefore kindly requested to assist in your own capacity and answer the questions given below. Your responses will be kept with utmost confidentiality and only for academic purposes.

#### SECTION A. BACKGROUND INFORMATION

**Note:** For each of the questions, tick against your response in the blank space provided.

1. Age range     a) 21-30yrs     b) 31-40yrs     c) Above 40yrs
  
2. Highest level of education    a) Certificate     b) Diploma   
  c) Degree      d) Masters     e) Others.....
  
3. Income of the respondents  
  
    a) Less than 200,000/=   
  
    b) 200,000 - 500,000/=   
  
    c) Above 500,000/=

**SECTION B: TO ESTABLISH THE DIFFERENT SAVING SCHEMES AVAILABLE  
IN GOMA SUB COUNTY**

4. Do you know about rural savings schemes in your area?

Yes  No

5. What are the existing rural savings schemes in your area?  
Briefly talk about each

.....

6. Are the saving groups necessary for the women in your area?

Yes  No

If yes, why?

.....

**SECTION C: HOW WOMEN ARE EMPOWERED**

7. Are there benefits derived from the saving schemes

Yes  No

8. Which people benefit most from the saving schemes?

Men  women

9. Please give some of the ways through which women have  
benefited from these saving groups

.....  
.....

10. In which specific ways have women been empowered through  
savings?

.....  
.....



**SECTION D: CHALLENGES FACED BY WOMEN**

**Note:** Use the following scale in this section:

Strongly disagree (1)      Disagree (2)      Not sure (3)      Agree  
(4)      strongly agree (5)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

	1	2	3	4	5
Lack of Record Keeping Skills					
The women have a Poor Social Relations					
There is Political Interference					
The women live in poverty					
They have Unsupportive husbands					
They have Smaller Social Networks					

11. Please state other challenges faced by women in these saving scheme

.....  
 .....

12. Please state some ways the above mentioned challenges can be overcome

.....  
 .....

**SECTION E: RECOMMENDATIONS**

13. Please give recommendations on how women saving schemes in rural areas should be improved

.....

**Thank You Very Much**

**INTERVIEW GUIDE FOR LOCAL OFFICIALS WITHIN THE AREA AND  
OFFICIALS FROM DIFFERENT NGOS**

Dear Respondent, I am Asekenye Bridget, a student of Uganda Martyrs University carrying out research on the "the role of rural savings to the empowerment of women in Goma Sub County in Mukono district" You are therefore kindly requested to assist in your own capacity and answer the questions given below. Your responses will be kept with utmost confidentiality and only for academic purposes.

**SECTION A: BACKGROUND INFORMATION**

1. What is your Gender?
2. What is your highest level of education?
3. How old are you?
4. What is your occupation?
5. What is your income level?
6. What is your position in the group?

**SECTION B: ESTABLISH THE DIFFERENT SAVING SCHEMES AVAILABLE IN  
GOMA SUBCOUNTY.**

7. Do you know about women savings schemes in your area? If yes mention the ones you are familiar with? Briefly talk about each

**SECTION C: HOW WOMEN ARE EMPOWERED.**

8. Please give some ways through which the saving schemes have empowered the women in your area

**SECTION D: CHALLENGES FACED BY WOMEN.**

9. Please state challenges faced by women in these saving schemes

**SECTION E: RECOMMENDATIONS**

10. Please give recommendations on how women saving schemes in rural areas should be improved

***Thank You Very Much***

## **INTERVIEW GUIDE FOR LEADERS OF DIFFERENT SAVING GROUPS**

Dear Respondent, I am Asekenye Bridget, a student of Uganda Martyrs University carrying out research on the "the role of rural savings to the empowerment of women in Goma Sub County in Mukono district" You are therefore kindly requested to assist in your own capacity and answer the questions given below. Your responses will be kept with utmost confidentiality and only for academic purposes.

### **SECTION A: BACKGROUND INFORMATION**

1. What is your Gender?
2. What is your highest level of education?
3. How old are you?
4. What is your income level?
5. What is your position in the group?
6. What is your occupation?

### **SECTION B: ESTABLISH THE DIFFERENT SAVING SCHEMES AVAILABLE IN GOMA SUBCOUNTY.**

7. Do you know about women savings schemes in your area? If yes mention the ones you are familiar with? Briefly talk about each

### **SECTION C: HOW WOMEN ARE EMPOWERED**

8. Please give some ways through which the saving schemes have empowered the women in your area

### **SECTION D: CHALLENGES FACED BY WOMEN**

9. Please state challenges faced by women in these saving schemes

### **SECTION E: RECOMMENDATIONS**

10. Please give recommendations on how women saving schemes in rural areas should be improved

***Thank You Very Much***