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Climate Change, Diversity and Cooperation / Maestría en Cambio Climático,
Sustentabilidad y Desarrollo

**Women's Empowerment Through Microfinance. Exploring Village Savings and Loan
Associations (VSLA) in Karamoja, Uganda**

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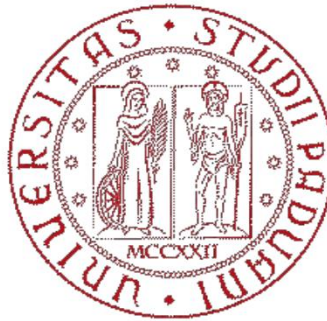
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**International Master's Degree in
Sustainable Territorial Development: Climate Change, Diversity and
Cooperation**



Master Thesis

**WOMEN'S EMPOWERMENT THROUGH MICROFINANCE.
EXPLORING VILLAGE SAVINGS AND LOAN
ASSOCIATIONS (VSLA) IN KARAMOJA, UGANDA**

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THESIS APPROVAL

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WOMEN'S EMPOWERMENT THROUGH MICROFINANCE. EXPLORING VILLAGE SAVINGS AND LOANS ASSOCIATIONS (VSLA) IN KARAMOJA, UGANDA

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ABSTRACT

In recent decades, the urgent need to pursue development that includes and benefits all nations, and all people has come to the forefront of the global debate (Agenzia per la Coesione Territoriale, 2023). Women's empowerment has emerged in the context of this engagement as a crucial principle of sustainable development, important in itself and because of its potential to create a beneficial ripple effect throughout society, leading to its inclusion among the Sustainable Development Goals of the 2030 Agenda (ibid.). This awareness is the result of the continuing realisation that, despite recent progress, there are still significant obstacles for women worldwide, spanning discrimination in private and public spheres, gender-based violence and limited access to education, economic resources, and health care, as well as to decisions regarding their own lives (UN WOMEN, 2022). However, there are realities like Karamoja, the north-eastern sub-region of Uganda, where the process of women's empowerment is especially intricate and challenging. There, entrenched patriarchal norms deeply shape women's roles, perpetuates discrimination, limit educational opportunities, hinder economic prospects, and allow harmful practices such as early marriage, female genital mutilation (FGM), and gender-based violence (GBV) (Mercy Corps, 2016). Furthermore, women have poor access to financial services and are economically highly dependent on their husbands (ibid.). In this complicated landscape, microfinance, particularly through the Village Savings and Loan Associations (VSLAs), has assumed a prominent role (Seibel, 2017). This methodology, rooted in principles of collective savings and credit, has become a fundamental pillar of the financial infrastructure in Karamoja, especially for women (ibid.). In view of these challenges and opportunities, the present study fits into the research landscape by proposing to explore the intersection between microfinance and women's empowerment through the study of VSLAs in the Karamoja sub-region. To achieve this, field research was conducted to capture the personal perspective of 47 women from four VSLAs in Karamoja through questionnaire-interviews. Additionally, unstructured interviews were conducted with the facilitators of the VSLAs to enrich the study's depth.

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LIST OF ACRONYMS

ASCA Accumulating Savings and Credit Association

CEDAW Convention on the Elimination of All Forms of Discrimination Against Women

DAWN Development Alternatives with Women for a New Era

FGM Female Genital Mutilation

GBV Gender-Based Violence

ICRW International Centre for Research on Women

IGA Income Generating Activity

IPO Initial Public Offering

MCI Microcredit Institutions

MFI Microfinance Institutions

NBFI Non-Bank Financial Institution

NGO Non-Governmental Organization

ROSCA Rotating Savings and Credit Association

SACCOs Savings and Credit Cooperatives

SDGs Sustainable Development Goals

UN United Nations

UNDP United Nations Development Programme

VSLA Village Savings and Loan Associations

INTRODUCTION

In recent decades, the world's attention has increasingly focused on the urgent need to pursue a development that embraces environmental as well as economic and social dimensions, involving and benefiting all countries and individuals (Agenzia per la Coesione Territoriale, 2023). In the context of this commitment, the empowerment of women has emerged as a crucial cornerstone of sustainable development, capable of generating a positive ripple effect in society, resulting in its inclusion among the Sustainable Development Goals of the 2030 Agenda (ibid.). This awareness stems from the persistent recognition that, despite the progress made in recent decades, women continue to face significant challenges in every corner of the world. These challenges include discrimination in private and public spheres, gender-based violence and limited access to education, economic resources, and health care, as well as to decisions regarding their own lives (UN WOMEN, 2022).

The centrality of women's empowerment in this context is inextricably linked to the concept of empowerment itself, which is often evoked with ambiguity and superficiality due to the lack of a clear and agreed definition (Perkins, 2010:207). In reality, the tools provided by the literature of the last thirty years are sufficient to understand that empowerment is an intrinsically complex process that runs across multiple dimensions. According to Kabeer (2001, cited in Tandon, 2016:7), it can be interpreted as «the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them». Although the concept of empowerment emerged around the 1960s with the first social movements, it was not until the late 1990s that it gained relevance in gender debates (Calvès 2009: 2-3). In the context of women's empowerment, it can be translated as the acquisition of «the ability to make decisions about one's own life and act on them to achieve a desired outcome, free of violence, retribution, or fear» (The World Bank, 2014, cited in Ochman & Ortega-Díaz, 2020:1.2). It is a process that encompasses a wide range of interconnected spheres, including economic, but also socio-cultural, interpersonal, political, psychological, and legal. Within this framework, microfinance has rapidly emerged as a vehicle with great potential. Indeed, empirical research show that microfinance, through the integration of women into financial services, and particularly when synergized with non-financial services commonly referred to as “credit-plus”, is able to improve their economic conditions while at the same time triggering virtuous circles - in Linda Mayoux's words

-, that intersect the objectives of economic development, social justice and gender equality (Mayoux, 2009:8).

However, there are complex realities such as Karamoja, the north-eastern sub-region of Uganda, where the process of women's empowerment is particularly challenging. There, patriarchal culture deeply influences women's roles and perpetuates discrimination, poor accessibility to education, vulnerability in the labour market, harmful practices such as early marriage and female genital mutilation (FGM), and gender-based violence (GBV) (Mercy Corps, 2016). Furthermore, women have poor access to financial services and are economically highly dependent on their husbands (ibid.). In this complex reality, microfinance, through the Village Savings and Loan Associations (VSLAs), has assumed a prominent role (Seibel, 2017). This methodology, rooted in principles of collective savings and credit, has become the fundamental pillar of the financial infrastructure in Karamoja, especially for women (ibid.).

In view of these challenges and opportunities, the present study fits into the research landscape by proposing to explore the intersection between microfinance and women's empowerment through the study of VSLAs in the Karamoja sub-region. The aim is to contribute to the deepening of the already existing literature on the potential of microfinance for women by providing a different perspective from the majority of research in this area, namely focusing on the subjective well-being of women members of VSLAs. While recognising the crucial importance of objective aspects such as access to education, employment, and political rights in examining the impact of microfinance on women's empowerment, it is considered equally important to examine the personal experience of well-being, including emotional states, life satisfaction and the quality of personal relationships. This thesis will be developed through extensive literature review and fieldwork conducted in Karamoja in order to investigate whether and how microfinance, through VSLA methodology, can empower women in this region and similar contexts.

In this light, the following thesis is divided into three chapters.

The first chapter provides a theoretical foundation, focusing primarily on the concept of empowerment. In order to create the groundwork for a more in-depth investigation of the specific notion of women's empowerment and, in particular, women's economic

empowerment, many definitions and key elements of empowerment are analysed. Furthermore, the topic of microfinance is dealt with, starting with the pioneer model of the Grameen Bank, and arriving at its modern form. The salient aspects of microfinance and the challenges it faces are then examined. Particular emphasis is placed on the importance of credit-plus, namely those non-financial services that complement traditional savings and loan services.

The second chapter focuses on the context of Uganda, providing an overview that highlights the status of women in the country both in the past and today. Furthermore, it centres on Karamoja, the north-eastern sub-region of the country, where the fieldwork has been conducted. Its geographical, historical, social, and environmental aspects are explored before turning on the specific situation of women in the sub-region, emphasizing the unique challenges they face. Finally, an overview of the financial services available in Karamoja is provided, and an in-depth look at the development and functioning of the VSLA methodology is carried out.

The third chapter forms the core of the thesis, focusing on the field research conducted in Karamoja. After an introduction to the research in which the main methodological and organisational aspects are presented, the results of the research are presented in the form of graphs and analysed in relation to other primary and secondary data collected, in order to develop relevant observations. In light of these results, the main conclusions of this research are presented and recommendations for future studies are formulated.

CHAPTER I

KEY CONCEPTS: WOMEN EMPOWERMENT AND MICROFINANCE

1. Theoretical approaches to women's empowerment

The first section of the chapter on women's empowerment and microfinance focuses on theoretical approaches to empowerment. It then provides an introductory overview of the concept of empowerment, examining the different definitions of the term proposed by the academic literature. This is followed by an analysis of the key dimensions involved in the process, aiming to provide a deeper and more articulate understanding. Furthermore, the discussion narrows down to women's empowerment, exploring the different dimensions most frequently used for its assessment and the varied definitions that have been ascribed to it. This is done in order to capture the nuances and specificities that emerge from different perspectives. Finally, women's economic empowerment is explored in depth, focusing on the challenges women face in the economic sphere and the opportunities that are gradually emerging to change this situation.

1.1 Introduction to the concept of empowerment

According to the American Heritage Dictionary of the English Language, the word “empower” has very ancient origins, dating back to the mid-17th century with the legal meaning of “authorise” or “enable, permit” (Groenwald & Le Roux, 2009:130). Nevertheless, the modern concept of empowerment developed around the 1960s in the United States with the early emancipatory and civil rights movements (Calvès, 2009). Among these, the African-American Black Power movement had a significant impact (ibid.). However, the first theories of empowerment did not emerge until the late 1960s and 1970s (ibid.). In particular, one of the first attempts to define empowerment and mark a turning point in the use of the term in the context of social work and interventions with marginalised communities is Barbara Solomon's book *Black Empowerment: Social Work in Oppressed Communities* (ibid.).

At the same time, Paulo Freire's 1968 work *Pedagogy of the Oppressed* had a major impact on the development of theories of individual and collective empowerment, becoming a key reference point in discussions on the topic (Freire 1968, cited in O'Neil et al., 2014:4).

Several other subsequent publications such as the American Enterprise Institute's essay by Peter Berger and Richard Neuhaus entitled *To Empower People: The Role of Mediating Structures in Public Policy* and the 1984 special issue (Vol. 3, Issue 2-3) in the journal *Prevention in Human Services*, shows how the idea of empowerment grew precisely out of a philosophy of giving voice to the oppressed and marginalised, and how it was inherently political from the very beginning (Perkins, 2010:209).

In the mid-1980s, the concept also gained ground within the discourse on gender inequality and was consolidated as a key strategy for the feminist movement with the 1995 World Conference on Women in Beijing. Since then, the empowerment has been rapidly theorised, researched and applied in various fields, and has become central to discussions and debates surrounding development policies, strategies, and initiatives (Sales Gutiérrez, 2017:14).

However, despite the growing popularity of the term, it has often been overused and vague, lacking a clear definition and specific context of application (Perkins, 2010:207). This situation of confusion and superficiality in the use of the term is partly due to the lack of a clear and agreed definition (Adams, 2017:58)¹.

It is important to address the challenge of the ambiguity of the notion of empowerment and the lack of a definition in order to achieve conceptual clarity. At the same time, it is relevant to consider that “empowerment” cannot be reduced to a one-dimensional and static concept; on the contrary, it is a dynamic and complex concept that manifests itself in various ways depending on the different perspectives and contexts in which it is applied (Mathur & Agarwal, 2017:183).

As Rowlands, (1995:106, cited in Hegeman-Davis, 2013:4) states, «the concept of empowerment, if it is used precisely and deliberately, can help to focus thought, planning, and action in development. However, when its use is careless, deliberately vague, or sloganizing, it risks becoming degraded and valueless».

Despite these premises, there is some convergence among the authors who have attempted to define empowerment. Most of them share the idea that it is a process rather than an outcome, (Carr, 2003:8) operating at different levels and encompassing different dimensions (Kabeer, 1999:2).

The next section considers some of these definitions proposed by prominent authors, intending to explore and analyse the different dimensions and facets of empowerment.

¹ In this regard, it is important to underscore that the term “empowerment” lacks direct translation in numerous local languages.

1.1.1 Definitions

Alsop Ruth and Heinsohn Nina (2005, cited in Chauhan, & Anjali, 2014:105) define empowerment as «a person's capacity to make effective choices; that is, as the capacity to transform choices into desired actions and outcomes». In this first definition, the authors emphasise the importance of the ability to make autonomous and functional decisions for one's own life.

This very idea also appears in Mechanic (1991, cited in Zimmerman, 2000:43): «empowerment may be seen as a process where individuals learn to see a closer correspondence between their goals and a sense of how to achieve them, and a relationship between their efforts and life outcomes».

Some other authors, however, include a more “social” conceptualisation in their definitions of empowerment. One of these is Gutierrez (1990:149), who defines it as «a process of increasing personal, interpersonal or political power, so that individuals, families or communities can take action to improve their circumstances». Indeed, the emphasis here is not only on increasing individual power but also on collective power, as a means of improving livelihoods.

The following definition by Adams (2017:17) acknowledges the importance of the link between individual and collective empowerment. It points out that empowerment is not only about an individual process but also about the process through which people help each other to achieve an improvement in their own lives and in the lives of the whole community:

the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximise the quality of their lives.

Finally, the Cornell Empowerment Group (1989, cited in Perkins & Zimmerman, 1995:569) describes empowerment as an ongoing process that requires the creation of supportive environments where people feel valued and heard and where redistribution of resources can occur, ensuring equal opportunities for everyone:

[empowerment is] an intentional ongoing process centred in the local community, involving mutual respect, critical reflection, caring, and group participation, through which people lacking an equal share of valued resources gain greater access to and control over those resources.

Integrating these definitions which have helped to delineate the concept of empowerment over the years, and identifying points of convergence between them, a number of key dimensions emerge. These include the individual's ability to make effective choices that lead to desired outcomes; the link between individual and collective empowerment; the transformation of power relations; the redistribution of resources; and the processual nature of empowerment, which develops over time and requires constant commitment.

1.1.2 The main factors

A close analysis of the notion of empowerment reveals that at its core is the idea of “power”². Indeed, empowerment implies the recognition and acquisition of different forms of power, which can be divided into four key types: (Rowlans, 1997:13, cited in O'Neil et al., 2014:4).

1. Power over: refers to the ability of individuals, groups and institutions to exercise dominance and control over others (ibid.);
2. Power to: applies to the ability to make autonomous decisions and influence external conditions without domination, allowing the individual to shape their own life (Lakwo, 2007:21);
3. Power with: regards the power that emerges from collective action, from the collaboration of people to bring about change that affects the world³ (Rowlans, 1997:13, cited in O'Neil et al., 2014:4);
4. Power within: refers to the spiritual strength one possesses in relation to self-worth, self-knowledge, self-respect, and self-acceptance (ibid.);

Focusing now specifically on the concept of “power to”, for example, it becomes evident that to be deprived of empowerment is to be deprived of the power to determine the course of one’s life. On the contrary, empowerment represents a transformative

² For an interesting analysis on the challenges associated with the concept of “power” and “empowerment” see Adams’ book titled *Empowerment, Participation and Social Work* (2017:59-63).

³ This conception of power holds central importance within feminist movements (Schutz, 2019).

process aimed at restoring the ability of individuals to influence their own lives through autonomous choices and to participate actively in the society in which they live.

It is important to stress that the notion of choice inherently implies the existence of alternatives⁴ (Kabeer, 1999:2). In particular, poverty is closely linked to the idea of disempowerment, because lack of resources can act as a constraint on the range of possibilities, reducing open options and forcing difficult and unfavourable decisions (ibid.). The link between poverty and disempowerment is thus intrinsic, as scarcity of resources creates a number of barriers to self-determination and active participation in society (ibid.).

Furthermore, it could also be noted that not all decisions carry the same weight when defining “power” and consequently “empowerment”. For instance, being able to choose one’s job or how many children to have been undoubtedly more significant than having the choice of where to shop. In this sense, there is a clear distinction between first-order choices, i.e., what Naila Kabeer calls «strategic life choices» (ibid.), which have a decisive impact on people’s lives, such as choosing a partner, deciding whether to have children, where to live and so on (ivi:3). On the other hand, there are second-order choices, which are also relevant for the quality of life but are influenced and determined by the first-order choices (ibid.).

According to Kabeer, there are three factors to consider when it comes to making strategic life choices: agency, resources, and achievements (ibid.).

⁴ The following sections, dedicated to the analysis of microfinance, delve into how it can enhance people’s decision-making power. This is achieved primarily through the creation of financially accessible options thereby empowering individuals to make concrete and meaningful choices.

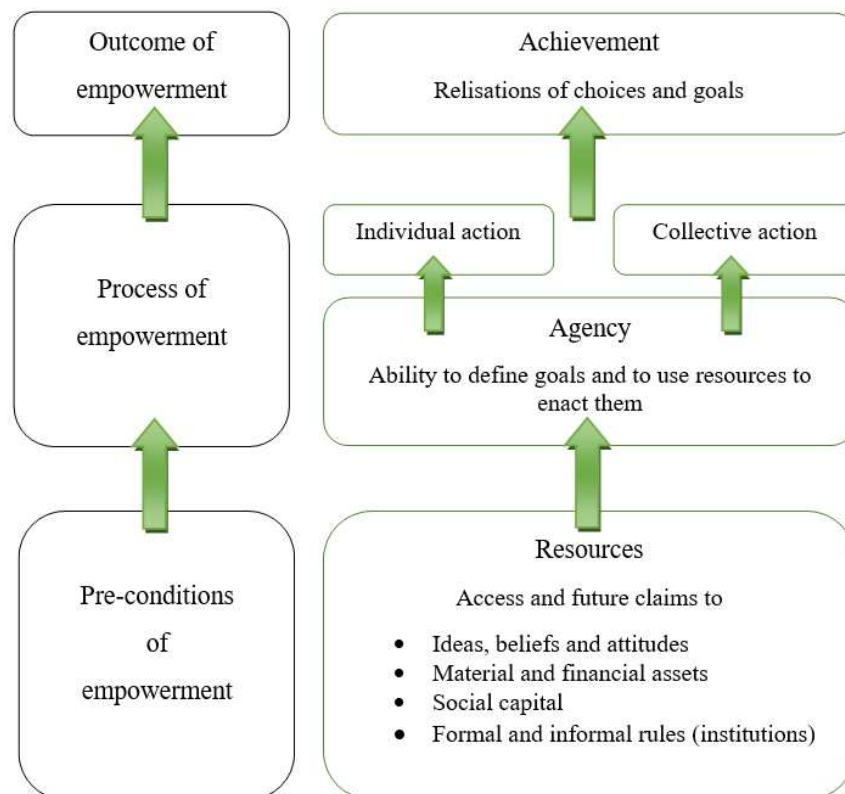


Figure 1: Conceptual model of empowerment process (adapted from O’Neil et al., 2014:6)

In this perspective, it is important to note that resources are not only limited to material goods in the conventional economic sense (represented, for example, by economic factors such as income, employment, and access to services) but also include human and social resources, which include skills, knowledge, social networks, and relationships of trust (Kabeer, 1999:3-4). These resources are acquired through interactions with others and institutions in society, such as family, market, state, and community (ibid.).

“Agency” refers to the ability to make autonomous choices and act upon those choices. It goes beyond observable actions in order to include meaning, motivation, and sense of purpose that people attach to their activities (ibid.). It reflects the inner power that each person has and can employ to pursue their goals and interests (ibid.).

To summarise, the resources available to people and their ability to make choices and act in accordance with them, are the determinants that influence the outcomes that each individual achieves (ibid.). If an individual is unable to achieve the desired goals due to external barriers that specifically affect these first two dimensions, the notion of disempowerment can be used (ibid.). Along these lines, a final definition of empowerment elaborated by Kabeer is proposed, namely empowerment as «the

expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them» (Kabeer, 2001, cited in Tandon, 2016:7).

Thus, it is understood that empowerment takes place in a setting that is strongly influenced by the social, cultural, and economic circumstances of individuals. However, this is where the central paradox of empowerment can be found: on the one hand, it is seen as an absolute concept through which people acquire power and agency; on the other hand, it is recognised that it is a relative concept because it is context-dependent; what may be considered an act of empowerment in one context, may not be so in another (Adams, 2017:59).

In order to resolve this paradox, therefore, it is necessary to take into account of the fact that it is only possible to perceive empowerment in contrast to and comparison with a preceding state of disempowerment and a subsequent state of empowerment in the specific situations. An in-depth understanding of the context and the challenges faced by the people involved is therefore crucial for assessing empowerment or for developing effective and relevant interventions (ibid.).

Lastly, it is crucial to emphasise that the idea of empowerment should not be associated with the act of «empowering the powerless», as this idea carries a feeling of paternalism and condescension, implying that those being empowered lack the inherent capacity to exercise power independently and as a result require external intervention (Najjar, 2006). Rather, the focus should be on «creating circumstances that enable individuals and communities to access and utilise their sources of power» (ibid.). This perspective recognises the inherent presence of power within each individual and, as author Patty McCord (cited in ibid.) points out, underlines the imperative of creating supportive environments in which individuals can exercise their own power, «because we took that power away from them».

1.2 Women's empowerment

For the purposes of this thesis, after examining the idea of empowerment in general, it is important to dedicate a specific section to women's empowerment, a concept that holds growing significance in international development policies (Tisci, 2020:1), not only as a means to an end but as a goal in itself (Grantham et al., 2021). In fact, it has become so relevant that it has been included in the list of Millennium Development Goals, to which many world leaders have pledged to adhere (Kheni, 2020:190). In addition, Goal 5 of

the 17 Sustainable Development Goals (SDGs) approved by United Nations Member States in 2015 includes the empowerment and equality of women. According to the UN:

Women and girls, everywhere, must have equal rights and opportunity, and be able to live free of violence and discrimination. Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large (UN, 2017, cited in Ochman & Ortega-Díaz, 2020).

The introduction of the concept of empowerment into the gender debate dates back to the late 1990s, thanks to the Indian activists of the *Development Alternatives with Women for a New Era* (DAWN) network (Visvanathan, 1997, cited in Tisci, 2020:5.2) and, from a more institutional perspective to the 1995 United Nations (UN) Conference on Women in Beijing, whose final declaration state that women's empowerment should be understood as a key development strategy (Tisci 2020:5.2).

It revolves around the goal of increasing women's ability to access components of development, such as education, rights, political participation, and health in such a way that they can gain adequate control and influence over their own lives (Ochman & Ortega-Díaz, 2020:1.2). Despite the progress made in recent decades, women continue to face many challenges and are victims of inequalities in both the public and private spheres, and it is in this context that women's empowerment assumes a prominent role.

In order to have a more complete understanding of the concept, it is important to examine the plurality of dimensions it encompasses. To this end, the table below, elaborated by Malhotra, Schuler and Boender (2002:13) in their study entitled *Measuring Women's Empowerment as a Variable in International Development*, represents an attempt to outline the most commonly used dimensions for assessing women's empowerment, based on conceptual frameworks developed by various authors. It suggests that women's empowerment needs to be considered in several areas, including the economy, society and culture, family and interpersonal relations, the legal system, the political sphere, and the psychological aspect. It is also important to note that these dimensions are broad and that within each of them, there are numerous sub-

domains in which women can gain empowerment. The table is therefore useful, among other things, in understanding that women's empowerment can be achieved in different areas independently of each other; for example, it is possible to achieve empowerment in the economic sphere but not in the relational or political one. However, some dimensions are interconnected and significantly related (ivi:14).

Dimension	Household	Community	Broader Arenas
Economic	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets	Women's representation in high paying jobs; women CEOs; representation of women's economic interests in macroeconomic policies, state and federal budgets
Socio-Cultural	Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; shift in patriarchal norms (such as son preference); symbolic representation of the female in myth and ritual	Women's literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions
Familial/ Interpersonal	Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g., later marriages, self selection of spouses, reduction in the practice of dowry; acceptability of divorce); local campaigns against domestic violence	Regional/national trends in timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such shifts; systems providing easy access to contraception, safe abortion, reproductive health services
Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations
Political	Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote	Women's involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government	Women's representation in regional and national bodies of government; strength as a voting bloc; representation of women's interests in effective lobbies and interest groups
Psychological	Self-esteem; self-efficacy; psychological well-being	Collective awareness of injustice, potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

Figure 2: Commonly used dimensions of empowerment and potential operationalization in the household, community, and broader arenas (Malhotra et al., 2002:13)

Precisely because of its multidimensionality and complexity, “women’s empowerment” cannot be reduced to a single definition. However, over the years, various scholars and activists have put forward different proposals, which are presented below with the aim of providing a more comprehensive view of the concept:

- According to United Nations Children's Fund (UNICEF) (2017:1):

Empowerment of women and girls concerns women and girls gaining power and control over their own lives. It involves awareness-raising, building self-confidence, expansion of choices, increased access to and control over resources and actions to transform the structures and institutions which reinforce and perpetuate gender discrimination and inequality;

- In Batliwala view (1994:130, cited in Tandon, 2016:8):

The goals of women’s empowerment are to challenge patriarchal ideology; to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality;...and to enable poor women to gain access to, and control of, both material and informational resources;

- According to the World Bank (2014, cited in Ochman & Ortega-Díaz, 2020:1.2), women’s empowerment focuses on agency as «the ability to make decisions about one’s own life and act on them to achieve a desired outcome, free of violence, retribution, or fear»;

- In Johnson’s words (1992, cited in Kabeer, 2017):

Women’s empowerment involves gaining a voice, having mobility and establishing a public presence. Although women can empower themselves by obtaining some form of control over different aspects of their daily lives, empowerment also suggests the need to gain some control over power structures, or to change them;

Hashemi and Schuler (1993, cited in Varghese, 2011:38) describe female empowerment through six areas:

1) sense of self and a vision of the future, including resisting negative behaviours of the husband; 2) mobility and visibility, including how women are treated when they are travelling; 3) economic security, including cash income, new skills and knowledge; 4) status and decision-making power within the household, including making purchases on their own; 5) ability to interact effectively in the public sphere, such as joining credit programmes, and 6) participation in non-family groups, such as credit programmes and solidarity movements.

Again, although there is no single definition of “women’s empowerment”, it can be observed that there are some basic elements shared by all authors who have reflected on and tried to delineate its nature.

These elements make it clear that women’s empowerment concerns several components, which can be identified as:

- Cognitive: i.e. women’s awareness as individuals and as a group, of their subordinate status and their need to be able to make decisions. This implies an analysis of the surrounding environment in political and social terms (Tandon, 2016:10-11);
- Psychological: i.e. gaining self-confidence in their ability to improve their personal and social condition (ibid.);
- Economic: the ability to engage in a productive activity that allows for some financial autonomy (ibid.).

To confirm the idea just outlined, it is appropriate to explore this issue further by looking at the two pathways identified by the United Nations Development Programme (UNDP) for achieving women’s empowerment. According to the UNDP, this process is primarily about promoting social mobilisation and collective agency. This relates to the idea that it is crucial for women, especially those in disadvantaged situations, to come together to develop the critical capacity to question their own condition and engage in a collective struggle to produce change (Sardenberg, 2008). As Stromquist (2002:32, cited in Sardenberg, 2008:23) states «a person must first become part of some collective group to develop a collective identity; but developing a sense of collective identity also leads women to mobilize». In the context of women’s empowerment, therefore, the concept of agency should be interpreted as related to «transformative forms of agency that do not simply address immediate inequalities but are used to initiate longer-term

processes of change in the structures of patriarchy» (Kabeer 2005:16, cited in Sardenberg, 2008:23).

Within the framework of women's empowerment, economic empowerment stands as a crucial component (Kaur, 2022:4). Consequently, the subsequent section is exclusively devoted to exploring the economic empowerment of women.

1.3 Women's economic empowerment

Especially since women's economic empowerment has become a global policy priority, significant progress has been achieved. However, despite these advancements, it is still urgent to address the structural barriers that limit women's economic empowerment and their full inclusion in the economic sphere (Ki Moon, 2016, cited in UN Secretary-General's High-Level Panel 2016:11).

Indeed, the gender gap in work and business continues to persist. Globally, more than 2.7 billion women do not have the same job choices as men and are more likely to be unemployed (UN WOMEN, 2018). They are less likely to participate in the labour market and are over-represented in informal employment, a vulnerable sector that does not provide them with social protection, such as pensions, unemployment benefits or maternity protection (ibid.). In addition, women on average receive lower wages than men and tend to spend much more time on domestic and unpaid work (ibid.). They generally have less access to formal financial institutions and are often victims of violence or harassment at work (ibid.).

These obstacles are deeply rooted in social, cultural, and institutional structures that perpetuate an unequal gender power structure (Secretary-General's High-Level Panel 2016:2) and create the context in which women's economic empowerment becomes crucial. One of the possible definitions of women's economic empowerment may be as follows:

a transformative process that helps women and girls move from limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to compete fairly in markets as well as the agency to control and benefit from economic gains (Bill & Melinda Gates Foundation, 2017).

However, in light of what has been said so far, for this to happen, a number of fronts that prevent women from realising their full economic potential need to be addressed and intervened upon. According to the International Centre for Research on Women (ICRW) (Golla, et al., 2018:2), these factors can be categorised as: resources (individual and community), norms and institutions.

Resources include:

- Monetary capital (ibid.);
- Human capital (such as the acquisition of vocational skills - including computer literacy and agricultural skills -, interpersonal skills - such as communication skills, teamwork -, and life skills - such as reproductive health and resilience -) (ibid.);
- Financial capital (access to and use of financial products and services such as credit and savings) (ibid.);
- Social capital (networks and mentors) (ibid.);
- Physical capital (ownership and rights to property and assets such as land, housing, and livestock) (ibid.).

Norms and institutions, on the other hand, comprise the cultures and social structures that underpin women's economic dynamism and influence the distribution and use of these resources (ibid.). Cultures include gender norms, taboos, and restrictions that influence women's roles in work and money management; social structures include legal and political institutions, economic systems, market dynamics, marriage rules, and educational systems (ibid.; Bill & Melinda Gates Foundation, 2017).

The concept of women's economic empowerment, therefore, goes beyond merely providing financial means, but requires a holistic and integrated approach that includes the analysis of the resources, norms and institutions that influence women's access to economic opportunities. This is definitely a complex process with several challenges, but significant efforts are underway to develop tools and policies to create change in this direction. With this in mind, the following sections focus on examining microfinance as a potential tool to promote women's economic empowerment.

2. From microcredit to microfinance

In order to fully understand the concept of microfinance and its link to women's empowerment, this section examines the evolution of modern microfinance, starting with microcredit. Indeed, to understand what microfinance is, it is necessary to explore the roots of microcredit, of which the Grameen model is considered to be a pioneer.

Therefore, the fundamental principles that have guided the development of the microcredit financing model are analysed, starting with the origins and foundations of the Grameen model. Its impact, particularly on women, is then briefly examined. Finally, its evolution towards microfinance - a much broader approach that is analysed in more detail in the following sections - is discussed.

2.1 Origins and foundations of the Grameen model

It is worth emphasising that despite numerous attempts, a single, universally accepted definition of microfinance remains elusive (La Torre, 2005). This is partly due to the rapid evolution of the sector, which does not allow for a clear picture of how far its boundaries extend (ibid.).

However, it is possible to contemplate a generic definition of the term, which essentially delineates it as the various financial activities involving the use of small amounts of money, with the main objective of benefiting people of low socio-economic status, who are marginalised by the conventional financial system (ibid.).

To introduce the concept of modern microfinance, an essential step is to retrace the story told by Chittagong Muhammad Yunus, Bengali economist, and banker, in his book *The Banker of the Poor* (Pelligra & Andreoni, 2009). In fact, Yunus is credited with conceiving and implementing modern microcredit, the precursor to modern microfinance. For his revolutionary intuition and contribution to reducing poverty⁵ in the world, Yunus was awarded the Nobel Peace Prize in 2006 (ibid.).

The anecdote is set in the early 1970s when Yunus visited extremely poor rural areas of Bangladesh, a country where poverty is so extreme that 40% of the citizens are unable to meet even their basic needs (ibid.). During his visit to the Jobra village, on the outskirts of Chittagong, he came across the harsh reality of the village's bamboo stool

⁵ According to the World Bank, poverty is defined as «deprivation of well-being» and includes several dimensions. First, it refers to individuals or households that do not have sufficient income to meet their basic needs but also includes limited access to essential services such as education, security, health care, clean water and others, and - for example - vulnerability to economic and environmental shocks (Azevedo, n.d:3).

women artisans, who, for lack of money to buy the raw material, are forced to surrender their production to the same supplier-seller (ibid.). By selling the stools to him at his fixed price of 24 cents and being forced to pay him 22 cents for the purchase of raw material, the artisans return home with only 2 cents a day. This was an oppressive “vicious circle” in which they were trapped (ibid.; Yunus, 2009).

So it was that Yunus made his first loan out of his own pocket - about 27 US dollars - enough to free the women artisans from the prohibitive conditions that had prevented their economic emancipation (Mestriner, 2014:4). At the same time, however, he was convinced that the problem could not be solved by acts of charity: the problem, in his opinion, lay above all in the logic of the institutions (ibid.). He therefore realised that the economic and social dynamics present in Bangladesh, whereby the poor were constantly being exploited by the rich, creating a vicious circle that led to endless poverty (ibid.), could be changed by bridging the deficiencies of the conventional financial structures towards the poorest part of the country’s population (ibid.).

Guided by this idea, Muhamad Yunus set up the Grameen Bank (or Village Bank) in Jobra in 1976: an action-research project aimed at providing micro-loans (which would then have to be repaid at a predetermined rate of interest) to farmers, microentrepreneurs and artisans to improve their productive activities (Hossain, 1988:12; Mestriner, 2014:5). The project was then replicated in five other districts of Bangladesh between 1972-82 and was transformed into a specialised credit institution in 1983: it was the first bank in the world to put all its profits at the service of the poor in order to increase the possibility of granting credit to those excluded from the traditional financial sector (ibid.).

2.2 Fundamentals of the Grameen model

The turning point of microcredit, therefore, lies in providing access to investment capital also to those people who were previously excluded a priori because they were rejected by the logic of traditional financial circuits - historically targeted at the wealthiest segments of society because of their greater capacity to repay loans and maintain savings (Murray & Boros, 2002:13). It is presented as a tool of economic adjustment, based on the recognition that the problem is structural, and that financial systems play a crucial role in the distribution of people’s opportunities for economic development (La Torre, 2009). It thus aims to counteract the tendency of finance to reproduce - or even accentuate - inequalities, and to perpetuate the “poverty trap”,

understood here as the impossibility for people in the absence of monetary resources to enter the gears of economic transactions that would allow them to improve their economic and social condition (Desogus, 2013:22).

The Grameen model developed by Professor Yunus was based on the recognition that even the poorest clients could be “bankable”; that is, able to repay both capital and interest on time. In the absence of material guarantees, financial capital was given to human capital on the basis of a relationship of trust, and herein lies the remarkable revolution of microcredit compared to previous attempts at inclusion policies (ibid.). With this model, the aim is not to promote development through humanitarian aid and charitable works but to offer low-income people equal opportunities to be able to start their own businesses independently, regaining agency and responsibility in the process of improving their living conditions and those of their community (FAO, 2022, cited in Zelalem, 2016:2).

Today, the Grameen Bank continues to provide loans that do not require collateral: cumulatively, it has provided loans totalling USD 7.59 billion, with a repayment rate of 98.32% (Yunus, 2009).

2.3 The impact of the Grameen model on women

From the very beginning, the Grameen Bank adopted an orientation focused mainly on women, who still receive around 95% of the bank’s loans (Moro Visconti, 2009:216).

Women were, in fact, in greater poverty than men, and marginalised in the labour market due to socio-cultural constraints and gender inequalities (ibid.). In addition, they also faced greater difficulties in obtaining credit, lacking property to use as collateral, and therefore seemed to be more in need of informal financial services. Moreover, there was a social argument that women, compared to men, were better clients because they were more likely to use loans for basic needs to support themselves and their families, and appeared to be better able to manage money wisely (ibid.).

The Grameen model was thus based on the idea that women’s economic well-being would also improve the conditions of the household, and at the same time strengthen women’s status within their family environment and community, reducing violence and gender discrimination (Kim et al., 2007, cited in Russo, 2020:27).

However, the benefits of microcredit per se could not, and cannot, be taken for granted (Kim et al., 2007:1795).

Access to credit for women, for example, does not automatically guarantee control over its use. On the contrary, Rahman (1999, cited in Ajwani-Ramchandani, 2017:2.5) argues that since credit is primarily intended for women, there are cases of husbands forcing them to register and then forcibly appropriating the loans (ibid.). Moreover, even in the positive scenario of women managing loans, there is a risk that challenging established gender norms - whereby it is usually the man who owns and manages the money – may increase domestic violence, or that women may be subject to strong social pressure created around the duty to repay the loan. Therefore, there are cases where women may also be subjected to the opposite effect of that intended by microcredit, and thus become disempowered rather than empowered (Mayoux, 2005, cited in Ali & Hatta, 2012:114).

As discussed below, the relationship between women and credit participation is complex. Indeed, some issues such as its contribution to reducing violence have remained unresolved (Kim et al., 2007:1795). However, as seen in the next sections, a new, broader, and more holistic approach, known as microfinance, will arise precisely from the attempt to offer possible solutions (ibid.)⁶.

2.4 The emergence of microfinance

Over time, several factors began to determine the collapse of the narrative that defined microcredit. One of these was that the loan provided through microcredit was primarily a productive loan, to be used, therefore, to undertake or support small business or agricultural initiatives. This ensured the right to development and entrepreneurship for many people who would otherwise have been excluded from these opportunities (Pallana, 2021), but it was a logic that did not lead to reaching people in extreme poverty by excluding them once again (Kabeer, 2005:4711)⁷.

More robust research on the actual use of microcredit by clients also revealed that expectations were not met for a variety of reasons, loans were not only used for productive purposes as had been intended. This was either due to the limited ability of the borrowers to use the loan in an entrepreneurial spirit, or to a more urgent need on

⁶ As demonstrated in the subsequent subchapter on “credit-plus”, microfinance has incorporated training elements within its services, serving as a complement to the financial aspect. These training elements have the potential to generate broader benefits in terms of empowerment and the reduction of gender conflicts (Kim et al., 2007:1795).

⁷ In this regard, Hulme and Mosley (1996: 113) argue that credit initiatives provide minimal direct benefits to individuals in poverty. Consequently, there is a need to explore alternative assistance strategies (not only in finance but also in other domains) that demand ongoing innovation.

their part to use the loan to satisfy the need for products for daily subsistence.

A further factor that led to the definitive collapse was the acceptance of an Initial Public Offering (IPO) by Banco Compartamos, Mexico's largest microcredit bank. In light of the huge profits that the offering had generated for Compartamos' shareholders, serious doubts were raised about the microcredit sector by the entire international development community: microcredit seemed to serve to enrich the small elite that owned and/or controlled Microcredit Institutions (MCIs), rather than to support those at the base of the pyramid (Lopatta et al., 2017, 386-387).

As a result, a lot of criticism has been raised around the idea that MCIs have strayed from their mandate of sustainable economic and financial development.

Given the need to achieve a new balance between social and commercial objectives imposed by the market (Mestriner, 2014:132), the landscape of financial services for the poorer states of society began to change.

First, there is a move away from excessive profit orientation by putting the customer back at the centre of all activities. Then there is a perceived need to devote more attention and understanding to the uniqueness, differences, and behaviour of beneficiaries, as these factors exert a great influence in their attitudes towards financial services, and in determining their needs (Ledgerwood et al., 2013:16). For example, age, life cycle, family structure, livelihoods, geography, income levels, ethnicity, religion, gender issues and previous experience of credit programmes can all influence people's relationship with financial services.

The recognition of the heterogeneity of customers, and different needs, leads to an increased focus on the importance of developing a diversity of financial providers and services: it is now necessary for financial services to change their products, services, and delivery channels so that they can be relevant to all (ivi:19). Even within the same socio-geographical context, these need to adapt to age and life-cycle differences.

Indeed, as recent research has shown, the poor tend to establish financial relationships with a multitude of formal and informal community providers, and use multiple forms of saving, borrowing and bartering (ivi:3), also according to the different needs that arise at different stages of the life cycle (e.g. building a house, being a single parent, having to provide for children's education, losing productive capacity with declining health or old age - are life cycle events that require different, and adequate, financial services -) (ivi:19).

In short, microcredit is no longer seen as the only tool that can defeat poverty, but it is beginning to be recognised that the client also has other important needs - such as savings deposits - that are necessary for his or her economic empowerment process. It is this realisation that has led to the development of a range of other specific services that, together with microcredit, constitute what we now call modern microfinance.

3. Modern microfinance

The following section delves into modern microfinance and examines its various aspects and challenges. It first looks at the profile of microfinance clients and the reasons behind their financial exclusion. Next, it examines the importance of “credit-plus” and the different types of financial providers that offer support to groups excluded from the mainstream financial system. In particular, two main categories of providers are explored: institutional providers and community-based providers. Finally, it discusses the ethical challenges associated with this alternative financial system.

3.1 The clients: reasons for financial exclusion

The term microcredit, as explained in the previous paragraphs, refers to the provision of a small amount of money on a trust basis to those excluded from the formal financial system (usually the poor in the informal sector, agriculture, and household activities) (Sida, 2004:5), so that they can establish income-generating projects. Microfinance, on the other hand, is an umbrella term: it includes microcredit, as well as a wide variety of other instruments such as micro-savings, micro-insurance, and other small-scale financial services (Rosenberg et al., 2009, cited in Ledgerwood et al., 2013:10; Mestriner, 2014:132).

It is aimed at all those who are victims of some form of financial exclusion, that is individuals who find themselves in a situation defined by the European Commission (2008:4) as:

a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.

Financial exclusion can occur for varied reasons and in different forms, which can be summarised as follows (La Torre, 2009; Moro Visconti, 2009:212; Mestriner, 2014:34; Fanta & Motsomi, 2016):

- Access exclusion: individuals who do not benefit from a fixed or sufficiently high income are unable to provide sufficient material security according to the criteria of financial intermediaries (ibid.);
- Geographical exclusion: in certain areas, especially in those that are not densely populated, in isolated rural areas, or with a high level of risk, financial institutions have little presence and/or are difficult to reach (ibid.);
- Self-exclusion: economically or socially disadvantaged people exclude themselves from the financial system due to a lack of financial literacy or a perceived inadequacy with respect to the conditions set by financial intermediaries. The situation is aggravated by the demand for detailed personal or business-related documentation and pre-established and complicated standardised procedures (ibid.);
- Political exclusion: people who are excluded from the socio-political system are consequently excluded from the financial system because they are not registered. These can include, for example, immigrants (ibid.);
- Conditional exclusion: people with low incomes can hardly afford the costs and conditions associated with the use of certain financial instruments (ibid.);
- Marginal customers: certain segments of the population, due to their precarious economic and social status, constitute a low target group for financial intermediaries and are therefore not considered (ibid.);
- Induced exclusion: some people find themselves in a situation of over-indebtedness as a result of the financial institutions' strong incentives to access credit and are thus excluded from the possibility of applying for further credit in situations of real need (ibid.).

The condition that manifests itself most strongly is exclusion from basic banking services. The burden of not having a bank account is mainly due to the widespread use of services that can only be accessed through a bank account: sending and receiving payments, cashing cheques, or paying utility bills and others (Mestriner, 2014:28).

On the other hand, the second form of exclusion - already discussed in detail in the previous paragraphs -, is manifested in the inability to access sources of finance. The

inability to obtain credit leads to the inability to undertake income-generating initiatives or to meet social welfare needs and therefore, to improve one's lifestyle. Those excluded are often forced to turn to informal intermediaries and, in the worst cases, usurers (ibid.).

Then there is exclusion from savings services and products, which at best means not having savings for difficult times such as illness, drought, floods or, when one manages to accumulate some money, not having a safe place to deposit it (ibid.).

Finally, exclusion from insurance services appears to be less relevant, especially for people in developing countries (ivi:29).

3.2 The importance of credit-plus

As mentioned earlier, microfinance is committed to financial inclusion, a challenge that is part of the broader challenge of social inclusion. Indeed, the ultimate goal is to integrate people living in marginalised situations into society. However, the objective is not only to widen access to financial services, but also to ensure that they bring concrete benefits.

In line with this objective, over the last two decades, microfinance has begun to expand the scope of its financial services to encompass non-financial services. These embrace for instance, training courses for clients, including those aimed at financial and entrepreneurial literacy, savings and debt management, business administration, as well as group dynamics, and courses such as agroforestry or gender dynamics awareness, and much more (Desogus, 2013:35; Khan & Ullah, 2017:239). This is a new approach, called "credit-plus", which is the set of non-financial trainings, activities and services provided by Microfinance Institutions (MFIs) in conjunction with microloans (Hurni & Osman-Elasha, 2009 cited in Caretta, 2014:2). The financial services that are offered are no longer seen as a simple "delivery transaction" as is often the case when third sector organisations (non-profit or non-governmental) or private entities operate through donations and humanitarian aid, but instead the importance of active involvement and sustained client support is recognised as the only way to achieve radical and revolutionary effects (Mestriner, 2014:17).

Microfinance is therefore also a cultural revolution because

[...] this is a financial system of support for the social and economic development process that starts from radically different assumptions than the traditional ones and insists on a process of involvement that starts from the bottom but is bi-directional (Pelligra & Andreoni, 2009).

As has already been said about microcredit, a special relationship of trust and reciprocity is established between the actors involved in financial transactions. In this dynamic, the parties no longer play the role of beneficiaries and clients but recognise each other as persons with whom they can enter in a relationship. This fiduciary relationship, therefore, restores the dignity of the people involved, who no longer feel like recipients of support, but as active and responsible part of their own financial choices and actions (ibid.).

3.3 Financial providers in microfinance

Over the years, the participation of financial intermediaries in microfinance programmes has increased, partly as a result of the extension of microfinance to new categories of beneficiaries and a more articulated product offering.

Financial service providers can generally be divided into two macro-categories: institutional providers on the one hand, and community-based providers on the other. It is important to recognise that both have positive and negative aspects. For instance, community-based providers are more flexible and convenient but generally provide less stability and reliability to their clients due to a lack of security structure, thus also resulting more vulnerable to destabilising events (Ledgerwood et al., 2013:149-150).

3.3.1 Institutional providers

Institutional providers are the ones with the most formal nature, and they differ in their organisational and governance structure, the types of products they offer, their legal form and their supervision by the authorities. Most of these providers operate by granting loans, however not all of them offer insurance as a product, which remains a function largely reserved for insurance companies.

In summary, institutional-type providers can be divided into (ivi:172):

- Banks: these include different types of banks, including rural, postal, state, and commercial banks. In Latin America, East Asia and the Pacific region, banks are the main providers for most people who receive a loan from an MFI;

- Non-Bank Financial Intermediaries (NBFIs): these include specialised credit companies - such as finance companies, consumer credit companies and others, insurance companies, and leasing companies. NBFIs are the main providers of loans in sub-Saharan Africa and South Asia;
- Non-governmental Organisations (NGOs): including well known examples such as ACCION International or Opportunity International. From having a primary role in providing microcredit as a microfinance service, NGOs have in recent years given way to other providers, such as banks or NBFIs;
- Financial cooperatives: these types of intermediaries are also referred to as Savings and Credit Cooperatives (SACCOs), savings and loan associations, or credit unions (Mestriner, 2014:135).

3.3.2 Community-based providers

As noted above, institutional providers are not the only providers of microfinance services. In fact, especially in some parts of the world and particularly in sub-Saharan Africa, community-based providers are widespread (Global Index, 2012, cited in Ledgerwood et al., 2013:149). They belong to informal finance, which differs from formal finance in that, among other things, it disregards strict supervisory rules, classic income and risk assessment schemes, and provides financial services without a licence from the authorities. Its organisational structure is complex and observes the recognised traditions and customs of its community (Desogus, 2013:32).

Community-based providers offer flexible services and are easily accessible both in terms of proximity and use of services (requiring minimal administrative procedures, low administrative costs, and flexible terms) (Ledgerwood et al., 2013:149). At the same time, however, they have a limited product offering and are more vulnerable to shocks than institutional providers.

The New Microfinance Handbook (ivi:29), distinguishes between two main categories of informal financial service providers: individuals and community-based groups⁸. It is therefore interesting to delve more closely into the identity and function of each of these

⁸The purpose of this section is to provide a general overview, without going into specific details, of the main categories of informal financial providers. A more detailed explanation focusing specifically on the VSLA methodology (which falls under the category of facilitated groups according to this subdivision) is provided in the next chapter.

providers, who in industrialised countries would be part of what is commonly referred to as the “shadow economy”⁹.

- Individuals: they include moneylenders, deposit takers, pawnbrokers, traders, shopkeepers, and friends and family (that are the most common suppliers within the informal sector in all developing countries but especially in sub-Saharan Africa)¹⁰ (ibid.);
- Community-based groups¹¹, including:
 - Indigenous groups: they play an important role in providing basic financial services in remote and underserved areas, becoming very successful in densely populated areas such as slums. One of the characteristics that distinguishes indigenous groups - but generally all indigenous providers - from facilitated groups is that the former originates within communities without any external input or training, whereas the latter are groups that receive external training and/or support (usually from NGOs or the government). They are easily accessible as there are no particular barriers to entry. The strength of these operators lies in the very nature of a group: members know and rely on each other, pooling small amounts of money into larger sums. The predominant types of indigenous groups are:
 - a. Rotating Savings and Credit Associations (ROSCA): these are groups of individuals who meet on a regular basis for a certain period of time (usually about a year) for the purpose of pooling savings. At each meeting, the entire sum is given to a member. Once the capital has passed from the hands of all members in turn, the group decides whether to disband or start a new cycle.
 - b. Accumulating Savings and Credit Associations (ASCA): this is a more structured evolution of the ROSCA. The members of the group accumulate a common capital (by periodically

⁹ Kelmanson et al. (2019:5), citing Schneider and his coauthors define "shadow economy" as «mostly the legal economic and productive activities that are deliberately hidden from official authorities and that, if recorded, would contribute to GDP (excluding illegal or criminal activities, and do-it-yourself, charitable or household activities)».

¹⁰ Demirgüç-Kunt and Klapper (2012, cited in Ledgerwood, 2013:151) report that in sub-Saharan Africa 29% of adults report having friends and family as their only source of loans.

¹¹ It is interesting to observe that in different cultures these groups take on different names and missions, but are similar in structure and protocols.

depositing money), the purpose of which is to provide loans that must be repaid within an agreed period and with an interest fee that represents the surplus of the common treasury. At the end of each cycle there is a distribution of the profits (consisting of the members' deposits, plus interest) among all the members of the group (ivi:154-155).

- c. Informal micro-insurers: these are community organisations owned and managed by the members, who may be a few families or thousands. They set the rules, contributions, and benefits. Among the most common forms are burial societies and stretcher clubs, where members pay regular contributions, and are reimbursed in the event of bereavement in the former case and illness in the latter. In both cases, however, the risk of fraud is high because, since they do not have a licence, there is a risk of leaders running away with the money (Churchill & Frankiewicz, 2006, cited in Ledgerwood et al., 2013:156).
- Facilitated groups: these groups take the form of ROSCAs, ASCAs and informal micro-insurers but, as mentioned previously, the difference lies in the facilitation these groups receive. Facilitated groups are indeed self-managed, but they receive initial support in the form of training and capacity-building support, most often from NGOs or external agencies in order to improve group governance, record keeping and financial security. An example among them are the VSLAs (Ledgerwood et al., 2013:156-157).

3.4 Ethical challenges of microfinance

As seen above, the evolutionary history of microfinance has seen enormous progress, although achieved slowly and not without setbacks. This has led microfinance to be, today, one of the most popular development instruments involving all the main actors of international cooperation.

Bearing in mind the cultural relativism of the concept of “ethics” and emphasising the reference in this case to the meaning the term takes on in the Western world, we pose the question of whether microfinance can be included in what is referred to as “ethical

finance”. To this end, it is crucial to accurately define what is meant by “ethical finance”.

Despite the fact that there are no explicit criteria to delineate its boundaries precisely, “ethical finance” is generally understood as «a model that focuses on the basic mechanisms of traditional finance such as intermediation, the collection of savings and the granting of financing, while at the same time taking care of the moral values that accompany them» (Mestriner, 2014:14). It is therefore interpreted as a model that considers not only financial effects, but also all those non-economic effects that are often considered marginal - e.g., social performance and impacts on the environment and the territory - but which arise from economic choices (ivi:15). In this regard, Nazzareno Gabrielli, Deputy Director of Banca Etica states that

[microfinance must overcome] the challenge of keeping connected the two dimensions of those who act within the perimeter of ethically oriented finance: generating an economic value capable of making microcredit activity sustainable without depending on extraordinary philanthropic factors; and the ability to generate an environmental and social value through their action (Gabrielli, 2021).

In order to speak in terms of ethical finance, therefore, the financial relationship that is created must also respect these principles. Microfinance emerges as a practice that meets these requirements, mainly due to the inherent nature of its operations, which are based on a relationship of trust and transparency. The ethical values of this system, based on trust in the people to whom loans are granted, are also remarkable when compared to the classical scheme based on charity. Indeed, if we consider only the economic aspect (ignoring the factor of capital lent and to be returned) the two may appear comparable, but the gap widens substantially when analysing the consequences on a social level: in the adopted microfinance scheme, in fact, the individual is empowered, and acquires greater dignity and consideration of his or her own potential (Mestriner, 2014:18). Moreover, the very objective of microfinance which, using the words of Roberto Moro Visconti (2009:214), we can identify as

that of reducing poverty with a self-sustaining mechanism, without requiring continuous donations that often spoil and at the same time humiliate the poorest,

emptying - especially in recessionary and cyclically adverse phases - the pockets of donors [are easily classified as ethical].

However, it is indeed the aspiration to total self-sufficiency (which appeals to the goal of guaranteeing sustainability and continuity of services to its clients) that has raised significant ethical questions about microfinance.

One of its most debated dimensions is in fact the very high monthly interest rates applied to loans. These rates, which normally range from 1.5% to 4% (ivi:216) (much higher than those of formal financial institutions), have raised quite a few doubts about a financial system that should favour access even for the poorest. Nonetheless, the costs acquire significance if and when one considers the nature and peculiarities of the products offered: the quest for full financial independence from external aid, the high number of small loans to be managed, the challenges of collecting deposits, the costs of loans based on fiduciary relationships, credit losses, the lack of adequate structures, and the lack of a stable network (ibid.). Moro Visconti (ivi:217) in this regard highlights that while high interest rates pose a significant challenge for the poor, the favourable profitability and margin generated by these loans often create a beneficial cycle for all parties involved. Moreover, he suggests that technology can play a crucial role in reducing transaction costs and subsequently lowering interest rates (ibid.).

However, the ethical challenges that microfinance has faced and continues to face include further dimensions.

In its beginnings, microfinance was criticised for its lack of consideration of market realities (Bateman, 2018). The initial microcredit model advocated by Yunus was criticised for promoting micro-enterprises without adequately considering local demand boundaries (ibid.). This often led to increased competition, lower wages, loss of jobs, and instances of corruption and social conflict (ibid.).

Furthermore, it has become evident that the microcredit model has failed to address the real financial obstacles that individuals face by focusing on the supply of credit rather than on the fundamental basis of poverty, which often stems from inadequate access to financial resources needed for essential goods and services (ibid.).

Another ethical challenge resulting from the over-commercialisation of microfinance

has been the pursuit of profit maximisation, often at the expense of beneficiaries' ability to repay (ibid.). This way of lending has led to cases of over-indebtedness, with long-term repercussions on the lives of those involved (ibid.).

Finally, another criticism it has been subjected to is that it has hindered sustainable economic development and growth (ibid.). By focusing its efforts on expanding the informal sector and feeding non-productive micro-enterprises, microfinance has sometimes hindered the progress of more productive small and medium-sized enterprises (ibid.).

In conclusion, microfinance has encountered a multitude of ethical dilemmas that question its effectiveness as a tool for sustainable development and poverty reduction, particularly in relation to the broader effectiveness of microcredit within the macroeconomic framework (ibid.). These challenges underscore the imperative to adopt a more cautious and responsible approach to microfinance, aimed at averting potential long-term negative impacts on the communities it seeks to support.

4. Microfinance as a tool for women's empowerment

This subchapter concisely outlines the role of microfinance in promoting women's empowerment according to the literature. The first section examines the challenges related to women's financial inclusion and anticipates the importance of considering the gender dimension within microfinance, recognising the empowerment potential it offers women. Subsequently, this idea is explored by highlighting the need for the development of financial services that consider the specific needs of women, and the importance of “credit-plus” as a complementary service to support women in various aspects of their lives.

4.1 Financial inclusion of women: challenges and opportunities

As mentioned earlier in this thesis, women are often disproportionately vulnerable, and unequal gender roles affect their access to and control over income and assets, as well as limiting their access to financial services.

During the 1990s, institutions such as the Grameen Bank, FINCA and ACCION progressively turned their attention to women, enabling them to gain wider access to financial services, mainly through the distribution of small loans (Harti & Mayoux, 2009:8). This was also because women had proved to be better savers than men,

directing financial resources towards the well-being of the family rather than personal needs. Furthermore, an greater role for women in the economy would have played an important role in their empowerment and had been shown to have a significant impact on reducing poverty on a broader scale, with positive effects on economic growth and social welfare (ibid.:6).

However, as noted previously, the access to credit that these organisations began to provide did not in itself prove sufficient to ensure women's empowerment.

One of the reasons cited is that men take out loans instead of women or negotiate them on their behalf (ivi:11). This is a particularly common situation in South Asia and parts of Latin America, where, according to some surveys, the majority of women take out loans on behalf of their husbands (ibid.). For instance, a study by Goetz and Sengupta (cited in ivi:12) in Bangladesh found that out of 275 women, only 17.8% had full control over loans, while 21.7% had no control at all. In contrast, another study of 26 women in the same country showed that 68% of the loans granted to women were used by their husbands or sons (Basnet, 1995, cited in ivi:12).

Moreover, even when women manage to use the loans for their own activities, their ability to increase their income is limited by several factors. Firstly, women generally receive smaller loans than men¹² (ibid.), which means less initial capital available to start or develop economic activities. Women also find it difficult to access additional funds for investment, which may be available to men (ibid).

In addition, the burden of household and other family responsibilities, which often fall on women and are unpaid, limits the time they can devote to economic activities and investments (ibid). Access to credit - and thus an increase in women's contribution to family income - therefore does not necessarily guarantee actual benefits or changes in their well-being or in gender relations in the household; and economic emancipation is not automatically accompanied by improvements in social and political empowerment (ibid.).

However, this does not imply that attempts to target women should be abandoned because of the difficulties posed by structural gender dynamics. On the contrary, it is necessary to recognise that traditional microfinance modalities may not be sufficient to

¹² Mayoux (2002:22), in this regard, states: « Most discussions of loan size have asserted that women need smaller loans. Although this is true for initial access and for very poor women, there is a danger of 'ghetto-ising' women within small loan programmes. There is also evidence of prejudice by male staff against granting larger loans to women».

overcome gender inequalities and promote women's empowerment (Mayoux, 2002: 76). It is important to question the supposed automatic benefits that microfinance offers to women, not because microfinance itself is the problem, but because its "best practices" have long been dominated by concerns about financial sustainability (ibid.). It is crucial to start from this very limitation in order to encourage the search for new approaches that will lead to the development of services specifically adapted to women's needs in the financial context. Recognising its potential to contribute to women's empowerment at several levels, the most modern microfinance approaches aim to respond to this very need (ibid.). Indeed, microfinance may have considerable potential to trigger a «virtuous spiral» in which women's economic empowerment, well-being and social and political empowerment are mutually reinforcing, as can be seen in the figure below (Harti & Mayoux, 2009:8).

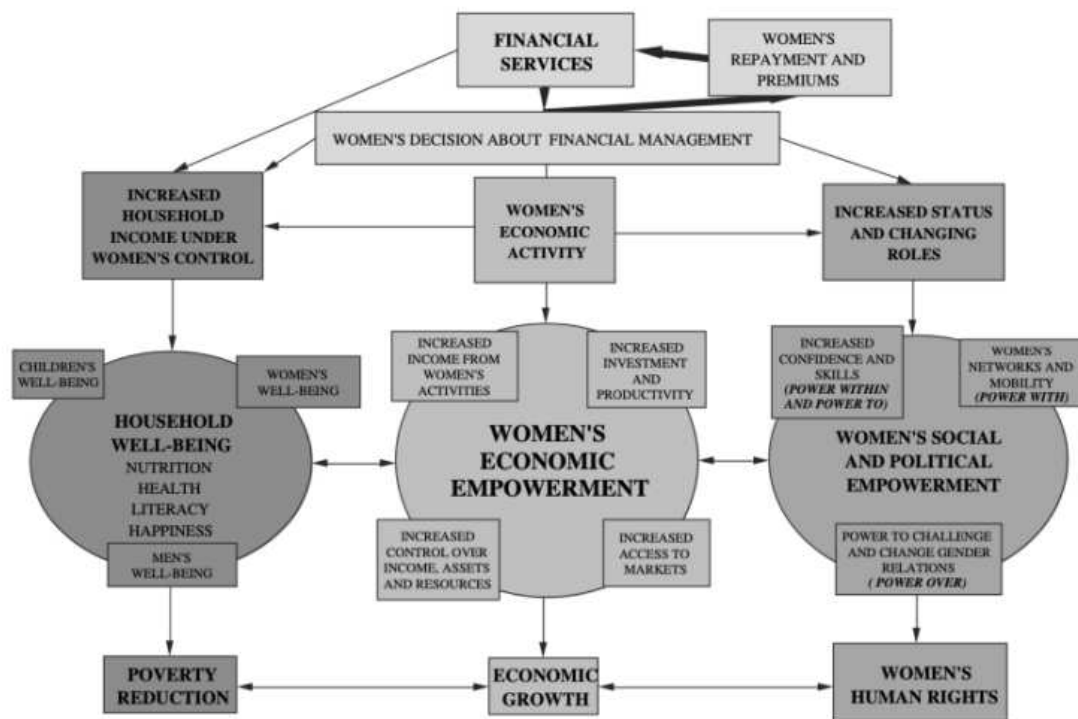


Figure 3: Microfinance and women's empowerment: virtuous spirals (Harti & Mayoux, 2009:9)

4.2 Gender mainstreaming

In order to leverage this potential, it is crucial for microfinance to take into account the gender inequalities that exist and shape the reality. It is necessary to consider these structural factors because they place women in a unique position, making the design of

services tailored to their needs and circumstances indispensable (Harti & Mayoux, 2009:5). Unfortunately, financial interventions often tend to treat men and women as generic clients, overlooking gender specificities, assuming that the services provided will work equally well for both. However, it is important to recognise that service design is rarely gender-neutral and inevitably has a positive or negative impact on gender inequality (ivi:21). This underscores the necessity for microfinance to actively consider the gender dimension in its services and products design, aiming to contribute to women's empowerment (ivi:5). Transforming microfinance into an effective gender strategy entails more than simply increasing access to income, credit, or micro-insurance. Rather, it requires the adoption of effective methodologies that design gender-based services, as well as the promotion of structural and cultural changes within MFIs (ibid.:16), stemming from a strategic reflection on how to integrate gender and empowerment issues (Mayoux, 2000:26).

Addressing gender issues will thus require not only a strategy to mainstream gender equality of access, but also strategies to ensure that this access then translates into empowerment and improved well being, rather than merely feminization of debt or capturing women's savings for programme financial sustainability (ibid.).

To promote women's empowerment in microfinance, it is crucial to move beyond purely economic considerations and address power dynamics and various forms of social, cultural, and political gender-based discrimination. This requires gaining "client knowledge" and involving women in decision-making and product development processes (ivi:25), to eliminate default assumptions and treat women as individuals capable of making their own autonomous decisions and identifying their own needs. A true empowerment strategy in microfinance must necessarily be defined by the women themselves, rather than imposed by external agencies (Mayoux, 2000:26).

In response to these goals, many NGOs and MFIs today increasingly offer separate financial interventions for men and women or complement financial services with non-financial services (Harti & Mayoux, 2009:38), commonly referred to as "credit plus", as already mentioned in the previous section of this thesis. These may include literacy and training programmes, as well as initiatives to raise awareness on health and HIV, women's rights, and gender relations and violence (ibid.). However, in most cases,

programmes addressing women's issues, gender concerns, and empowerment are limited to a very narrow range of services and not integrated in services involving both women and men (Mayoux, 2000:34).

The positive impact of "credit-plus" model is generally particularly evident among women beneficiaries, but it is not enough to simply integrate non-financial services as a standard addition. Rather, it is necessary to carefully consider, involving the women themselves, what their specific needs are, and which programmes can actually support their empowerment¹³ (Mayoux, 2002:79). In the past, certain support services, including gender awareness-raising services, have proven to be expensive and not very effective. However, financial institutions lacking such resources can collaborate with other service providers to reduce costs, and with improved design, these services can become more effective and beneficial (Mayoux, 2000:35).

Moreover, it is also crucial to stress that in addition to gender mainstreaming in microfinance, it is also necessary to develop specific strategies targeting poorer and marginalized women who are often excluded from microfinance programmes that many times focus on existing women micro-entrepreneurs. It is also important to explore ways in which providing complementary microfinance services to men can challenge gender inequality, such as through awareness-raising programs on gender dynamics, domestic violence, and women's rights that also involve men (ivi:57).

In conclusion, it is significant to highlight the interplay and complementarity among all these aspects. Gender mainstreaming measures should complement gender-specific services, and both should be integrated to the provision of financial services to create a synergetic approach (Harti & Mayoux:42). It is not a matter of substituting one for the other, but of combining these services to maximise the positive impacts on women's empowerment.

CHAPTER II

INTRODUCTION TO KARAMOJA SUBREGION AND VSLA METHODOLOGY

1. Country background: Uganda

¹³ This is also because women's preferences and needs vary significantly from context to context and even within the same environment.

The initial section of the chapter, which focuses on microfinance for women in Karamoja, provides a brief overview of Uganda, with a particular focus on the situation of women. Therefore, the first part begins with a brief review of Uganda's colonial and post-colonial history to provide a general historical context, focusing on changes in women's roles both socially and economically. Subsequently, the focus shifts to the role of women in the country today, focusing on key aspects such as political participation, employment, educational and economic opportunities, health, and gender-based violence.

1.1 Geography and history: focus on the evolution of women's role

Uganda is located in east-central Africa, bordering South Sudan to the north, Kenya to the east, Tanzania and Rwanda to the south, and the Democratic Republic of Congo to the west (Britannica online, n.d.). Its territory is crossed by the equatorial line and includes a large portion of Lake Victoria (ibid.). A distinctive feature of the country's geography is the presence of numerous lakes and rivers, which make up about 20% of the territory (ibid.). In addition, Uganda hosts a small portion of savannas and equatorial forests¹⁴.



Figure 4: Location of Uganda within Africa¹⁵

The state's current border configuration is the result of rivalries between the British, German, and French colonial powers for control of Africa and the source of the Nile River (ibid.). However, it is important to note that Uganda, despite being a relatively

¹⁴ Much of southern Uganda has been deforested (British online, n.d.)

¹⁵ Self-processing of a map sourced from <https://worldmapblank.com>

“young” country, has a rich and complex history that has its roots in pre-colonial times (Focsiv, 2018).

Before the arrival of European colonisers, Ugandan territory was inhabited by several ethnic and tribal communities, including the Acholi, Bantu, Baganda, Langi and Karamojong each with their own cultural traditions, social structures, and political systems (Mori et al., 1937; D'Onofrio & Previtali, n.d). Some of them organised themselves into separate kingdoms, although none of them managed to establish absolute dominance over the territory until the 17th century, when the Buganda kingdom, from which Uganda takes its name, emerged as a dominant power in the region (ibid.).

During the colonial period, which began in 1894, British influence spread throughout Uganda, bringing profound changes in the political, economic, and social spheres, including those concerning the role of women in society. According to Smock (1997: 181 cited in Tamale, 1999:9) «colonial policies had a rather important influence on sex role definitions and opportunities for women».

An important turning point was the 1900 *Buganda agreement*, which caused a substantial change in the family production system that was in place before the arrival of the colonisers (Wakoko, 2003:17). Before colonisation, men and women contributed to production for consumption, but with the agreement, the British pushed men to participate in the production of commercial crops and industrial activities, while women were mainly involved in household production and non-monetised activities¹⁶ (ibid.). Moreover, colonial fiscal policies led to an increasing need for money, pushing men to emigrate while leaving women with the increasing responsibility for domestic and family activities. This generated an increasing division of labour between the sexes (ibid.) and a marked subordination of women due to their exclusion from wage labour (Tamale, 1999:8), which resulted in a decrease in their status compared to men (iv:9). Also at the political level, during the colonial period, the colonisers transferred their male-dominated view of politics, completely ignoring the political role of women (ibid). Furthermore, they promoted the idea of men as public actors, and women as executors of private roles (ibid).

¹⁶ The agreement also reinforced gender inequality in the control of land. Before colonialism, land was a common good and married women had rights to cultivation and possession of the fruits of labor (Redattore Sociale, 2010). With the agreement, control of the land went to the chiefs and the crown (ibid.).

The intensification of female labour in peasant economies released male labour for the production of cash crops...Their [women's] productive labour was intensified to ensure the subsistence basis of labour reserve areas while their reproductive labour ensured the maintenance and reproduction of labour power at no cost to the capitalist wage (Roberts, 1984:176 cited in *ibid*).

In 1962, Uganda achieved independence through a fairly peaceful process, which involved negotiations between colonisers and the male elite of indigenous politicians (*ivi*:13). During these negotiations, women were completely excluded despite their protests and, as a result, had no say in redefining the political structure of the country. Uganda then became a parliamentary republic, with Milton Obote as the executive prime minister and King Mutesa II of Buganda as ceremonial president and head of state (*ivi*:14). The fact that women were excluded from any negotiations for independence relegated them to an extremely marginal role in this phase of the country's history, despite the fact that they had been granted full voting rights (*ibid.*). The first constitution issued by this government contained no reference to gender equality or specific provisions to guarantee women's rights (*ivi*:138).

In 1966, Prime Minister Obote abolished the constitution and the presidency of the Buganda monarch by seizing power through a coup d'état (Legget, 2001:1-3). In 1967, the promulgation of a new constitution permanently eliminated the sub-regional monarchies and initiated the unitary republic of Uganda (Britannica online, n.d).

During 1971, army officer Idi Amin overthrew the Obote government and established a brutal dictatorship. He suspended the constitution and implemented a regime characterised by oppression, corruption, human rights violations, and civil war. During his regime, he suppressed all forms of freedom, including women's organisations, which were abolished in 1978 (Legget, 2001:1-3).

In 1986, the politician Yoweri Museveni led a rebellion and took control of Kampala, ending Amin's regime (*ibid.*). Since then, Uganda has experienced relative political and economic stability (*ibid.*) - also because, despite the fact that all political freedoms, association, and expression are guaranteed by the constitution promulgated in 1995, the country is in fact facing authoritarian rule (Treccani online, n.d.). Museveni's government introduced some reforms to improve the situation of women in Uganda (*ibid.*). The promulgation of the constitutional charter in 1995, for example, introduced

provisions on gender equality that created the basis for several laws and policies to promote women's rights and gender equality (Legget, 2001:1-3). However, much of the progress achieved in Uganda in terms of gender equality remains purely formal, limited to the adoption of laws and policies with no real impact on women's lives (ibid.).

1.2 *The current situation of women in Uganda*

The current situation of women is therefore characterised by a combination of ongoing progress and persistent challenges. Although, as has been noted, the country has made progress in promoting women's rights and gender equality, many issues remain to be addressed.

1.2.1 *Political sphere*

Politically, Uganda's 1995 constitution together with the Local Government Act of 1997 introduced measures to increase women's political participation in government (Economic Policy Research Centre EPRC, 2021:6). According to the latter, in fact, women should make up one-third of local councils, committing Uganda to ensure women's effective representation in formal politics (ibid.). However, despite these efforts, the presence of women in local governments does not automatically translate into power to influence policy decisions or true representation in official positions of responsibility (ibid.). In subsequent years, the Ugandan government, under the leadership of President Museveni, has since made a number of different commitments to promote gender equality and foster women's political participation (ibid.). For instance, the *UN Economic and Social Council resolution 1990/15*, which called on governments, political parties, and representative groups to ensure a minimum of 30 per cent presence of women in leadership positions; the *1995 Beijing Platform for Action*, which outlined strategic goals and measures to promote women's participation in power and decision-making processes (ibid.). In addition, the 2003 UN General Assembly resolution on women's political participation (A/RES/58/142) called for gender balance in all public positions and urged governments to take measures to promote equal opportunities for women in political competition (ibid.). Uganda then joined the SDGs in 2015, including Goal 5 to achieve gender equality and empower all women and girls. A further significant step was taken in 2016, with the introduction of the *East Africa Gender Act*,

which established the obligation to respect gender equality in power and decision-making, with the goal of achieving 50% balanced representation for both sexes (ivi:8).

Despite these commitments and legislative measures, a deeper analysis of the Ugandan reality reveals that a strong male dominance persists in all political spheres in Uganda. Women's representation in the political leadership (which is still dominated by men) does not necessarily translate into real decision-making power or influence over decisions that affect women themselves and that could effectively change their living conditions (EPRC, 2021:27). This situation is intrinsically linked to patriarchy, a system of cultural values and norms deeply embedded in Ugandan society even today (Stiftung, 2018:50). Factors such as women's limited financial control, the widespread perception that men are better suited for leadership roles, low levels of education and the greater burden of domestic responsibilities on women contribute to limiting their ability to effectively influence political decision-making (EPRC, 2021:27).

1.2.2 Economic participation

According to the latest statistics available from the World Bank - for the year 2019 -, about 42.2% of Uganda's population lives in extreme monetary poverty, below the International Poverty Line (The World Bank, 2023a:1). The majority of these people reside in the northern and eastern parts of the country - particularly in the Karamoja area - (Owori, 2020:4), and they are women. Although Uganda has made progress in narrowing gender gaps in some economic indicators (The World Bank, 2021:3.1), such as increasing women's participation in the labour market from 62% of women and 77% of men in 1990, to 67.6% of women and 72% of men in 2022 (The World Bank, n.d.b), women in the country still face significant gender disparities in terms of access to employment sectors, entrepreneurial opportunities, financial resources, property rights and access to economic resources, factors that affect their economic security. In addition, potential labour force data indicate that in 2019/20, 31.3% of women aged 14-64 wanted employment but were limited by lack of job opportunities, compared to 21.3% of men (ibid.).

Another relevant aspect is the gender inequalities in education, which lead women towards occupational segregation by excluding them from the most qualified and high-paying jobs (ibid.). Female youth are in fact less likely to complete school than boys

(25.1% of girls only complete lower secondary school, according to 2017 data) (ibid.). This phenomenon is fuelled by persistent gender norms that facilitate male education, paid work, and leadership (ibid.). At the same time, such norms allow child marriage and pregnancy at a young age, putting girls' future income and overall well-being at risk (ibid.). The lack of education limits Ugandan women's access to the most productive sectors of the economy. The majority of them work in subsistence agriculture and spend significantly more time than men on unpaid domestic work¹⁷ (ibid.). In addition, women are more likely to have vulnerable employment in the informal sector (81% for women, 67.8% for men), which translates into less likelihood of obtaining formal employment contracts, social protection, and safety nets to cope with economic shocks (ibid.).

Women in Uganda also continue to face challenges regarding access to and control over other natural resources, such as forests, water, and mines. Furthermore, the full enjoyment of the right to land¹⁸, is still a critical issue for women (Ellis et al., 2006:51). Throughout history, Ugandan women have faced significant restrictions in their ability to own land, often having limited or no access to it (ibid.). Although the constitution recognises women's right to property and inheritance, and the 1998 *Land Act* introduced measures to promote greater gender equity in this area, cultural norms and traditional practices persist in limiting women's access to land¹⁹ (ibid.). Furthermore, many women are unaware of their rights to land ownership or are unfamiliar with the legal procedures required to access it. In addition, divorce-related rules limit women's control over land ownership (ibid.).

In addition to the land issue, women in Uganda also face challenges related to accessing financial services, especially in the formal sector, with the majority of excluded women residing in rural areas (Financial Sector Deepening Uganda FSD, 2018:4). Many of them face difficulties in obtaining loans due to requirements such as collateral or guarantees, as well as low financial literacy that limits their understanding and navigation of the financial system (ivi:8). Moreover, gender discrimination may

¹⁷ Women are reported to spend 1.9 times more time on unpaid domestic and care work than men according to data collected between 2010 and 2019 (The World Bank, n.d.b).

¹⁸ 27% of the population in Uganda support unequal land rights, with peaks of 54% in the North Central sub-region (including Karamoja) (OECD, 2013:7).

¹⁹ For example, in some communities the patrilineal inheritance system applies, whereby land passes to the man's relatives (Government of Uganda 2001, cited in Ellis et al., 2006:51) or often, although there is an amendment requiring the man to have his wife's consent before disposing of the family land, this does not happen.

contribute to higher interest rates (ibid.). Women face a lack of adequate financial services and thus support to start or expand their businesses, develop entrepreneurship, or invest in profitable activities (ibid.). However, one of the most important barriers is the perception of financial services as expensive and unreliable (ibid.).

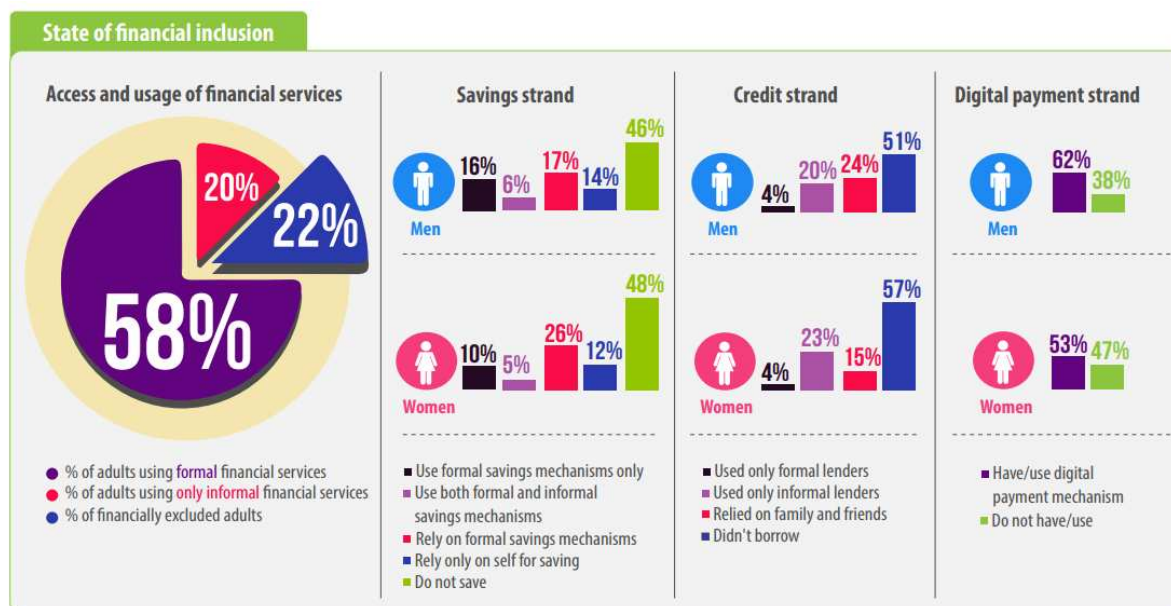


Figure 5: State of financial inclusion in Uganda (FSD Uganda, 2018: ii)

1.2.3 Gender-based violence and social impact

Despite efforts to combat gender-based violence in Uganda, it remains an extremely serious problem that requires a thorough solution that addresses its underlying cultural and social roots.

In terms of legislation, numerous reforms have been adopted in Uganda to combat gender discrimination and violence. For example, the international *Convention on the Elimination of Discrimination Against Women* (CEDAW) was ratified in 1985 (Benedetti, Kijo-Bisimba, 2012). In addition, the national Constitution, with its article 34, commits to correcting gender imbalances created throughout history by traditions and customs (ibid.). A number of other specific laws and regulations then, have been put in place over the years such as the 2010 *Domestic Violence Act* and the 2010 *Prohibition of Female Genital Mutilation Act*, the 2011 *Domestic Violence regulations*, *The National Policy on Elimination of Gender-Based Violence in Uganda* (2016-2020), the 2019 *Sexual Offenses Bill* and the adherence to the 2030 Sustainable Development Goals (ibid.). However, these measures are not yet sufficient to make a significant

impact on the status of women in Uganda, where cultural practices rooted in the traditional context and the predominance of a patriarchal narrative persist in relegating women to a subordinate and dependent position, which often justify and perpetuate discrimination, oppression, abuse, and gender-based violence.

For example, data show that only 21.9% of women between the ages of 15 and 49 have never experienced sexual violence, while 45% have been sexually assaulted by their partners, which is higher than the world average of 27% (The World Bank, n.d.b). This violence and the lack of access to contraception²⁰ have also contributed to the high rate of teenage pregnancy in Uganda (The World Bank, n.d.), as well as to the frequent use of clandestine abortions with consequent risks to the health and lives of young mothers. In addition, sexual violence increases the risk of transmission of diseases such as HIV, further endangering the health and well-being of women in Uganda (ibid.).

But gender-based violence in Uganda also manifests itself through verbal, physical, emotional, and psychological abuse (Koenig et al., 2003:56) - humiliation, denigration, confinement of the woman by friends and relatives, and more) - (Ocheme et al., 2020:7), and even economic abuse by the partner²¹. Exposure to violence by partners has also increased with the spread of the COVID-19 pandemic, which has imposed restrictions and led to many women being confined to their homes spending more time with their aggressors, often without the possibility of seeking help or getting away from domestic violence situations (ibid.). Domestic violence is widely accepted in Uganda as evidenced by 2015 UNDP study (cited in None in Three, 2018), which found that 58% of women and 44% of men justify mistreating their wives in certain circumstances. The causes are multiple and include poverty, alcoholism, peer pressure, drug abuse and cultural practices such as early marriage (UNDP, 2015 & OXFAM, 2018 cited in Ocheme et al., 2020:2). As mentioned above, early marriage is still widely practised, especially in the central, eastern, and northern regions of the country, and is still widely accepted (ibid.). This is a practice driven by patriarchal values and the general belief in

²⁰ In an interview with a young woman from Amudaat documented in the final report of the project titled *Support for Strategic Review and Planning to Strengthen DfID's Work on Gender Equality and Women and Girls Empowerment in Karamoja Region* (Crawford & Kasiko, 2016:36), it was revealed that the utilization of contraception was met with strong resistance from men: «You, the woman, make the decision to space your children and how many you can have. You do this without the consent or knowledge of the man because you will be responsible for feeding and providing all the needs for the children. However, if he gets to know you are accessing the service [contraception] you will be beaten, some women have been killed in the process».

²¹ This is a type of violence in which one partner exercises authority over the economic assets of both individuals.

the inferiority of women. For many poor families, the marriage of daughters represents a source of wealth and a solution to financial problems, as well as a way to forge economic and social ties through the payment of dowry by the husband's family (ibid.). This practice often replaces access to education and is based on the perception that marriage offers economic security (ibid.). Linked to marriage is FGM, which is considered a sign of readiness for marriage (Girls Not Bride, n.d.)²². FGM, a practice that involves the removal and/or alteration of part of the female external genital apparatus, can lead to a high rate of health complications, especially when performed in unsafe and unhygienic conditions, causing physical, emotional, sexual, psychological, and social harm and even death. There is also evidence that FGM increases the risk of complications during childbirth. It can also bring economic consequences and can prevent girls from accessing formal education and development (Crawford & Kasiko, 2016:3). Although a 2010 law banned this practice, it is still performed clandestinely in many communities, because it is considered a fundamental component of the rites of passage through which one becomes a 'woman' and gains access to one's community²³ (Pasquinelli, 2000).

2. Regional background: Karamoja

²² In general, the value of the bride (and therefore her dowry) depends on her virginity. FGM is seen as inhibiting the woman's desires and thus the temptations of premarital sex (Pasquinelli, 2000). At the same time, it protects her from violence and rape. FGM thus contributes, in these societies, to regulate the management of resources and social relations (ibid.).

²³ This is why not engaging in this practice means condemning oneself to marginalization and rejection by the community (Pasquinelli, 2000).



Figure 6: Location of Karamoja sub-region within Uganda
(own processing map via Google Earth Pro)

This sub-section of the chapter deals with the Karamoja sub-region, the context in which the field investigation was conducted to examine the main research question of this thesis. It therefore begins with a general analysis of Karamoja within the context of Uganda, and then proceeds to explore certain aspects that were considered crucial in order to provide a complete picture of the research context and to provide the necessary information to then interpret the research findings.

These aspects include the conflicts affecting area, the impacts of climate change on the territory, and the migration trends that characterise it. Finally, it focuses on the status of women in Karamoja, with the intention of outlining the daily challenges they face.

2.1 Overview of Karamoja within Uganda

The Karamoja sub-region is located in the north-eastern part of Uganda and covers an area of about 27,000 square kilometres, representing about 10% of the national territory (Datzberger, 2022). Ecologically, the dominant ecosystem is savannah, with thickets, forests and shrubs characterising the landscape (Egeru, 2019:2-3). On the geological front, Karamoja consists of volcanic plains and plateaus, most notably Mount Moroto, Mount Zulia, Mount Zambia, and Mount Iriiri (ibid.). Regarding the climate, Karamoja presents a semi-arid climate, with an intensely hot and windy dry season extending from

November to March, and a rainy season, often characterised by storms and very strong winds, occurring from April to August (Cau, G. et al., 2018: 350). However, it should be noted that the seasonal rainfall pattern is no longer reliable: for many years there has been little or no rainfall at all.

Administratively, Karamoja is divided into eight districts: Kaabong, Nabilatuk Abim, Kotido, Moroto, Napak, Nakapiripirit and Amudat (Datzberger, S., 2022). It is inhabited by several ethnic communities that are culturally and ethnically distinct. Among the main ethnic groups present are the Dodoth in the north, the Jie in the central part, the Bokora, Matheniko and Pian in the south, the Pokot on the border with Kenya in the southeast, and several ethnic minority groups such as the Labwor, Tepeth, Nyakwe, Ik, Ngipore and Ethur, which are found in the mountainous and border areas of the sub-region (Waiswa et al., 2019:13). On the other hand, in the southwestern part of Karamoja, the Bahima are predominantly located (ibid.). From a socio-economic perspective, Karamoja differs from the rest of the country (Datzberger, 2022). Most of the population lives in manyattas, a typical construction which consist of dwellings with walls of mud and tree branches, and roofs of grass and thatch (ibid.). These structures are often surrounded by kraals, fences of brambles built mainly to protect livestock. Unlike the rest of the Ugandan population, which is mainly made up of sedentary farmers, the Karamoja people have a strong tradition of a pastoral system based on transhumance (ibid.). However, due to increasing economic, political, environmental, and social pressures, a large part of the population is abandoning nomadism and becoming sedentary (ibid.). In fact, although their livelihood, nutrition and income depend mainly on livestock production, the Karamojong²⁴ face increasingly complex challenges that push them towards greater economic diversification, including vegetable and cereal production, which, however, due to the arid terrain and hostile climate - worsened by climate change - together with the scarcity of water resources and lack of agricultural technology, is labour-intensive and unprofitable (Waiswa et al., 2019) This is precisely why experts in the field believe that the most sustainable adaptive strategy for the Karamojong remains pastoral mobility (ibid.). This perspective is also supported by critics who emphasise the importance of preserving the continuity of the production system of transhumant pastoralism, as it is largely linked to the cultural identity of these

²⁴In this study, the term “Karamojong” pertains to the inhabitants of the Karamoja region and is not indicative of a particular ethnic group.

populations²⁵ (ibid.) Livestock, in fact, represents not only an economic asset, but is for the Karamojong also a cultural, social and spiritual-ceremonial asset (ibid.). Livestock, for example, assume a significant role in the creation of new social relations, representing a form of dowry to be offered to the bride's family during marriage ceremonies, and they reflect the prestige and social status of those who own them (Focsiv, 2018).

The cultural heritage of the Karamojong is rooted and preserved, but at the same time they are increasingly forced to confront and negotiate with external drives towards “modernisation” and “development”. This has led to a kind of cultural crisis²⁶, with a sense of loss of purpose, self-esteem and cultural pride that has various personal and societal consequences (Crawford et al., 2016:4). Karamoja now ranks as the poorest sub-region in all of Uganda according to 2012/13 Uganda National Household Survey (UNHS) data, and the one with the highest indices of malnutrition and food and nutrition insecurity (Uganda Bureau of Statistics UBOS, 2013). The factors influencing this situation of high vulnerability and poverty are multiple, as highlighted in the figure below. In the following paragraphs, I will analyse some of these factors in detail, trying to cover as wide a range of elements as possible to provide a complete picture of the Karamoja context.

²⁵ However, it is important to emphasize that the assessments conducted by these authors frequently exhibit a notable absence of emphasis on women's empowerment (Crawford & Kasiko, 2016:65). While the sustainability of the pastoral system remains significant, it becomes imperative to also contemplate the advancement of women into active and equitable roles within this system (ibid.).

²⁶ The cultural crisis emerges as a result of the disruption of values and norms that have sustained the existence of communities, leading to the destruction of traditional ways of life and means of sustenance (Crawford & Kasiko, 2016:26).



Figure 7: Insecurities, vulnerabilities and determinant factors hindering socio-economic development in Karamoja (Barrantes & Caravani, 2020:96).

2.1.1 Conflicts and social instability

The Karamoja sub-region has long been characterised by a complex dynamic of social instability, ethnic conflicts, and armed violence, often linked to territorial disputes and competition for limited natural resources such as pastureland and water.

One of the factors that contributed significantly to the exacerbation of friction both within and outside Karamoja was the reduction in available grazing areas (Mercy Corps, 2016:31). This reduction dates back to the post-colonial period, when the borders between Kenya and Sudan were redefined, excluding important Karamojong grazing areas from Uganda (ibid.). Moreover, it was exacerbated by the transformation of much of the formerly collective land into reserves, hunting parks or protected areas, which alienated the Karamojong from the resources they had used until then and regulated according to their own norms (Muhereza, F.M, 2010). Increased sedentarization, also promoted as a pathway for the “development” of the sub-region and its people by numerous governmental actors and non-governmental organisations, has also contributed to the creation of tensions and conflicts related to the grabbing of land and natural resources, which are already limited due to the arid terrain and water scarcity in the region, and which are further threatened by climate change (Mercy Corps, 2016:31). In general, conflicts related to natural resources have increased and are likely to increase with population growth, increasing competition for water, privatisation and

expropriation of land by government and elites with the consequent (ivi:40) increase in the value of still available fertile land (for which there is already a kind of 'race' to claim land among farmers even from outside Karamoja) and interest in mineral resources (ivi:32). Conflicts between herders over cattle ownership were also fuelled by these factors. Moreover, the introduction of illegal firearms since the 1970s has amplified them even more (Focsiv, 2018), also contributing to an escalation of armed violence in the form of attacks on vehicles and individuals (Gray, 2003). On the part of the government there have been various attempts to disarm the Karamojong, however the authoritarian approach adopted by the army in these operations has often led to increased violence, human rights violations, insecurity, and poverty²⁷ within Karamoja (ibid.) Even when in 2002, 54% of the area of Karamoja previously converted into a national park and hunting reserve was reopened for community use, this did not directly benefit the local population. In fact, the people found themselves unable to claim the land that had once been theirs and lacked expertise in land rights (ibid.). As a result, there has been a process of land grabbing, often by the government, which has earmarked it for exploration for commercial mining and sedentary cultivation - there has been a reported 300% increase in land used for cultivation between 2000 and 2012 - (ibid.). Nevertheless, much of this land has been left uncultivated or has not produced significant results due to the harsh climatic conditions that characterise the area (ibid.).

Another major problem in Karamoja is alcohol consumption, which is partly related to changes in livelihood patterns and increased social conflicts (Cau et al., 2018). In fact, more and more people are engaging in wage labour as an additional source of income compared to livestock breeding or family farming (Mercy Corps 2016:45). This increases the availability of cash money, which can be also used to buy alcoholic beverages (ibid.). Moreover, especially for women, the production of domestic alcohol such as 'waragi', a widespread distilled alcohol introduced in Karamoja around the 1960s, began to represent an essential source of income in a context where economic opportunities are limited, and alternatives are scarce (Cau et al., 2018). There are also important social and psychological factors influencing this phenomenon (Mercy Corps 2016:45). In particular, among young people, the lack of job opportunities that provide access to education or the livestock market often leads to a problematic resort to the

²⁷ The deprivation of weapons deprived the Karamojong of their ability to defend their livestock from surrounding pastoralist tribes, creating an environment of increased vulnerability and poverty.

consumption of locally produced beer and waragi (ibid.; Cau et al., 2018). Furthermore, alcohol consumption has evolved into a means of socialising for those with nothing to do during the day, those who have no job opportunities or viable alternatives to deal with their problems (Cau et al., 2018). This behaviour has inevitable repercussions on the health of those involved, on the household economy²⁸, but also increases interpersonal conflicts and domestic violence (ibid; Cau et al., 2018).

In some situations, such as that of the Tepeth community, alcohol addiction is encouraging the adoption of harmful traditional practices such as forced and early marriages, which are slowly eroding the cultural foundations of the community (Cau et al., 2018) This situation stems from families being forced to accept marriages to young girls after their livestock has been used to pay for alcohol (ibid.). These unions often aim to obtain cows or other goods as dowry from the groom or his family after marriage (ibid.). Furthermore, it should be noted that there is a connection between alcohol abuse and environmental degradation (ibid.). This is due to the fact that the acquisition of alcoholic beverages prompts individuals to intensively exploit forest resources for charcoal production in order to generate funds for the purchase of liquor (ibid.).

2.1.2 Impacts of climate change

As previously mentioned, while traditional livelihoods based on livestock rearing are better adapted to the challenges imposed by Karamoja's increasingly unpredictable climatic conditions, the increasing reliance on sedentary agriculture has made local communities more vulnerable to the variability of rainfall and drought periods, which are increasing due to climate change.

In recent decades, the Karamoja region has experienced an increase in average monthly temperatures (Chaplin et al., 2017) and a change in rainfall patterns, which have become increasingly erratic and unpredictable, with periods of prolonged drought followed by torrential rains. - These extreme weather events, such as floods and inundation, have serious consequences on crops, causing soil erosion, reduced fertility and damage to settlements and infrastructure (Mercy Corps, 2016:39). They also play a significant role in the spread of pests and diseases among people, animals, and crops (ibid.). Floods can also contaminate open water sources, such as wells, or cause dams to silt up (ibid.).

²⁸ Based on the findings reported in Cau et al. (2018), in 2017, some communities from Moroto district resorted to exchanging their millet and maize crops for waragi, and others traded or sold their cattle in order to obtain alcohol.

Moreover, they are exacerbated by land degradation, which is caused both by human interventions, such as deforestation (both for charcoal production but also for other purposes such as the construction of fences in manyatta) and burning during the dry season, and by the impacts of climate change, which reduce the water-absorbing and water-holding capacity of the soil. Land degradation is part of a «negative feedback loop» (ibid.). Indeed, land degradation can lead to loss of soil fertility, reducing the ability of communities to produce food and generate income, creating a vicious cycle in which poverty makes it difficult to adopt sustainable land management practices (ibid.). In addition, poverty can lead to dependence on other unsustainable economic activities such as indiscriminate logging for firewood or charcoal production, and unregulated mining (ivi:7). These practices in turn exacerbate land degradation and depletion of natural resources (ibid.). The impacts of climate change on water availability and quality as well as hunger and malnutrition in Karamoja are evident. Climate variables affect food availability by reducing the areas that can be used for agriculture, increasing the incidence and intensity of extreme weather events that devastate agricultural production, and contributing to the spread of diseases among livestock and crop pests (ibid.). All this has a significant impact both on communities that depend on agriculture for self-consumption, and on those living in the urban areas of Karamoja as they too depend on agricultural activities and suffer from food price hikes (ibid.). Indeed, climate change has a significant impact on exacerbating the food insecurity situation in Karamoja, affecting almost half of the households in the region according to data collected between 2015 and 2016 (Barrantes & Caravani, 2020:13). The lack of targeted interventions to ensure sustainable food security in the region has led Karamoja to rely heavily on food aid²⁹ (United States Agency for International Development USAID, 2017). Climate projections indicate an increase in temperatures of between 0.3 and 2.8°C by 2050, along with an expected increase in the number of extreme heat days from 15% to 43% (ibid.) In addition, extreme weather events such as periods of drought, intense and prolonged rainfall are expected to increase (ibid.). These factors pose a significant threat and require adaptation strategies to build resilience to the insecurities caused by climate change (ibid.).

²⁹ The people of Karamoja have become trapped in an ongoing cycle of dependence on food assistance, a pattern that has dominated food and livelihood programs for decades (Crawford & Kasiko, 2016:2,28). This dependence has caused increased hunger within households, as people often rely on aid rather than engaging in productive activities (ibid.).

2.1.3 Migration trends

Migration from rural to urban areas in Uganda is a well-established phenomenon that began in the post-colonisation period, when urban centres such as Kampala and Jinja saw the establishment of factories and industries, which generated inequalities in terms of the labour market, employment opportunities, wages, and lifestyles between rural and urban areas (Tumwesigye, et al. 2021).

Today, opportunities in urban areas, such as mining, are becoming increasingly attractive, especially for poor families who have abandoned livestock-based livelihoods (Mercy Corps, 2016: 27-31). In particular, it is the communities in Karamoja, which have suffered significant cattle raids since the disarmament, that are emigrating the most (ibid.). Reasons for emigration from Karamoja to the cities include economic factors, but also unfortunate situations such as the loss of livestock, the inability to provide sufficient food for the family, the impacts of shocks caused by climate change, domestic abuse, unwanted marriages, and family conflicts (ibid.)

While migration can represent an opportunity for many families, it can also expose them to greater vulnerabilities (ibid.). Sometimes migration is well planned, supported and aimed at obtaining a decent job, other times it is dictated by desperation, with precarious working conditions and situations that endanger women and children in particular (ibid.). Indeed, it is women in particular who are exposed to risks and forms of exploitation during the migration process (ibid.). It is possible to identify different types of migrants, including those who migrate seasonally, returning home to participate in agricultural activities during the planting season, those who intend to return to rural areas after having achieved an economic goal, commuters who move daily between the city and the countryside, and young people seeking study or work opportunities. In addition, there are women who have come to the city after losing their husbands, being abandoned, or abused by a male relative or husband (ibid.). These women, together with their children, now represent the majority of beggars who crowd the streets of the country's urban areas begging for alms (Kaduuli, 2008). According to the UNICEF and the Kampala City Council (KCC), about 80% of Kampala's street beggars come from Karamoja and are predominantly women and mothers. This trend has intensified since 2006 with the increase of the disarmament campaign in the sub-region (ibid.).

Karamoja emigration is becoming increasingly large, as people perceive that they live in

worse conditions than those who left for urban areas. However, expectations often do not correspond to reality, leading people to live in situations of deep discomfort and vulnerability, in an environment alien to their own culture and far from the familiar.

2.2 Women in Karamoja

As discussed above, Ugandan society is purely male-dominated. This poses a significant challenge for women empowerment also in Karamoja, where gender inequality creates major obstacles for women. In order to understand the situation of women in Karamoja, it was crucial in previous paragraphs to get an in-depth picture of the general context of the sub-region, as all factors affect the conditions of women themselves.

Gender inequalities in Karamoja stem mainly from unequal power relations, which are rooted in the strong patriarchal culture present in Karamoja communities (Mercy Corps, 2016). Women are the most marginalised, discriminated against and vulnerable group from multiple perspectives (ibid.). In the social relationship between men and women, the latter tend to be economically dependent on their husbands and have less decision-making power, under the control of their husbands (ibid.). This disadvantageous situation of women in Karamoja is reflected in their position in society from childhood (ibid.). Despite equality in access to primary education, there is a wide gender gap in primary school completion. Data from 2013 indicates that only 58% of girls completed school compared to 70% of boys (Mercy Corps, 2016:31). This can be attributed to the fact that within Karamoja communities, girls' education is not seen as important or beneficial. Often, girls are seen primarily as 'marriage material' and as useful resources for household chores (ivi:32). Furthermore, Karamoja recorded the highest percentage FGM in Uganda, with 5% of women affected (Crawford & Kasiko, 2016:28). As mentioned earlier within the section on violence against women, FGM is not only about controlling women and their sexuality, but also represents an important rite of passage from childhood to adulthood and marks women's entry into the community (ibid.). Women themselves often view FGM as a symbol of courage and social acceptance, stating:

We believed: how can I live as a girl and a woman and not be cut? To go through cutting shows we are brave, as a woman should be - just like a man has to be brave

against enemies. Not being cut means you are a coward. An uncut girl is not brave, she is like a cheeky child (Crawford & Kasiko, 2016:36).

Despite the previously mentioned ban, the practice of FGM is still performed secretly, although to a lesser extent than in the past. Sometimes, women are taken across the border to Kenya and more modern methods are used to conceal the practice, or it is disguised as part of other celebrations, such as births or confirmations (ivi:38). In addition, the practice of forced early marriages is widespread in Karamoja, whose link to FGM has already been discussed. Usually, girls in Karamoja undergo FGM between the ages of 9 and 12 and are then given in marriage through a process of “courtship” that traditionally includes rape by young men as a guarantee for the promised marriage (ivi:39).

Sexual violence is widespread in Karamoja, and some older women even claim that it is a demonstration of a husband's love for a woman, as it teaches discipline (ivi:35). Gender-based violence, which is a significant issue throughout Uganda, is intensified in Karamoja due to factors such as social dislocation, alcohol abuse, and loss of cultural meaning (ivi:3). Alcohol consumption is a major problem among both women and men in Karamoja³⁰. However, for men in particular, it is considered a symptom of cultural depression (ivi:3-4). The perception of loss of a sense of purpose, in fact, leads men to an increasing lack of a sense of self-worth and cultural pride, accompanied by lethargy, thus leading to an increase in the abuse of alcohol and other substances (ibid). Violence is also fuelled by the limited economic autonomy of women in Karamoja. Women in Karamoja have fewer economic opportunities than men and limited control over resources, such as livestock - which is owned and controlled by men - or land on which they work but have no ownership rights (ibid.).

Although women are with less likely to be involved in clashes over livestock or land, they still suffer the consequences of such conflicts (Mercy Corps, 2016:48). During clashes, women may become victims of violence, suffer the loss of their homes and the

³⁰ «Now, we drink to forget and we drink to fill our bellies. We drink because we have nothing else to do. We sit under trees and we drink. Women drink too. We drink and we get drunk. When we get drunk, we might get violent. Then we can sleep. The old alcohol wasn't bad, it still isn't so bad - but we drink all the time. The new alcohol though, that is dangerous. The young people drink because they have never known anything different. They aren't warriors anymore. They are unemployed and they drink and they rape girls and get involved in petty crime. They get depressed and they don't listen» (Leader, Lorokumo village, cited in Crawford & Kasiko, 2016:4).

land on which they have worked hard for many years (ibid.) This results in the deprivation of vital resources for the survival of their families (ibid.). As women are usually responsible for collecting water and finding food for the family, they face additional challenges to meet the daily needs of their families in a context of resource scarcity (ibid.). The widespread practice of polygamy in the Karamoja sub-region can have similar consequences for women. The land that a woman has cultivated may pass to her husband's successive wives, causing them to lose all the work they have done. In addition, widows may lose their land due to the interference of their late husbands' extended families (ibid.).

Women have fewer employment opportunities due to gender discrimination, often have little control over money and family income, and limited access to the fruits of their own labour. Women who seek greater empowerment and a degree of control are often victims of physical violence, accused of wanting to take the place of the breadwinner (Crawfor & Kasiko, 2016:42). This situation is exacerbated by the fact that men are losing their traditional identity as warriors and herders, mainly due to the transition from the cattle-based culture to a new reality in which they often struggle to adapt (ibid.). This generates feelings of worthlessness and loss of economic power among men, thus increasing the fear of greater female autonomy (ibid.). On the other hand, an increase in women's financial independence could offer them more opportunities for choice and emancipation from violent situations (ivi: 33). Women in Karamoja face a huge workload, taking primary responsibility for their families and communities (ibid.). They are responsible for timber harvesting and charcoal production, household chores, finding food, and caring for the sick and children. In addition, they have to meet their children's educational expenses (ibid.).

Since women are primarily responsible for agricultural production, they are particularly vulnerable to the effects of climate change. Irregular rainfall, periodic droughts and attacks by agricultural pests have a significant impact on food production and, consequently, on the food security of households for which women are responsible (Mercy Corps, 2016:48). The reduced productivity of agricultural livelihoods in Karamoja also has direct consequences on the education of girls, who often drop out of school because they marry early as a source of economic security for the family and the girls themselves (ibid.). Furthermore, women often lack access to climate information

services (CIS), which are commonly broadcast by radio and of which they are generally unaware. This lack of access to CIS has important implications for agricultural productivity (Freeman & Nyasimi, 2017). In addition, periods of drought force women to walk long distances to reach water points and wells, while deforestation results in increasingly long walks to collect wood (Mercy Corps, 2016:48). Women's lack of economic independence also limits their ability to invest in the prevention of environmental degradation or future land development (ibid.).

The migration of women from Karamoja to urban areas is reaching significant levels. On the one hand it may offer them some advantages, allowing them to escape rigid traditional social norms and achieve greater personal autonomy, but on the other hand this migration also entails considerable risks (ibid.). Migrant women often find themselves forced into unprotected work, including prostitution, exposing themselves to serious abuse and increasing the risk of contracting diseases such as HIV. In addition, migrant women are vulnerable to human trafficking, a dangerous phenomenon that exposes them to exploitation and violence (ivi:49). Various resilience programmes in Karamoja target women but often focus only on practical needs, which does not automatically lead to an improvement in gender inequalities (Crawfor & Kasiko, 2016:11). Instead, to promote effective change, it is crucial to adopt programmes that holistically address the challenges women face in the sub-region. In this context, I aim to explore how VSLAs, can contribute to the empowerment of women in Karamoja and how.

2.3 Available financial services

Although limited information is available, it is possible to provide an overview of the main financial providers in the Karamoja (Seibel, 2017:3-4):

- Commercial Banks: these include the most important Centenary Bank and Stanbic Bank with branches in Moroto and Kotido. In general, these mostly cater to the commercial, government and NGO sectors (ibid.);
- MFIs: exemplified by entities such as BRAC Uganda, which operates through 9 branches in Karamoja (according to data updated in 2017). It acts mostly through the provision of small business loans, for agriculture and for the promotion of community health. In addition, its approach encompasses the facilitation of VSLAs (ibid.);

- Other financial service providers include a diverse range of entities:
 - Mobile network operators: Notably, MTN and Airtel have established mobile money services throughout Karamoja, allowing people to send and receive money with their mobile phones. his widespread adoption of mobile money services has significantly enhanced financial accessibility within the sub-region (ibid.);
 - NGOs and implementing agencies: they play an important role in promoting informal financial services in Karamoja. Many among them facilitate the formation of savings and loan groups, such as VSLAs and SACCOs (ibid.);
 - Indigenous/traditional savings groups: rooted in the traditional savings and credit models inherent to various ethnic groups in Karamoja, these groups operate on principles of trust and communal association. These groups offer a savings and loan system based on trust and community membership (ibid.).

However, access to financial services and providers remains limited in the Karamoja sub-region (ibid.). Formal financial services are primarily concentrated (even in small numbers) in urban centres and face challenges in extending their reach to the economically marginalised population living in remote rural areas (ibid.). This is due to a number of factors, including prohibitive distances and associated costs, the seasonal nature of the rural poor's limited debt capacity, and their preference for savings over credit (ibid.).

As a result of the limitations of formal financial services, a significant proportion of the rural population relies predominantly on informal channels to meet their financial needs (Seibel, 2017). These informal mechanisms often involve engagement with kinship networks or community-based groups such as ROSCAs and ASCAs, which are the more traditional manifestations of savings groups (ibid.). Alternatively, these traditional models have evolved into more structured iterations such as VSLAs, which have emerged as a major source of financial support and credit in Karamoja (ibid.). The proliferation of VSLAs is being driven in particular by the concerted efforts of NGOs and even MFIs to facilitate outreach to the most marginalised segments of the sub-region, thereby gradually reducing financial exclusion (ibid.).

3. Focus on Village Savings and Loan Associations (VSLAs)

The following subchapter assumes the task of introducing the field research discussed in chapter 3. This is developed after an exploration of the basic concepts of women's empowerment and microfinance, as well as the context of Uganda and Karamoja. The section is then structured as follows: the focus centres on VSLAs, explaining their evolution and operational mechanisms. A review is then undertaken of a selection of studies conducted on VSLAs globally and in Karamoja in particular, in order to provide an overview of the existing knowledge landscape and pave the way for a more nuanced understanding of the role of microfinance through the VSLAs approach, in promoting women's empowerment in Karamoja.

3.1 Evolution of VSLA methodology

The VSLA methodological approach was first introduced by the American organisation CARE in Niger in 1991 as an informal form of microfinance (International Rescue Committee, 2012:8). The aim was to reach a larger portion of society than microcredit³¹, increasing the possibility of the strata of society usually excluded from formal financial services, to access financial services and have control over their own resources (Chassot, 2017:6).

The VSLA methodology therefore focuses first and foremost on the poor and extremely poor population, particularly women who as already highlighted, have limited access to financial resources and economic opportunities, face greater economic insecurity, and could play a large role in helping to reduce family and community poverty, as they are more likely than men, to invest in education for their children, medical care, nutrition etc (Care International, n.d.). Already this first group of VSLAs in Niger consisted of illiterate rural women, who saved money and lent money to each other (Care International, 2022:3). Over time, the methodology evolved and was adopted by many other organisations, spreading to other countries in Africa, Asia and Latin America (in Africa, for example, more than 4 million people benefit from VSLAs, 75% of whom are women) (Care Uganda, 2014:1) (Care International, 2022:2).

³¹ However, its purpose is not to be a substitute for microcredit, but a complementary approach to it (Allen 2007:1 cited in Simfors, 2017:6). While microcredit primarily furnishes loans for individual ventures, VSLAs facilitate loans sourced from an accumulation of financial resources generated by collective savings within the group.

In Uganda, Care introduced the first VSLA in 1998 and it has spread rapidly nationwide (Kim & Kwak, 2021:239) with great success. Currently, an estimated 4 out of 10 adults in Uganda are part of VSLA (ibid.). Starting in 2006, CARE began facilitating the implementation of VSLAs in Karamoja as well, promoting them as an improvement or upgraded type of the very popular traditional savings groups (Seibel, 2017:8). There is no comprehensive data on the number of VSLAs in Karamoja, although a study conducted by for the U.S. Agency for International Development (USAID) in 2017 (cited in Seibel, 2017:8) estimated that the three organisations Mercy Corps, ACDI-VOCA and CARE alone even reached a total of 4800 groups with 11000 members.

3.2 How do VSLAs work?

VSLAs are autonomous, self-managed groups of 10 to 25 self-selected members (International Rescue Committee, 2012:9). Although membership is open to men and women depending on the programme, the majority of VSLA groups worldwide are entirely or mostly women (ibid.). Before joining the organization, participants typically already knew one another, which encouraged accountability and mutual trust (ibid.). The functioning of VSLAs is relatively simple and relies on the member's involvement (ibid.). A management committee is elected with different roles, such as the president, treasurer and the 3 key-keepers (ibid.). The group creates a constitution and rules, which may include penalties for arriving late to meetings, failing to report absences promptly, or discolouring group information to third parties (ibid.). Members meet weekly (at least during the first cycle but may change the frequency in other cycles) (ibid.) in a comfortable, private place. Each member contributes to a common savings fund, which is kept in a safe deposit box locked with three padlocks (ibid.) This is a key element of VSLAs, where each member is encouraged to save regularly, even if the sums are generally small. However, over time, the sums accumulated can become significant. All transactions take place during meetings, in front of all members to ensure transparency and accountability (ibid.). Precisely to avoid unauthorised cash movements, the group uses a locked box (each key is held by three different members) (Allen & Staehle, 2022:6) and a central register to record all information and money transactions during each meeting. In addition, each deposit and loan of individual members is recorded in their individual passbook (ibid.) All passbooks and the central register remain locked in

the box between meetings (ibid.)³². During meetings, members also discuss financial issues, make decisions on loan applications and plan future activities, all through voting. Internal lending services start once the initial common fund is established, consisting mainly - if any - of members' membership fees and initial deposits (ibid.) Members can then, if they wish, apply for loans in the form of small sums of money to start or expand businesses or meet other personal or family needs. Loan applications are assessed and approved by the group itself, following the rules and procedures agreed in the constitution (ibid.). Generally, members must have saved at least 10% of the amount they wish to borrow (International Rescue Committee, 2012:9). The loan must then be paid back within a defined period of time, with an interest rate usually ranging from 5% to 20% depending on the decisions made by the group at the beginning of the cycle (although they may decide not to charge any interest at all) (ibid.). At the end of the cycle, which usually lasts between 9 and 12 months, accumulated savings deposits and accrued interest on loans are divided among members in proportion to the amount saved by each member during the entire cycle³³ (ibid.). Subsequently, members decide whether they wish to leave or remain in the group for the next cycle, and new members may join (ibid.). In addition, a VSLA may decide to keep part of the savings to build up a “social fund”, which serves as an emergency insurance that members can access to deal with unforeseen situations or personal emergencies, such as access to medical care or impacts caused by natural disasters. In this case, the money does not have to be repaid with any interest rate (Seibel, 2017:7).

Usually, group training is carried out by facilitators (usually operators of NGOs) or village agents (who are VSLA members identified as competent enough to train other VSLAs) (Allen & Staehle, 2022:6). These facilitators operate by conducting a community needs assessment, selecting communities in which to intervene, providing general information to potential VSLA members, and selecting VSLA groups to train (ibid.). However, it is important to emphasise that these facilitators will never directly manage VSLAs (ibid.). The management of VSLAs is completely in the hands of the members themselves (ibid.). Their role is limited to forming the groups and providing

³² However, not all groups have a bookkeeping. For some groups record-keeping is done orally (Seibel, 2017:9).

³³ Indeed, it is because of the specific nature of these commissions, which are reimbursed to members at the end of each cycle - along with the distribution of all accumulated savings - that the prevailing expression used is “service charges” (International Rescue Committee, 2012:9). This choice of terminology differs from the more common term “interest” (ibid.).

initial information, taking an active teaching role in the first meetings, and then playing a more passive role as observers who assist and monitor the group's activities during subsequent meetings (ivi:7). As the VSLA becomes more autonomous, facilitators only attend if requested by the members (ibid.). It is important to emphasise that VSLAs are structured in such a way that they do not rely on external funding; rather, they solely benefit from training (ibid.). Consequently, all the funds they utilize come from the efforts of the members themselves.

As previously mentioned, “credit-plus” programmes, often offered by NGOs, can play a crucial role as a complement to savings and credit (Dalla Pellegrina & al., 2021:1051). These programmes concentrate on aspects that can reduce clients' vulnerability and usually include financial literacy, entrepreneurial development, and leadership skills enhancement. These elements hold great significance both for members' activities and for ensuring an adequate loan repayment rate (ibid.). Given that VSLA clients are predominantly women and recognizing the importance of adopting a gender-sensitive approach in microfinance services to contribute to their economic empowerment and overall well-being, there is a growing provision of training sessions specifically tailored to address gender-related challenges (ibid.). Such trainings aim to challenge stereotypes and prejudices, as well as raise awareness of the issue of gender-based violence (Chassot, 2017:13). The aim is to promote gender equity, improve knowledge of women's rights and how to exercise them, and emphasise the importance of women's empowerment not just for themselves but also for the entire community (ivi:12).

Another crucial aspect of VSLAs which ties in with the points discussed in the previous chapter³⁴ is the profound influence of the group and community dimension that these associations promote. This resulting collaboration has the potential not only financially, but also to develop a critical awareness of one's circumstances, enabling women to assess economic opportunities, address common challenges and promote long-term change.

³⁴ See Chapter 1 – 1.2 titled *Women's Empowerment*



Figure 8: How do VSLAs work (Care International, 2022:2)

3.3 Prior studies on VSLAs

Numerous studies have been conducted to examine the impact of VSLAs, demonstrating their effectiveness in achieving desired outcomes (Simfors, 2017:13). However, it's worth acknowledge that many of these studies exhibit certain methodological limitations³⁵. These investigations focus on different global regions and aim to establish a correlation between VSLA participation, and the socioeconomic progress experienced by participants and their families (Kwarteng & Safro-Mensh, 2019:135).

For instance, a study on the impact by Annan et al. (2013) highlighted the positive effects on household economic indicators and a reduction in instances of domestical physical punishment within the context of Burundi; Likewise, a research effort conducted in Malawi by Ksoll et al. (2016) uncovered positive repercussions of VSLAs, evidenced by improved household well-being measures such as an increase in the number of meals consumed per day and investment in agriculture. In contrast, Brannen and Sheehan-Connor (2016) delved into a long-term evaluation of VSLAs' influence, revealing members experienced better economic, nutritional and health statuses in comparison to a control group.

³⁵ However, it is also important to point out that some studies have found no evidence of positive impacts on consumption, household income, food security or asset ownership (Kwarteng & Safro-Mensh, 2019:135). This suggests that it is not possible to generalise and draw too broad conclusions from these specific observations.

However, a noticeable gap exists in studies that specifically explore women's empowerment through VSLAs (Simfors, 2017:12). In this regard, Gash (2017:3) highlights the scarcity, pointing out that only 4% out of 53 examined studies on SGs concentrated on women's empowerment. This lack, as asserted by Amaning & Safro-Mensh (2019) underscores the need to investigate how women's participation in VSLAs affects their empowerment, given that women are the majority and most active actors within these groups.

Focusing on the specific context of Karamoja, the emphasis on women's empowerment via VSLAs is remarkably limited. Most available information largely stems from broader studies on women's empowerment within the sub-region, mainly conducted by NGOs engaged in international development and women's empowerment. These organizations have a specific interest in examining the effects and efficacy of their interventions and programmes on women and local communities frequently sidelining the exploration of women's subjective well-being. They tend to favour objective measurements for data generation or provide general insights into the functioning of VSLAs in the sub-region. Despite these constraints, it's crucial to consider the main insights emerging from these studies, which provide significant material on the subject. For example, a study conducted by Seibel (2017) for the USAID regarding financial services in Karamoja underscores that the multitude of international and national NGOs operating in the region engenders competition that disrupts the functional dynamics of VSLAs. In fact, there is a lack of coordination and communication between the various promoting organisations, coupled with an intermittent support structure which leads to abandoning the groups already during the early stages (ivi:13-15). Additionally, while not inherent of the VSLA methodology, it's observed that organizations occasionally inject capital into groups -particularly in their nascent stages - compromising their self-sufficiency and long-term viability (ivi:14). Another study developed by CARE International points out that, despite efforts, VSLAs have not reached every segment of the community, resulting in exclusions (ibid.). Nevertheless, it emphasises the value of using VSLAs in Karamoja as a tool to enable the women's economic empowerment. This empowerment is crucial not only for improving individual well-being but also for facilitating women's access to leadership roles within the community (ibid.). Moreover, such leadership could benefit the wider community, as women are known for their integrity, diligence, and commitment to peace, prioritising the welfare of children and

society at large (Ayoo et al. 2012:29). According to a final report by Mercy Corps (2016:55-56), VSLAs are an important factor bolstering the resilience of Karamoja communities, especially in the face of climate change. This is especially pronounced for women (ibid.). However, the report emphasised that the practice of disbursing savings only at the end of the year often forces households to seek external credit in emergencies (ibid.). It also highlights the role of VSLAs in protecting women's savings from male relatives who might otherwise use the funds for non-essential expenditures such as alcohol, and it also stresses the need for VSLAs to be gender-sensitive, ensuring equitable access to capital and addressing the vulnerabilities that women often face (ibid.).

CHAPTER III FIELD RESEARCH

1. Methodology and research design

This section takes part of the concluding chapter of the thesis, representing its core content. It is focused mainly on revealing the outcomes of the field research I personally conducted within the Karamoja sub-region, spanning the timeframe from March to April 2023. The primary aim of the field research was to explore the effectiveness of VSLAs in empowering women. As previously noted, the analysis of VSLAs acts as the pathway for investigating the efficacy of microfinance as a catalyst for enhancing women's empowerment. The initial part of this sections unfolds as follows: Initially an introduction to the research is provided, outlining the key reasons for selecting this research topic. Furthermore, the significance of Karamoja as the contextual backdrop for the research is discussed and an explanation of the employed research methodology is presented. This encompasses a through delineation of the participant selection process and the procedures adopted to collect and analyse the data. Concluding, the potential limitations of the study are addressed and explained.

1.1 Introduction to the research

The field research conducted in the spring of 2023 in the Karamoja region is a key pillar within the thesis. During this period, my presence in the area was primarily designated for the fulfilling of the curricular thesis research internship. The direct involvement in

the field contributed significantly to the formulation of a concrete and pragmatic research plan. Precisely because the preparation phase that preceded my trip to Uganda and Karamoja proved to be so crucial, having provided me with useful information on the socio-cultural dynamics of the sub-region and an understanding of the various challenges faced by the people of Karamoja, it was decided to devote a significant part of this thesis to an in-depth analysis of the relevant literature. This endeavour is presumed to provide readers with a basis for a better understanding of the obstacles, perspectives and cultural dynamics that might exert an influence on the effectiveness of VSLAs as tools for women's empowerment, which are also outlined through the findings of field research.

Driven by this interest, I undertook the identification of NGOs active in initiatives related to women's empowerment in the surrounding area. These contacts and interactions resulted in establishing contacts with numerous VSLAs scattered throughout the Karamoja sub-region. This phase of exploration effectively outlined the direction of my research.

From my perspective, there are a multitude of reasons that underline the importance of looking specifically at VSLAs in the context of Karamoja. Firstly, as already noted, VSLAs are widespread and represent a vital source of informal credit in the region. Furthermore, as mentioned earlier, information regarding the potential of VSLAs for the empowerment of women in Karamoja remains scarce. The prevailing research also often tends to neglect subjective aspects of individuals' well-being, emotional states, personal satisfaction, and the depth of interpersonal bonds. Instead, attention tends to gravitate towards objective parameters such as access to education, employment and economic resources. In my opinion, this omission may not provide a complete view of the subject.

This reasoning led me to believe that Karamoja was a suitable place for an investigation of this nature. My intention was therefore to contribute to the existing literature on the role of VSLAs in the empowerment of women in this sub-region. I sought to achieve this by attempting to include an analysis of the more subjective sphere experienced by those involved. This approach involved exploring how women perceive their life circumstances, relationships, personal fulfilment, and general satisfaction.

As pointed out in a publication by Narayan (2005:126):

It is difficult to imagine a life, no matter how positive in objective respects, that we would label as ideal if the individual living that life was dissatisfied and depressed. Therefore, SWB is necessary for us to consider a life an ideal one. SWB, however, is not sufficient for a full life because we would consider a happy person's life incomplete if he or she were not free or were missing other basic qualities that we consider necessary for dignity. [...] However, just as SWB is not sufficient by itself for a good life, neither are economic or social indicators by themselves sufficient to indicate the wellbeing of a society. [...] Thus, SWB is a complement to objective indicators in assessing the quality of life in a society. [...].

Due to various influencing factors, what might appear as an opportunity for empowerment from an objective perspective might in fact not be perceived in the same way by an individual (Narayan, 2005:129). Therefore, it is vital to take «feelings of empowerment» (ibid.) into account when evaluating this complex phenomenon.

In the Karamoja context specifically, it is crucial that the psychological aspect of empowerment be included in these kinds of studies as it can offer a complementary component for those conducting similar research or for stakeholders involved in the promotion of VSLAs in this area.

Finally, one of the reasons why I have considered Karamoja as a valid context for this type of investigation relates to the unique socio-economic peculiarities of the context which, combined with the profoundly vulnerable situation of women, means that any positivity that may emerge from the findings on the effectiveness of VSLAs takes on particular relevance.

1.2 Research questions and hypothesis

Given that the aim of the entire thesis is to explore, through the analysis of VSLAs, the effectiveness of microfinance as a tool to promote women's empowerment, two main hypotheses were established from the consultation of the relevant literature.

- Hypothesis 1: Adherence to VSLAs has a significant impact on the empowerment of participating women by promoting economic autonomy, decision-making power, improving living conditions, fostering improved gender relations, and increasing self-confidence.

- Hypothesis 2: The effectiveness of VSLAs in promoting women's empowerment depends largely on the implementation of training programmes adapted to the specific cultural and social conditions of the community involved. Without these training programmes, the empowerment potential of VSLAs may remain unexploited.

These assumptions provided me with a solid framework to formulate more detailed objectives and research questions, which in turn delimited the focus of my field study in the Karamoja region. In detail, they assumed a crucial role in guiding and orienting the investigation. Moreover, they provided a clear structure for the analysis, avoiding dispersion into peripheral issues and focusing attention on fundamental aspects of the subject. In addition, they provided direction for the adoption of the most suitable methodologies and data collection techniques. These objectives include:

- Assessing the effectiveness of VSLAs as tools for women's empowerment, with particular reference to economic autonomy, improved living conditions, development of self-confidence and promotion of more equitable gender relations.
- To explore the factors that influence the effectiveness of VSLAs in empowering women, identifying opportunities for VSLAs to improve or adapt in order to maximise their impact.

From the specific objectives, some specific questions were articulated for my fieldwork. These are:

- What is the impact of VSLA membership on participating women in terms of socio-economic empowerment, improved living conditions, development of self-confidence and gender relations?
- To what extent do cultural and social factors influence the effectiveness of VSLAs in empowering women?
- What elements contribute to the success of VSLAs? In particular, how much does the contribution of non-financial services complement savings and credit services?
- How do the women involved in VSLAs perceive the effectiveness of these associations as empowerment tools?

- What strategies can be adopted to further enhance VSLAs and optimise their impact on women's empowerment?

1.3 Data collection methods

Based on my anthropological background, I am inclined to support an approach to field research characterised by its qualitative and participatory nature. This method implies, among its various components, a prolonged immersion in the research context and includes a comprehensive understanding of the linguistic means of communication. However, due to specific constraints related to the time factor, security considerations and accessibility challenges, I encountered the necessity to embrace strategies that, while adapting to the prevailing circumstances, remained congruent with the goals I had articulated for my research investigation.

Secondary data were gathered from a review of various documents relevant to the topic, e.g., government publications and reports, international organisations, non-governmental organisations, online databases, academic journals.

With regard to primary data, a structured questionnaire with mainly closed questions³⁶ was used to collect quantitative data. Nonetheless, to ensure a better understanding of the answers and to facilitate the participation of the women involved, the questionnaire was administered as a guided interview. This method allowed quantitative data to be collected through the numerical responses of the women, but at the same time provided an opportunity to explore their responses in depth and obtain qualitative data through a direct discussion with each participant. This method of administering the questionnaire-interview allowed language and literacy barriers to be overcome, ensuring that all participants were able to express themselves fully and accurately on the issues discussed. In addition, interviews were conducted with VSLA facilitators and members of the NGOs and voluntary associations that facilitate some of these groups.

Prior to designing the questionnaire, a sample VSLA was visited, several informal interviews were conducted with the women and the agents belonging to the NGOs and voluntary associations that support them. Based on the information I gathered from these meetings and the knowledge I had accumulated previously, a prototype questionnaire was developed and shared with my supervising professor and one of the

³⁶ Refer to the appendices for accessing the questionnaire.

facilitators of a VSLA. This allowed me to have a critical review of the questionnaire by a local person, who was able to help me on how to express the questions in a way that was as clear and appropriate to the culture and values of Karamojong society as possible. Particular attention was paid to the use of vocabulary so that all meanings were understandable even to women and there were no misunderstandings (such as regarding the concept of empowerment itself), and to the genre of questions so as not to exceed any privacy thresholds or touch on topics that would not be considered appropriate to address. Before each interview, however, the purpose of my presence in the group was explained to all participants, they were asked whether each of the participants agreed with my presence, and all were free to decide whether they wanted to answer my questions or not. Furthermore, all interviews were transcribed ensuring anonymity and permission was requested to take photographs or record videos.

The data collected through the questionnaire and interviews were enriched and supplemented by an engaged observation. Indeed, I was able to directly observe the dynamics of the VSLAs and actively participate by interacting with the members. Furthermore, my stay in Karamoja allowed me to understand important elements useful for my study also through daily life in the different social contexts I encountered. Indeed, I was able to experience different realities and engage with various people, which allowed me to gain a deeper understanding of the lifestyle, cultural practices, and social dynamics in Karamoja.

Individual^{III}	Women themselves: their skills, knowledge, confidence and aspirations.
Structures	The societal and social structures within which women live, including but not limited to cultures, traditions, faiths and hierarchies based on social class, caste, ethnicity and gender.
Relations	The relationships through which women negotiate their lives, including those with husbands, children, siblings, parents, neighbors, and religious, government and other types of authority.

Figure 9: Key dimensions of empowerment (CARE International, 2010:8)

Taking the key dimensions of empowerment developed by CARE International as a reference, the questionnaire and interviews covered the following specific indicators in accordance with the objectives of the research and the Karamoja context in which it was conducted.

- Economic autonomy
- Access to resources and services
- Decision-making power
- Living conditions
- Development of self-confidence
- Change in gender relations
- Emotional and social well-being
- Vision of the future

The indicators were investigated with reference to before and after VSLA membership, to capture the impact VSLAs had on these dimensions for women. As mentioned, they were also investigated through more in-depth interviews with members and agents.

For the questionnaires and interviews I always had the support of VSLA facilitators (Benedict, Gladys, Simona, and Luca) who acted as interpreters.

I consider it crucial to emphasise that the core of my research focused on the information gathered through the qualitative method. Although the results of the quantitative research will be presented below, as they may provide further elements to draw some conclusions regarding the role of VSLAs in women's empowerment, it is from the qualitative research that the most relevant and innovative information emerges. This approach required going beyond the collection of anonymous data and listening carefully to the voices of the women involved in VSLAs while attaching great importance to their views. As I mentioned earlier, one of the main motivations for this survey is precisely the desire to contribute to these studies by delving into the subjective sphere of the members of VSLAs, capturing women's lived experiences and thus offering a more comprehensive view of the topic in question.

1.4 Sample Selection

For this study, I had to use a mixed approach, in which the intentional approach and random sampling combined. In particular, I intentionally selected VSLA groups that I

considered relevant for my research, but which were also contactable, available, accessible, reachable by the means and contacts I had available. At the same time, I also used a degree of randomness in the selection, as the groups were chosen at random from those that were accessible. This allowed me to balance the conscious choice of samples and still achieve a certain representativeness and generalisability of the results.

The VSLAs considered turned out to be quite diverse in terms of conformation, geographical location, who they were facilitated by experience and cultural background of the members. Four groups were studied, with a total of 47 women.

- The first VSLA is located in the Napak district of Kangole, whose implementation and development was carried out by FARM AFRICA, a UK-based international charity (Farm Africa, 2023). The total number of women interviewed in this group was 10.
- The second is in the Amudat district, in Murut (belonging to the Pokot ethnic group), facilitated by the Karmoja Women Umbrella Organisation (KAWUO), a local NGO established to promote women's participation in the development of Karamoja (KAWUO, 2023). Nine women were interviewed.
- The third VSLA is located in Napak district, Lotome, facilitated by the Women and Equal Opportunities Desk (WEOD) of the Moroto diocese, which is dedicated to various projects for the empowerment of women in Karamoja. Seventeen women were interviewed.
- The fourth in Moroto district, in Moroto, facilitated by Choose Life Home Based Care (CLHBC), a community-based organisation of volunteers committed to combating the spread of and providing support to people living with HIV/AIDS. Eleven women were interviewed.

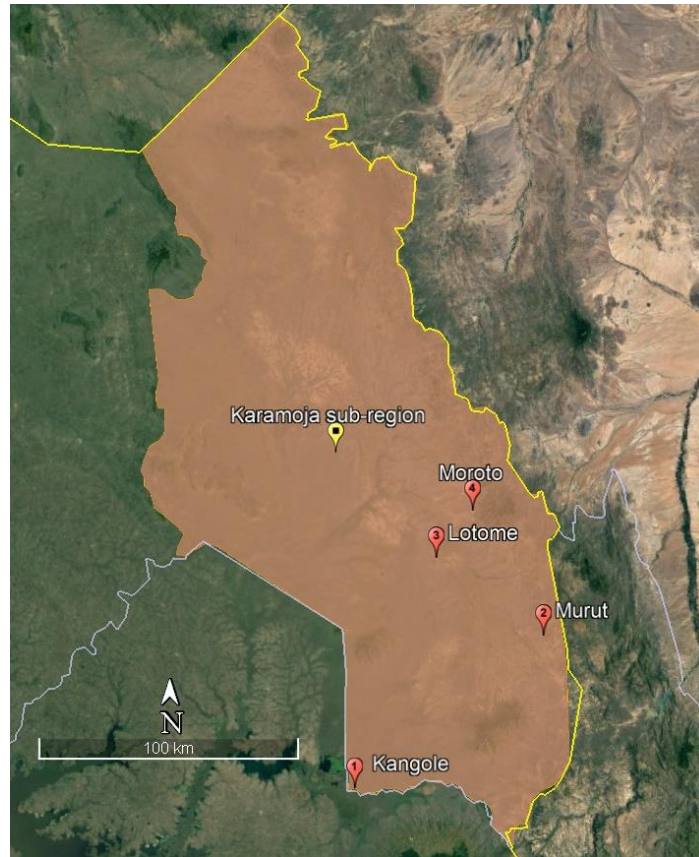


Figure 10: Location of the VSLAs considered in the study within Karamoja
(own processing map via Google Earth Pro)

All the meetings (except the one with the VSLA located in Murut) with both the women members of the VSLAs and the facilitators took place during their weekly meetings, so that I could meet as many women as possible without having to give them an extra appointment and take away precious time from their work, especially since it was the beginning of the fieldwork season. Moreover, this allowed me to observe the functioning of the groups by involving myself more deeply in their dynamics and also gaining more trust from the women.

Moreover, I would like to point out that in addition to the four groups already mentioned, I also had the opportunity to do a focus group with some members of another of the VSLAs followed by the Women and Equal Opportunities Desk. This group was not asked the same questions as the others because it had temporarily disbanded due to the sharp increase in insecurity in the village and the area. However, some information is reported because it is important for the research.

1.5 Challenges and reliability

It is important now to identify and consider the limitations I had in my research in order to recognise the potential weaknesses of the study and to have a critical evaluation of the findings and conclusions.

Firstly, due to the limitations of time and the interview settings, it is possible that certain responses may have been influenced by the surroundings. During interviews in semi-public places like kraals or churches, the presence of unfamiliar individuals, especially men, might have caused some reticence and discomfort among participants. Consequently, this situation could have potentially contributed to less sincerity in the responses. In specific instances, the male presence could have even prevented women from answering sensitive or personal questions. For example, in the case of Murut's group, the women's disposition was notably disrupted by the presence of men. The women in fact responded shyly to my questions and when queried about whether their relationship with men had transformed since their involvement in VSLA, they indicated their reluctance or inability to address this matter within that setting. Gladys, who serves as the group's internal facilitator, further elaborated on this during the conclusion of the interviews. When I sought a more comprehensive understanding, she remarked «it is because men have the power. Women are afraid to say...and actually parents should be separated because men want control and want to take all the savings».

A further challenge concerns the possibility that participants misperceived the objectives of the research, potentially associating it with potential funding or financial assistance. Although I had clearly outlined my role and the aims of my survey, this perception may have influenced the responses, thus introducing a potential response bias. The idea that my enquiries could be passed on to NGOs, or that my research could reach entities that could offer support, may have influenced the participants' willingness to disclose information, thus affecting the authenticity of the responses.

The research also encountered logistical and accessibility obstacles. On some occasions, my interactions with the VSLA support organisations facilitated the coordination of my visits to the groups, thus limiting the challenges in terms of organisation and travel but causing challenges in terms of flexibility and independence. My availability for group visits depended on their scheduling, leaving me dependent on their arrangements for the day and time of interaction. In other cases, however, even when the organisation

facilitated contacts, I had to organise the visits myself, sometimes to distant and remote locations. Fortunately, these obstacles were overcome with relative ease.

The presence of language barriers emerged as a significant factor. By entrusting the translation of questions and answers to interpreters, a certain amount of control over the conversational dynamics was relinquished, potentially affecting the wording of the questions and the interpretation of the answers. Nevertheless, the indispensability of the interpreter was crucial to the success of the study. Furthermore, the interpreter's frequent role as a group facilitator gave him or her established credibility and rapport with the members, greatly simplifying the process. The interpreter's dual role not only facilitated my introduction to the group, but also contributed to my understanding of the context, providing vital insights into the nuances of interactions during meetings and deciphering certain verbal and non-verbal cues during interviews.

The methodology employed for data collection also reveals some challenges. The lack of complete randomisation of the sampling method limited the external validity of the study, making the results potentially unrepresentative of the wider population of women participating in VSLAs in Karamoja. Furthermore, it is crucial to recognise that the study was focused on the Karamoja region, which led to the consideration that the findings and insights that emerged may not be fully transferable to alternative cultural contexts. For a more complete and accurate understanding of the effectiveness of microfinance as an empowerment tool for women in different communities, context-specific studies may need to be conducted.

It is important, however, to emphasise that the primary aim of the research was not to provide universal solutions applicable to all scenarios, but rather to provide significant insights and valuable information on the potential of microfinance as an empowerment tool from examining VSLAs in the Karamoja region. Furthermore, it should be noted that the field research took place within a relatively short time frame. This time constraint may have compromised the depth of understanding of the cultural environment, thus resulting in potentially nuanced interpretations. Furthermore, it may also have led to a certain superficiality in the observations, perhaps overlooking crucial subtleties. The tight timeframe also precluded the possibility of establishing substantive relationships with group members. This aspect underlines the possibility that my

presence as an observer within the group may have generated changes in the dynamics, potentially influencing the results.

2. Results and findings

This initial table presents select demographic characteristics of the members of the four VSLAs interviewed for the study.

Analysis of the gathered responses reveals that out of a total of 47 women involved, only two members of VSLA 3 have no children. In general, there is a high number of children per woman. The interviews also revealed that many women bear a large number of dependents, often more than the number of biological children. These dependents include the children of deceased relatives or those unable to provide care, who now depend on these women for support. Furthermore, a prevalent characteristic observed among VSLA members is their relatively limited level of education. However, an exception emerges in group 4, where more than half of the members have received formal education.

Variable	Description	VSLA 1	VSLA 2	VSLA 3	VSLA 4
Age	Average	45	30	26	44
	Lowest	35	23	15	27
	Highest	58	42	45	60
Marital status	Married	80%	100%	65%	55%
	Widow	20%	0%	0%	0%
	Single	0%	0%	23%	9%
Number of children	0-2	0%	56%	53%	40%
	3-5	60%	22%	35%	60%
	5+	40%	22%	12%	10%
Education level	No ed.	90%	100%	59%	44%
	Primary ed.	10%	0%	41%	44%
	Higher ed.	0%	0%	0%	12%

Table 1: Demographic characteristics (primary research data)

The graph below illustrates the employment status of those involved in the four VSLA informants. It is evident that a substantial proportion of the participants were already in employment prior to their involvement in the VSLAs.

**Members' occupation status before VSLA participation
(combined group analysis)**

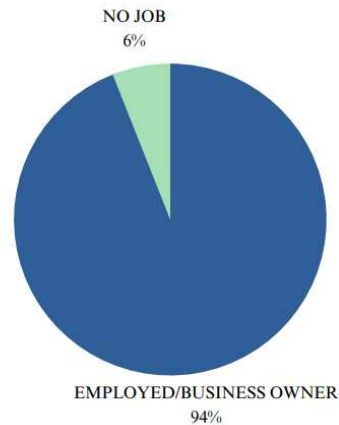


Figure 11: Member's occupation status before VSLA participation (primary research data)

The following chart provides a representation of the different areas in which VSLA members mainly invested their loans. It is important to note that all members interviewed had obtained a loan from VSLA at least once. Firstly, VSLAs proved to be valuable for women who used the loans to start new businesses or expand existing ones. In addition, some members benefited from the loans to meet medical expenses. Another significant percentage of members used the funds to pay their children's school fees or to buy essentials such as food, thus contributing to the family's education and well-being. Interestingly, some VSLA 3 and 4 members used the loans to rent land for cultivation, promoting agricultural activities that can generate income and food security. Finally, a small percentage of members also from VSLAs 3 and 4 used the loans for other purposes, such as paying house rent or hiring help for household activities.

Members' use of VSLA loans

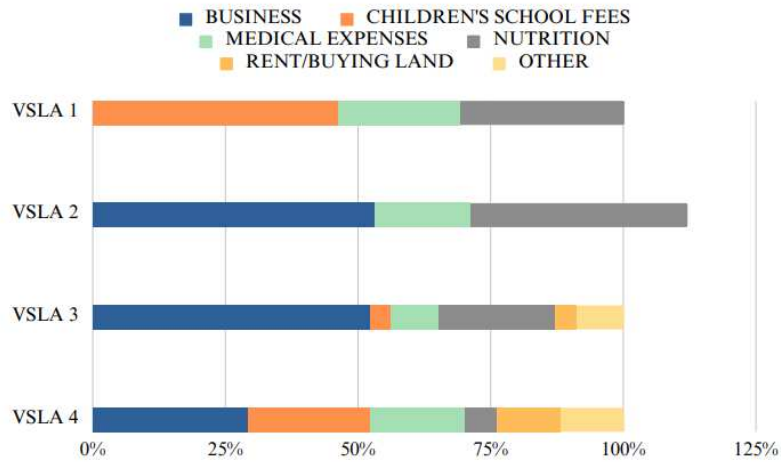


Figure 12: Member’s use of VSLA loans (primary research data)

The following chart represents the perceptions of the woman members interviewed regarding the impact of their participation in VSLAs on their decision-making capacity regarding the management of their own money. This includes both the loans obtained through VSLAs and the income from their businesses. It is important to note that none of the women reported a negative impact on their financial decision-making capacity due to their participation in VSLAs. On the contrary, a significant percentage of women recognised a positive and improving effect on their financial decision-making ability. However, some women, specifically involved in VSLAs 2 and 3, stated that they did not experience a particularly significant impact.

Members' perceptions of the impact of VSLA participation on money management

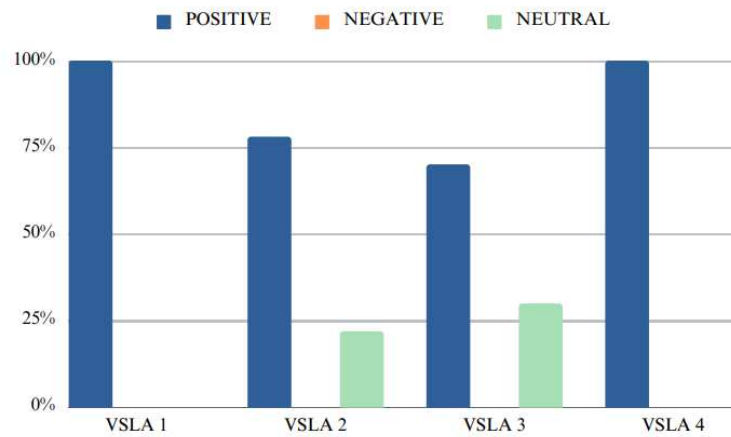


Figure 13: Member's perceptions of the impact of VSLA participation on their decision-making capacity in managing their money (primary research data)

The graphical representations below outline who actually has control over women's financial decisions. In the case of VSLA 1, a high percentage (80%) of women have complete control over the use of the loans obtained through VSLA. However, with regard to the finances generated by their own activities, decisions are mainly made in cooperation with the family, as evidenced by a large majority (80%) of the responses. It is interesting that only a small percentage (10%) of the VSLA 1 members reported that they have no decision-making voice because such decisions are made by the husband. Turning to VSLA 2, on the other hand, it can be observed that a considerable segment (33%) of the women indicated that it is their husband who makes all the decisions regarding loans obtained through VSLA. In addition, even with regard to finances from one's own economic activities, the 23% of the members stated that it is the husband who has the decision-making power. With regard to VSLA 3, further situations emerge in which a proportion of the women (18%) have no decision-making control, since it is the husband who makes the decisions on both loans and income from economic activities. In contrast, none of the members belonging to VSLA 4 testified that it is the husband who has decision-making power regarding the use of loans, or the profits generated by their Income Generating Activities (IGAs).

Control over VSLA loan utilization decisions

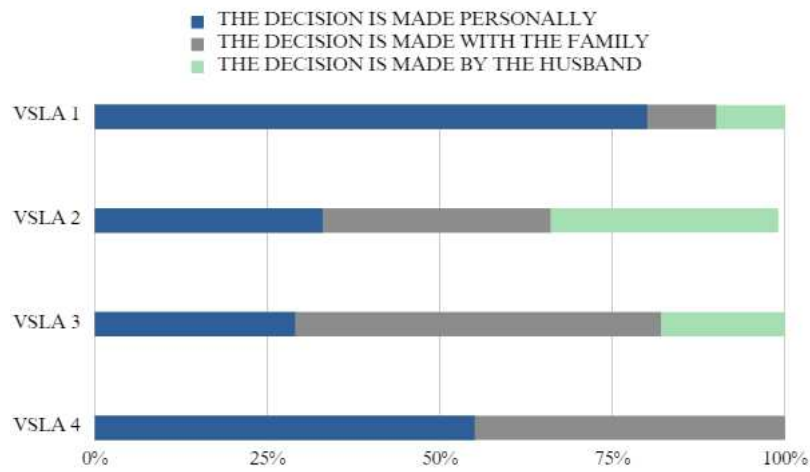


Figure 14: Control over VSLA loan utilization decisions (primary research data)

Control over decisions on the use of finances generated by one's business

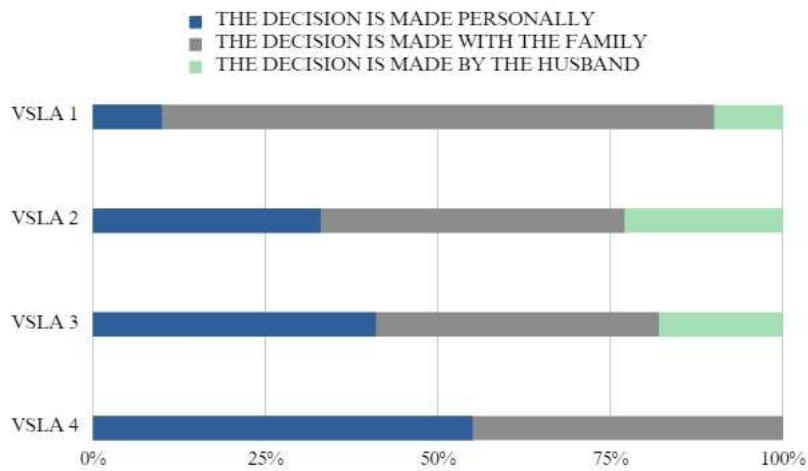


Figure 15: Control over decisions on the use of finances generated by one's business (primary research data)

The following chart explores members' perceptions of changes in their decision-making ability within their respective households as a result of their participation in VSLAs. The results show that 100% of the members of VSLAs 1 and 4 stated that their decision-making power has increased since joining VSLAs. On the other hand, the results for VSLAs 2 and 3 show a different trend. Specifically, a proportion of members

reported that they perceived no change, while a modest percentage (6%) of VSLA participants noted a deterioration in their decision-making ability within the families since their participation in VSLAs.

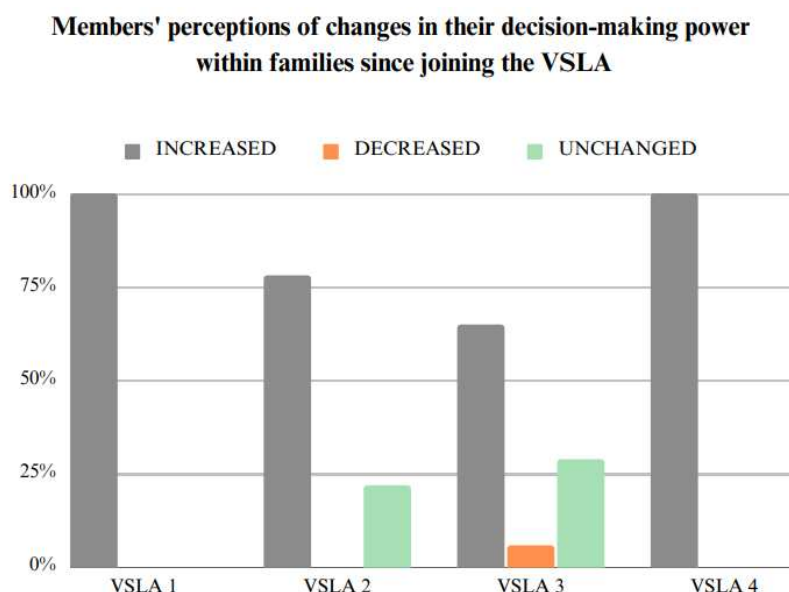


Figure 16: Member’s perceptions of changes in their decision-making power within families since joining the VSLA (primary research data)

The subsequent graph illustrates the feedbacks provided by members regarding changes in their relationships with men, perceived since their VSLA membership.

The results reveal that 100% of the women belonging to VSLA 1 and VSLA 4 noticed a positive change in their relationship with their partner or, more broadly, with men since their involvement in VSLA. One of the members from Lotome, during the interview, pointed out that: «there is also being a change in the way our spouse threatens us» adding, «because at a certain point we brought the men here and we did the trainings together about domestic violence and gender-based violence». This testimony highlights how complementary trainings that address gender dynamics can significantly contribute to promoting positive changes within the family and gender relations in society. Concerning the members of VSLA 3, more than half of them stated that they perceived an improvement in their relationships, while 35% noticed discernible alteration, and just over 5% reported a worsening. On the other hand, VSLA 2 members, as mentioned above, chose not to comment due to the presence of men around them who would have witnessed the responses.

**Members' perceptions of changes in their relationships with men
since joining the VSLA**

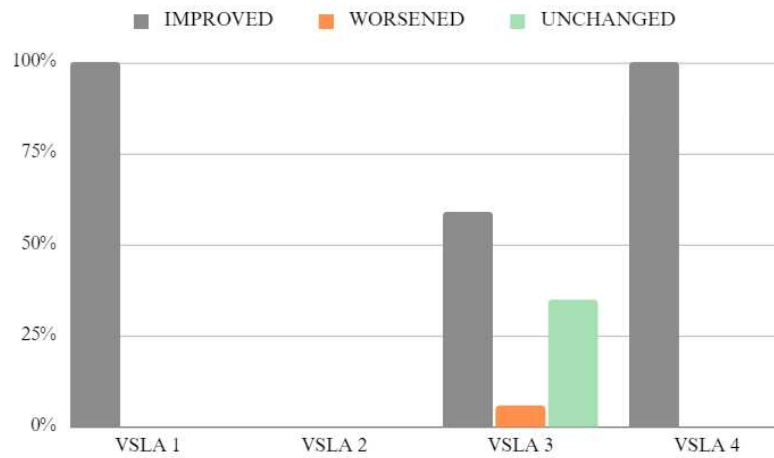


Figure 17: Member's perceptions of changes in their relationship with men since joining the VSLA
(primary research data)

The next graph presents the member's opinions on the potential inclusion of men within their VSLA. Different views emerged between the groups. In VSLA 1, a unanimous consensus emerged in favour of the inclusion of male members. This position was supported by recurring explanations such as: «yes, to strength the family because if both the women and the men take loans the family has more money» (personal communication); «it's necessary because the women cannot do much without the men and the men generate more money so he can put more money in the common box of savings and so he can take more loans»; «yes because the men has more power and he can create more connection for the women, maybe including the women in businesses»; «yes for peace, for the strength of relationship»; «it's also good for men to be in saving groups because they loan bigger amounts of money because of course women fear to loan money in big amount so when he gets a big amount of money he can give you a portion»; «yes because they think beyond us...we think about today, we think about small things»; «it is necessary for us for man to be in saving groups, why? Because men are more empowered than women and sometimes, they link the women to bigger businesses and sometimes they even connect us to bigger projects... like men normally move they can get any project somewhere, then when they have a strong group, they come and link also the women». A significant percentage of VSLA 4 members are also in favour of including men in the group, provided that these are not their husbands.

They position is supported by the concern that the husbands «can monopolise the group» (personal communication) potentially stifling women’s participation. However, VSLA 2 and 3 show a majority opposing the inclusion of men. Apart from the view that men’s greater ability to save could benefit the women in the group, a substantial proportion raised the fear that men could «take all the money» (personal communication). One member reported: «I was part of another group before and it happened that they didn’t bring the back...they disappear and then blame falls on the wife who instead stays here at home in the village»; another stated «it is impossible to make alliances with men...the risk is that some of them will tell someone from outside the group where the box with the money is and send him to steal it and then they share the money», along with the feeling that «between women we talk, we trust each other...but not between men, who would take control».

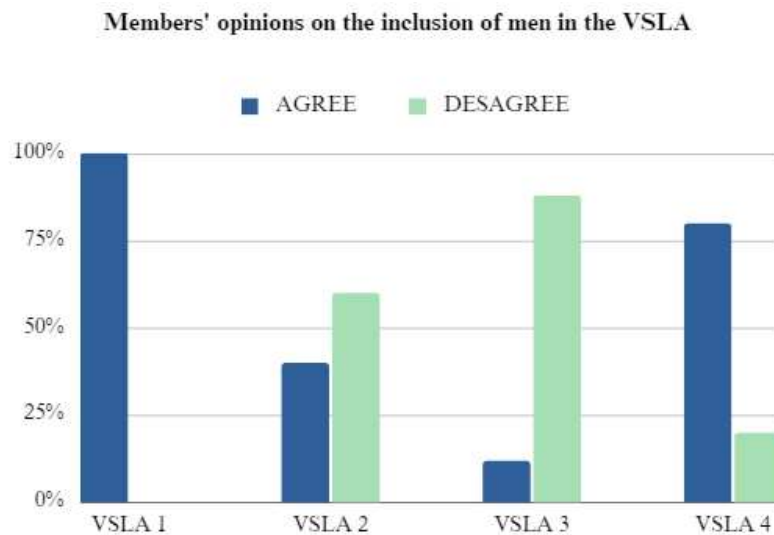


Figure 18: Member’s opinions on the inclusion of men in the VSLA (primary research data)

The following chart provides insight into how members perceive the impact of VSLA participation on their self-confidence and personal capabilities. The results highlight a positive trend for VSLA 1 and 4, indicating an improvement in members' self-confidence and self-capabilities as a result of their involvement. During the interviews, certain members shared their experiences. For example, one participant from Lotome stated: «I became more powerful, now I'm able to save and I know how to manage money». Furthermore, one member remarked «it has increased. Before I had no voice and now I can speak». However, within VSLA 2, a considerable percentage (67%) of

members stated that they had observed no change in their self-confidence and personal capabilities since participating in VSLA, while within VSLA 3, the 29% of the members perceived a worsening.

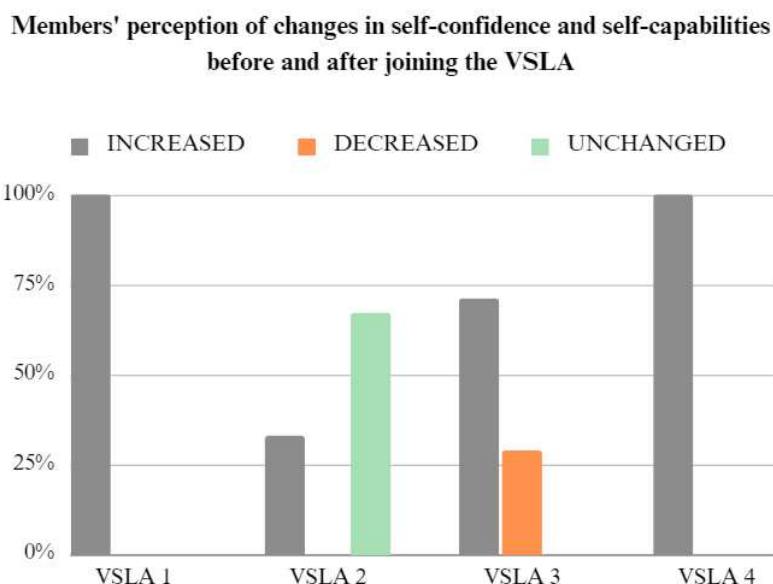


Figure 19: Members' perceptions of changes in self-confidence and self-capabilities before and after joining the VSLA (primary research data)

The chart below captures the women's opinions on the supplementary training sessions associated with savings and credit services that they have taken part in. It is relevant to specify that each VSLA received different types of training, each of varying duration. The results indicate that 100% of the members affirmed the importance and usefulness of these trainings. Members' testimonies highlight the concrete added value of these trainings: «Since I joined this group I get a phone, I get more knowledge, I believe in myself...first I was just there, not even knowing anything, how the women work, how the women do their things because it opens more from my side».

However, it is significant to note that in all groups there is a significant portion of women who emphasised the need to improve and expand these complementary trainings. In particular, women from VSLA 2 and 4 emphasised the urgency to improve these trainings initiatives. The interviews show that especially in VSLAs 2 and 3 gender dynamics need to be addressed. From the interviews in fact, it emerges: «the thing we need most is to solve the problems between men and women because they are at the

root...if we don't work on how women are treated, how they feel and the few freedoms they have left, nothing can work».

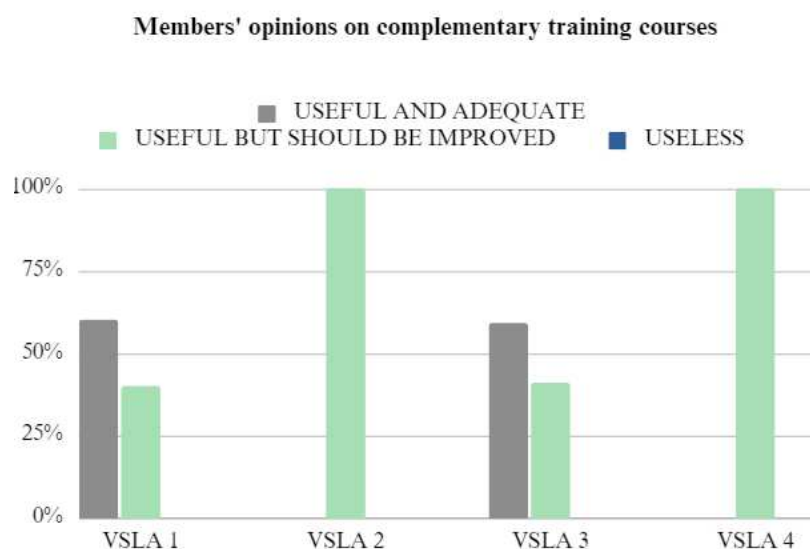


Figure 20: Members' opinions on complementary training courses (primary data research)

As the following two charts show, every member of the VSLAs demonstrates a preference for collective savings and believe that, among the various projects aimed at women's empowerment in which they have taken part, participating in a VSLA has proven to be the most advantageous and impactful experience for them.

The reasons for this preference are varied, and some members have articulated their reasons during interviews. One member from Lotome expressed «I love the aspect of saving, just saving in a very save place. In the past I never had the experience of saving because always someone was stilling the money and keeping my own money», while another from Kangole said «I'm happy because now of course we have deft, but the box is safe». These testimonies reflect the significance of collective savings within VSLA framework, which provide to the members a sense of security against potential losses. Certain members highlighted that VSLA offers them convenient access to funds when needed, for example a woman from the VSLA in Kangole, who emphasised: «because if I save alone, I will not have any more profit from that», or another who expressed «what makes me very happy is access to money. If they chess the child out of school, at least you have somewhere where you can get money to send your child back to school», or «in cultivating, gardening is not easy to get money...but because the group is there, you can take a loan, do something in your garden and then you return, you start paying

back slowly». For some members, the significance stems from the group’s support and membership, as well as the importance of trainings provided. As one member remarked «it's not just about saving but for the trainings, the fact of being a group just of women, for the support we receive from the other women», while another member from the VSLA in Moroto pointed out «the group pushes us to put more effort, to work harder, to think about the future and plan...it makes us become more independent and this makes us realise that we have the capacity to do it».

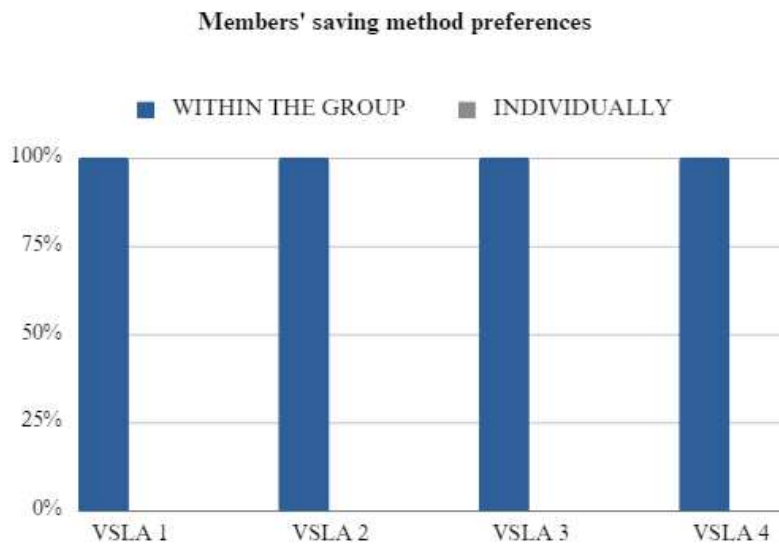


Figure 21: Members’ saving method preferences (primary data research)

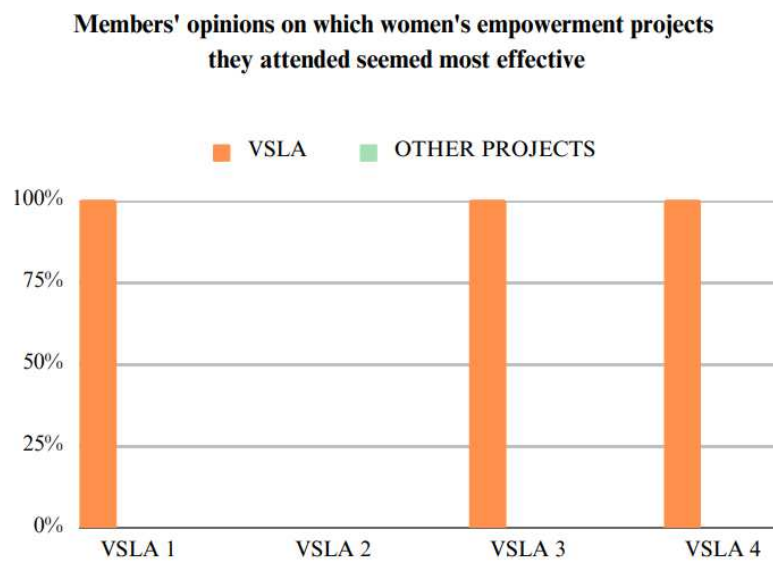


Figure 22: Members’ opinion on which women’s empowerment project they attended seems most effective (primary data research)

The following graph illustrated the overall perception of members on the extent to which their participation in VSLA has contributed to improving their quality of life and that of their families. As can be seen, in the three VSLAs 1 2 and 3, members expressed a substantial positive impact on improving their lives and those of their families. Only members of VSLA 2 expressed the opposite perspective, suggesting a relatively limited impact.

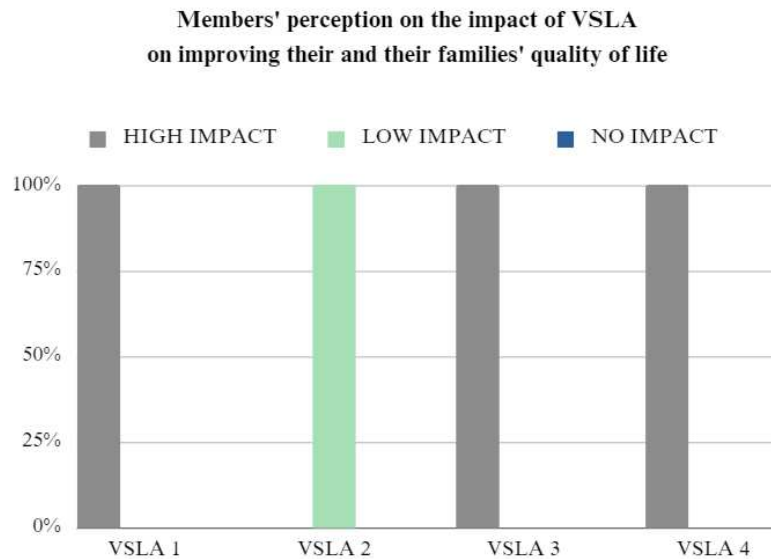


Figure 23: Members' perception on the impact of VSLA on improving their and their families' quality of life (primary data research)

The graph below shows the members' opinions regarding the VSLA's potential to facilitate the realisation of their future projects. Members of groups 1, 3 and 4 expressed that they perceive VSLA as a valuable avenue to help them their future projects. Throughout the interviews, they shared different ideas and aspirations. For example, one member of Kangole said: «I think the loans can help me to take my children to school so that is the future, they will be able to become somebody leading the future». Other aspirations ranged from «to buy land», «to buy an animal», «to buy graining meal machine», «to do agriculture not just for my family but for sale», «I want to build a house and maybe at the end I'll be able to use it», «I want to stock food with the family». On the other hand, VSLA 2 maintained a different perspective, stating that their membership might not contribute significantly to the realisation of their future plans. In the course of the interviews, they specified that this response is more closely

related to the current state of their group and does not necessarily represent a judgement on the broader potential of VSLAs.

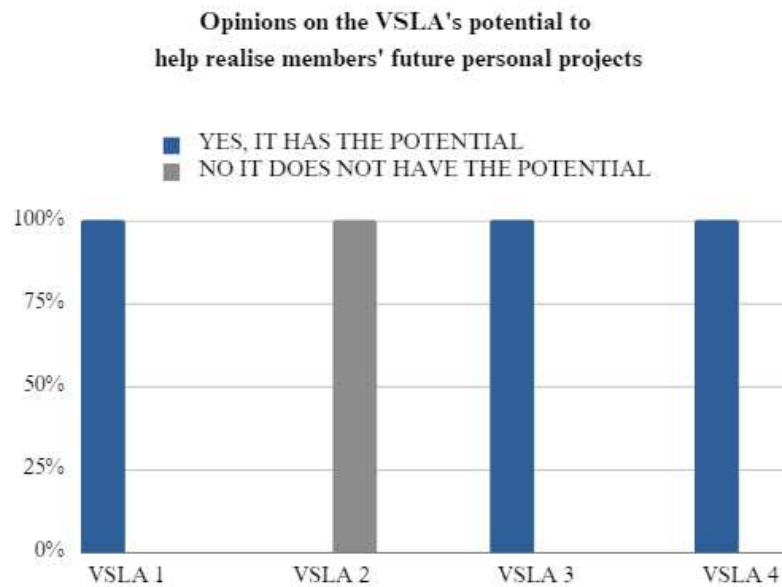


Figure 24: Opinions on the VSLA's potential to help realise members' future personal projects (primary research data)

3. Discussion of the findings

Demographic characteristics: Presenting findings related to these characteristics contributes to a more comprehensive picture of the member's socio-economic background and facilitates the analysis of potential correlations between demographic traits and the experiences and impact of VSLA in their lives.

Employment: The acquired information, which reveal that 94% of the respondents already had a job before becoming members of the respective VSLAs, has significant implications for several reasons. First, it suggests that participation in VSLA was not driven by the need to combat unemployment; rather it was pursued as an opportunity to improve one's financial situation and prospects for economic advancement. However, it is important to consider that the employment outcomes of VSLA members could be influenced by participant selection and entry criteria. Often, the possession of a relatively stable income is a prerequisite for VSLA membership, and even in where this is not formally required by VSLA rules, the self-selection nature of group entry tends to favour individuals with the financial ability to save and repay loans with interest. This

factor could potentially limit the interpretation of the research results and conclusions drawn. If the VSLA participants were primarily chosen from those who were already employed and financially secure, the generalisability of the results may not extend to all women in the community, particularly those facing more precarious financial situations or unemployment. Women who are unemployed or facing financial problems may face different challenges and may need different forms of support to achieve similar empowerment results.

Use of loans: The findings underscore the central role of VSLAs in facilitating the start-up and growth of women's business. This observation suggests that women often perceive loans as a means of exploiting their entrepreneurial potential and create additional income streams. The results also show how loans contribute significantly to improving access to healthcare, reducing the risk of falling into debt or poverty due to medical expenses. It is also encouraging the large percentage of loans to support children's school fees and improve nutrition. This revelation emphasises and confirms women's commitment to investing in their children's education and improving their future opportunities, as well as investing in meeting immediate livelihood needs discussed in the literature review. In addition, the findings emphasise how VSLAs also partly supported the advancement of women's agricultural endeavours. These various findings not only confirm the range of women's needs and aspirations, but also accentuate the adaptability of VSLAs to meet their specific needs. Such information also provides a window into members' financial priorities. Consequently, they hold valuable potential to inform and refine the design and execution of VSLA programmes, ensuring that they remain closely aligned with participants' real needs and aspirations.

Decision-making power in money management: Analysing the data presented in the first chart on members' perceptions of the impact of VSLA participation on their financial management possibilities, and combining it to the demographic information collected, a remarkable pattern emerges. In particular, it can be observed that the VSLAs 2 and 3 with less optimistic assessments are predominantly made up of younger members. The result could be therefore attributed to their situation of economic dependence on their parents, along with the possibility that young married women encounter constraints when it comes to exercising autonomous financial decisions due to potential vulnerability to their husbands' impositions. Furthermore, it can be noted that VSLAs 2 and 3 are those located in more remote and rural Karamoja villages. Compared to

VSLAs 1 and 4, these two groups are located in areas characterised by more difficult accessibility, greater security problems and powerful cultural influences intertwined with strong patriarchal dynamics. These factors could have a significant impact on members' perceptions of financial agency.

Moreover, it could be postulated that the prevalence of individuals within VSLA 2 lacking formal education may have constrained their capacity to effectively manage and make informed decisions regarding financial resources. While the data in the graph just discussed seemed to emphasise that VSLA membership overwhelmingly strengthened women's financial decision-making power, subsequent data (depicted in the following two graphs) accentuate persistent instances where women have little or no control over their economic resources. As for the VSLA 1 outcomes, they suggest that participation in VSLAs empowers women to exercise full decision-making control over economic resources. This assertion is supported by the observation that decisions regarding the income generated by the business are largely made through mutual agreements within the household. For this group, the prevalence of members without decision-making authority is particularly low, but it is also necessary to recognise that VSLA 1 includes a relatively higher portion of women without spouses, which could potentially influence the overall context.

The results of VSLAs 2 and 3, in which a substantial proportion of women report an absolute lack of financial control, align with the results from the graph illustrating the perceived impacts of VSLA participation on the decision-making ability regarding money. This supports the hypothesis that the young age of the members of these groups, combined with social and cultural considerations, may contribute to the low level of financial dependency observed.

The marked presence of women without any decision-making authority (due to their husbands' dominance) takes on even greater significance for VSLA 3. Indeed, this phenomenon is remarkable considering that the percentage of women without husbands is the highest among all four VSLAs. Although the presence of single women may indeed initially suggest greater financial control, this result underlines how gendered power dynamics within marital relationships can potentially exert a significant influence in limiting women's financial agency. In stark contrast, however, VSLA 4 members show more pronounced autonomy in financial management.

In sum, the prevailing consensus among members indicating that participation in VSLA has a positive impact on their money management decision-making power is indeed encouraging it can be a testimony to the significant role VSLAs play in promoting the financial empowerment of women participants. Nevertheless, even taking demographic data into account, it remains evident that cultural and social factors such as patriarchy, and individual factors such as age, can profoundly influence the degree of financial empowerment experienced by women.

Household decision-making power: In general, the findings show an overall positive impact. In particular, the data for VSLAs 1 and 4 indicate that participation in the group had a favourable influence on their ability to participate in the overall decision-making process within the family context. However, VSLAs 2 and 3 present distinct and relatively less optimistic trajectories. These results can be analysed through the lens of several contributing factors, including those previously mentioned. For example, the geographic location of VSLAs 2 and 3, located in more remote and rural communities, could emphasise a lower valuation of the role of women within households. In addition, the element of age, which was relevant to the previous results, might also retain its influence here.

Relationship with men: The data set on the change in the relationship with men has the potential to shed light on the effectiveness of VSLAs in empowering women, unveil potential obstacles and even reveal cases where the opposite of the desired effect occurs, such as the possibility that the increase in women's decision-making power and financial autonomy triggers tension and violence on the part of men, as already discussed in the literature review. What is noteworthy is that the majority of the members of VSLAs 1 and 4 perceived an improvement in their relationships with men after their involvement in the group. This perception suggests that VSLAs can indeed play a constructive role in promoting gender equity. Members' narratives emphasise that additional training on gender dynamics can foster improved family relationships and mitigate conflict. In contrast, VSLA 3 members' responses confirm the idea that there is a risk that VSLAs exacerbate tensions with men. In this context, Simona's insight is crucial (personal communication):

In our culture men is very strong...well I feel like women are getting more empowered meanwhile, in the other side, I feel like they think women are taking

their positions, so...they become more violent. Women are getting more empowered and men feel to be left behind...so they are trying to fight for their positions...they want that the men still there, and they feel that women are taking over, but it's not like that...to empower women men need to be engaged also, involved in the empowerment process of women...and because of violence the culture of silence comes in...they decide to keep quiet instead of speaking up...and also to protect your marriage, you have to accept the culture.

This testimony echoes earlier observations on the cultural turbulence men are experiencing in Karamoja and the escalation of violence resulting from perceived threats to emancipated women in this context. It emphasises the urgency of involving men in women's empowerment so that they understand its significance, do not feel threatened and actively contribute to its growth and maintenance. Consistently, the least optimistic responses seem to come from VSLAs within communities rooted in patriarchal gender dynamics. The abstention from responding by VSLA 2 members also seems to indicate the social and cultural pressures women face when expressing themselves, especially in contexts where women's status is subordinated to that of men. All this brings to light how women-only VSLAs have the potential to emerge as safe spaces that would otherwise not exist, where mutual support is created which, among other things, fosters greater confidence and self-esteem. These sentiments are reiterated by the statements of the interviewed members, such as: «It is beneficial because we are all women; we understand and support each other. When we face challenges, we gather here, share with the group, and receive support. The group functions as a support network» (VSLA 3). With this in mind, each member was explicitly interviewed about their position on the potential inclusion of men within the VSLA.

Inclusion of men in VSLAs: Contrary to expectations derived from the answers in the graph above, a significant majority of members supported the inclusion of men in VSLAs. However, as the interviews deepen, a more nuanced picture emerges. The main motivations behind this inclination revolve around the perceived complementarity of skills and resources between genders within the VSLA. At the same time, women recognise the usefulness and benefits of men's participation, often stemming from a perceived sense of inadequacy or inferiority compared to men. Interestingly, VSLAs 2 and 3 again emerge prominently in the responses, showing a higher percentage of “disagree” responses. This could be related to previous data on women's financial

empowerment and perceived improvements in relationships with men. VSLAs with greater financial autonomy might show greater openness to male inclusion, while those with less autonomy (which could be attributed to reasons already discussed) might fear harmful influences from men on group dynamics.

Simona, who has experience with both mixed and women-only groups explains (personal communication):

There is a big difference between groups that are just women or mixed groups. In those groups the men perform more than women...I don't know why...you find that they have a lot of savings, you find that they are the ones that are in leadership, the chairperson, the treasurer, the money counter, the ones who control the group generally and in terms of discussions. When they are having meetings, women they don't open their share, they don't respond, maybe for fear of the presence of men, but in women-only groups they are confidence, they speak they can share openly.

These findings emphasise the need to evaluate the inclusion of men in VSLA groups with caution, considering the potential benefits and associated risks. Furthermore, they emphasise that in contexts where strong patriarchal norms prevail, this needs to be done even more cautiously and that VSLAs need to be organised, if they are to contribute to women's empowerment, in such a way that they serve the function of a refuge where women feel free to express themselves, where they support each other and where men have been sensitised and educated and become positive supporters.

Self-confidence and self-capabilities: The data reflect the positive impact that participation in VSLA can have on women's self-esteem and abilities. In particular, statements from members of VSLAs 1 and 4 reflect a sense of personal growth and skill acquisition as a result of their experience in the group. These women gained confidence in managing money and learned to make more informed financial decisions, became more confident in expressing themselves and in their self-perception as women. This new level of confidence and competence may become even more important as it extends to other aspects of women's lives. However, the data on VSLAs 2 and 3 show fewer positive results. Here, Simona points out that age might have an impact (personal communication):

[...] you realise that the ones that are still teenagers have less confidence, the ones that are still single. They are still young you see they are even shy to speak. For me it's because of fear...you see even to speak some of them are fearful, to say the wrong words, to take the wrong decisions...and being part of the group leads you to face these fears because here you finally have the chance to express yourself.

In the case of VSLA 3, there was even a deterioration of self-confidence and self-esteem. It could be that some members of the group felt overwhelmed by financial responsibilities, as has been contemplated as a risk of VSLAs in previous chapters, or that cultural factors are so influential here as to hinder any improvement. Once again, these findings underline the importance of a holistic approach that embraces different facets such as financial, social, cultural, psychological and gender aspects. At the same time, it is crucial that such an approach is highly personalised, recognising that each woman faces unique needs and challenges, to achieve empowerment through the use of VSLAs.

Complementary trainings: The data collected from the supplementary training is interesting because it underlines the significance and value that VSLA members place on what is called “credit-plus”. The unanimous agreement, with 100% of members stating that the trainings were useful, is a positive indicator of the effectiveness of these supplementary training initiatives to savings and credit services. Further adding weight to this observation are the comments provided by certain VSLA members, reflecting the transformative influence these training programmes have had on their lives. One noteworthy aspect is that these training programmes have not only had an economic impact; they have also had an impact on women's self-confidence, self-esteem and even their interactions with men. This suggests that, although the positive effects are evident, there is scope to further improve and adapt the training programmes to meet the specific needs of VSLA participants more fully. It is worth noting that VSLAs 1 and 3, where the responses were significantly more affirmative, are in line with information obtained from my interviews with the VSLAs' facilitators, who indicated to me that these groups obtained particularly broad and diverse training programmes that covered a wide range of relevant topics, at least compared to the other two VSLA groups.

Savings preferences and efficiency: The unanimous preference of 100% of VSLA members for collective savings underlines a deep trust and appreciation for the

collective savings model offered by VSLAs. Members' narratives provide numerous reasons for this preference, with considerable emphasis on the sense of security and safety it provides. This is particularly important in contexts such as Karamoja, where the financial infrastructure is predominantly informal, and security is precarious. As exemplified by Simona's account of a VSLA group I visited (although I could not conduct interviews), security concerns are high due to potential theft and intrusion. She explains (personal communication):

Here the insecurity was very high, a lot of thieves, people could come in the night if they see you in the day doing some business, in the night they will come and ask for that money, they say «give us your money...yesterday we saw you selling, give us the money». And if they know you're having a saving box, especially if you are a woman, they are coming for that box, and they will take it. Now the security is lower but it's not safe. They [the VSLA] decided to stop meeting so they don't appear to have the box because thieves are from within...so they stopped the savings...in the village even a person was killed and that person was a member...people don't only target places where there are cows and animals, they also target this because they know there is money inside, they see there is a box and in the night they come.

Furthermore, the appreciation for collective saving is influenced by other factors integral to the VSLA experience such as the flexibility to access funds at times of need, the network of mutual support within the group, and the educational dimension.

Capacity to improve quality of life: Analysing this data set, a remarkable trend emerges. The majority of the members of VSLAs 1, 3 and 4 reported having had a substantial positive impact on both their individual lives and the lives of their families as a result of their involvement in the group. This observation underlines the significant role that VSLAs can play in improving the conditions of women. However, it is interesting to note that VSLA 2 reported a perceived low impact. This discrepancy could indicate the presence of unique challenges or obstacles encountered by women in this particular group during their course, which could be interconnected with the interpretations drawn from the other indicators. Further investigation is therefore needed to decipher the underlying factors contributing to this distinct result.

Contribution to future projects: Overall, it is encouraging to note that the members of VSLAs 1, 3 and 4 expressed such a significant level of confidence in VSLA's ability to act as a catalyst for the realisation of their future projects. This not only reveals the role VSLA is playing in providing fertile ground to inspire confidence and hope in the participants, but also sheds a positive light on the effectiveness of such programmes in empowering women. At the same time, the perceived relatively low impact in VSLA 2 underlines the need to look more closely at the specific challenges women in this group might face on their journey. These data confirm that each VSLA is a unique microcosm, with individual dynamics and challenges that require in-depth understanding. Looking further, these findings not only reinforce the validity of VSLAs as tools for women's empowerment in general, but in the specific context of Karamoja, the collection of members' hopes and future plans can be useful material for the design of initiatives shaped to respond even more effectively to participants' needs and goals, thus contributing to even more tangible and sustainable positive change.

The field research conducted on VSLAs in Karamoja thus provided a perspective on the effectiveness of this approach in promoting women's empowerment. The data collected confirmed that VSLA can have a positive impact on several dimensions of the lives of the women involved that relate to the idea of personal, structural, and relational empowerment. These are increased access to resources, sense of agency, confidence in oneself and one's own aspirations, improved gender dynamics, capacity for self-organisation and management, and sense of group identity. These results therefore satisfactorily answer the first research question in the field. As stated by Crawford and Kasiko (2016:64), VSLAs differ positively from other interventions found in complex contexts such as the Karamoja, as they are not only limited to ensuring equal access to resources between men and women through, for example, support with basic livelihood goods, but also contribute to concretely promote gender equality.

However, the research also highlights some challenges. Firstly, the least positive results seem to concern VSLA groups whose members are younger and reside in isolated and rural areas, where patriarchal values are strongly entrenched. This would suggest how cultural and social factors can significantly influence the effectiveness of VSLAs in empowering women, answering the second research question of this fieldwork. In addition, the research highlighted the importance of savings and credit services' complementary trainings, which were widely appreciated by members. These trainings

proved to play an important role in improving women's skills and confidence, but also in promoting positive change in gender dynamics, answering the third research question. However, a large proportion of the members expressed the need to further expand and improve these trainings, especially those that challenge patriarchal ideology, because they are crucial to the women's empowerment process. This makes it clear once again how much cultural and social factors need to be considered in these types of interventions and how essential is that they adopt a particularly gender-sensitive approach. The fact that some contexts presented less satisfactory results than others suggest the need for training interventions - but in general all VSLA planning and structuring -, to be preceded by a careful analysis of the women's situation in that particular scenario and the factors influencing it. Indeed, a holistic but personalised approach is required to meet the specific needs of the women involved. For this reason, it is crucial to actively involve local people in the planning and implementation as they are the ones who can best identify specific problems and suggest targeted interventions to address them, so that interventions are more effective and remain as far from a top-down view as possible. Furthermore, involving people from the very beginning promotes the autonomy of the group to manage and support their own development. Still on the subject of the implementation of trainings, as stated (Chassot, 2017:13) and as the field research suggests, it is also important long-term commitments are made in order to achieve significant results, all the more so in the most vulnerable contexts where the presence of uneducated members is high, they are particularly young, and where gender relations are based on an entrenched culture of patriarchy.

The field research also revealed the importance of men's involvement in training sessions. In Karamoja, this is particularly critical because of the cultural depression that men are experiencing due to the difficult transition from a pastoral culture to one of sedentarisation, which leads men to feel threatened by women's increase in power. In this context, VSLAs represent an opportunity to raise men's awareness of women's independence, not least because, as has emerged from the field research, the risk that an increase in women's power may trigger negative reactions such as violence is real. They can also be an opportunity to regain a sense of purpose, to encourage men to engage in positive productive activities and to collaborate in the process of women's empowerment (Crawford & Kasiko, 2016:64). However, it is important to bear in mind that the possible involvement of men within the groups should be done with particular

care and caution because it can have a negative impact on women's empowerment, as there is a risk that negative gender dynamics will also be reflected within the group.

Moreover, the research brought to light, through external observer participation, the imperative for effective coordination and collaboration among agencies promoting VSLAs, and the need to be particularly careful not to adopt a paternalistic approach that might foster long-term dependence on external entities. Finally, the investigation underscored that VSLAs employing self-selection criteria could lead to exclusion, potentially restricting access to women who are unemployed or in precarious financial situations.

CONCLUSIONS

Considering empowerment through the approach outlined by Sardenberg (2008)³⁷ as “liberating empowerment” – which highlights the importance of structural transformation and the addressing of patriarchal inequalities, yet without ignoring its role at a personal level in fostering autonomy and self-determination - this study primarily aimed to assess the impact of VSLAs on women's empowerment in Karamoja sub-region. This thesis seeks to fill a gap in the existing literature, which has provided limited exploration of the potential of various microfinance strategies as a tool for strengthening women's empowerment, as highlighted by Crawford and Kasiko (2016:136). Employing a methodology involving questionnaire interviews with VSLA members, interviews with facilitators, and engaged observation, the study brought to light the considerable potential of VSLA approach in empowering women. However, alongside these promising findings, the research also revealed crucial limitations, particularly related to the difficulty of addressing deeply rooted patriarchal norms that hinder its effectiveness. As result, a number of key needs were identified to optimize its impact, sustainability and long-term responsibility:

- Early involvement of community members in the planning and execution of VSLAs;
- Adoption of a holistic and personalised approach that takes into account the specific cultural and social challenges faced by women in the context;

³⁷ In opposition to “liberal empowerment”, centred in empowerment of women as a process to achieve development goals, which focuses on individual growth, ignoring patriarchal domination structures.

- Implementation of training programmes rooted in a deep understanding of women's needs and goals, and incorporating male participation, especially where strong patriarchal norms exist;
- Establishment of mentoring programs specifically designed for men, addressing both practical and psychological aspects. Within the specific context of Karamoja, these programs would provide them with the opportunity to discover new avenues that can help them regain a sense of purpose and self-esteem. Additionally, they should encourage their participation in collective discussions aimed at addressing the challenges arising in a continuously evolving context and within the broader cultural and male identity crisis, the effects of which have been explored throughout the thesis.
- Developing strategies to prevent the exclusion of the most economically vulnerable members potentially linking them with local initiatives or creating new ones, so that they have at least an initial source of income to create small savings. Specific training support could then be provided to these members;
- Long-term commitments by NGOs and agencies that train VSLAs, avoiding a paternalistic approach that encourages dependency and lack of autonomy in managing their own development;
- Greater collaboration between NGOs and other VSLA facilitating agencies. In the Karamoja context, it could be advantageous to create an umbrella organisation that facilitates communication and experience sharing. This body could also act as a representative of VSLAs voices at the local, regional or national level, amplifying their dialogue with formal financial institutions and authorities. Furthermore, it could help establish common standards and guidelines to ensure responsible and safe management of VSLAs, reducing sustainability risks and increasing members' trust in VSLA' methodology. Nonetheless, it is important that the introduction of an umbrella organisation does not compromise the participatory and self-management aspect of VSLAs;
- Advocacy and dialogue efforts to promote the implementation of existing laws protecting women's rights. Microfinance alone cannot be able to combat all challenges related to women's empowerment. The creation of institutions such as the one mentioned above could foster dialogue and undertake awareness-raising activities aimed at emphasising the importance of the implementation of laws.

In summary, this research highlights the role of microfinance in women's empowerment through VSLAs. In addition to being a financial instrument, VSLAs have a transformative power for economic and social change, tangibly affecting women's lives. However, to significantly contribute to women's empowerment, it is essential to overcome challenges and limitations. This study enriches the understanding of the potential of microfinance, provides valuable insights for VSLA promoters and empowerment initiatives, and lays the foundation for future studies.

RECOMMENDATIONS FOR FUTURE RESEARCH

The insights gained and limitations encountered in the course of this research can offer suggestions for future academic endeavours. To further improve the quality and scope of field research, the following recommendations are proposed:

Firstly, it is recommended that future field research adopt a more comprehensive and focused methodology. Extending the duration of research is a key point, as well as establishing direct and solid relationships with informants.

Furthermore, it is suggested to address the challenges introduced by language barriers and consider minimising the use of interpreters to ensure more accurate and contextual data collection.

Beyond methodological considerations, several suggestions are made to enrich the scope of future investigations. Comparative studies comparing individuals who are members of VSLAs with control groups composed of individuals who are not members of VSLAs; in addition, a longitudinal approach could be used to monitor the progression of empowerment over time, starting from the first cycle of the group. This would allow an assessment of the long-term effects and sustainability of empowerment initiatives; lastly, it appears interesting the possibility of exploring the feasibility and potential limitations and benefits of creating an umbrella organisation for VSLAs in Karamoja.

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ANNEXES

Annex 1: Interviews questionnaire

1. Age

2. Marital status

- Single
- Married
- Separated
- Widow

3. Do you have children? If yes, how many?

- Yes, I have children
- No

4. Educational stage

- None
- Primary Education
- Higher

5. Did you have a business before participating in the VSLA?

- Yes
- No

6. Have you used loans?

- Yes, I used themtimes
- No

7. If you used loans, what did they enable you to do?

- To open a business/expand my business
- To pay for my children's schooling
- To pay for medical expenses
- To improve my (and my family's) nutrition
- To buy land
- Other (specify).....

8. How do you evaluate the impact of your participation in the VSLA on your decision-making capacity about your money?

- Positive
- Negative
- Neutral

9. How do you manage the loans you borrow from the VSLA?

- I personally decide what to do with the money
- I discuss it with my family and the decision is made together
- My husband (or another family member) decides

10. How do you manage the finances you generate with your business?

- I personally decide what to do with the money
- I discuss it with my family and the decision is made together
- My husband (or another family member) decides

11. Do you feel that the decision-making power you have in your family has changed since you joined the VSLA? If yes, how?

- Yes, it has increased
- Yes, it has decreased
- No, it is the same as before

12. In your personal experience, do you feel that your relationship with men has changed since you joined the VSLA? If yes, how?

- Yes, it has improved
- Yes, it got worse
- No, I didn't perceive any change

13. Do you think men should also be included in the microcredit project? Why?

- Yes, because.....
- No, because.....
- I don't have an opinion about this

14. Complete the sentence according to your experience: "Since I'm part of the VSLA..."

- ...I have more confidence in myself and my potential"
- ...I have less confidence in myself and my potential"
- ...Nothing has changed in the way I perceive myself and my potential"

15. How did you perceive the complementary training courses provided?

- I found them useful and adequate
- I found them useful, but they should be improved
- I found them useless

16. Are you happy saving money within the group or would you prefer to save individually?

- I'm happy saving within the group
- I would prefer to save individually

17. If you have participated in other projects for the empowerment of women, which one did you find most effective? Why?

18. In general, do you feel that the impact of participation in the VSLA on improving your and your family's standard of living has been...

High

Low

No impact

**19. What wishes or projects do you have for your future?
Do you think that microcredit can help you realize them?**
