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Examining the Role of Microfinance in the Fight against Women Economic Inequality in Adjumani Town Council: A Case Study of Tamama Savings and Loans Scheme.

Women economic inequality like any other social discrimination still exists worldwide despite concerted efforts to fighting it. Women economic inequality is a big hindrance to development since it puts off over 50% of the world population – the women from active participation and contributing to any planned development. In Uganda, women inequalities is not only on the economic front but also in the political, legal redress, participation, access to education and health despite government efforts in fighting it using microfinance as a tool. This research was, therefore, set in Adjumani town council, Adjumani district to examine the role of microfinance in the fight against women economic inequality. The research was guided by the following objectives; to find out the role microfinance loans play in the reduction of women economic inequality, how microfinance loans empowered women to fight economic inequality, how bad terms and conditions set for accessing microfinance loans affect the fight against women economic inequality, what business/investment opportunities women in microfinance have to fight economic inequality and whether free flow of information in microfinance do enhance women economic equality. Recommendations and suggestions to the findings on the above were also provided. A Qualitative research method was applied with a sample size of 30 respondents. A case study research strategy was used. Tamama Savings and Loans Scheme, a savings group (tier 4) was selected for the case study. Officials in Adjumani town council, Adjumani SACCO, BRAC International were also interviewed for purposes of crosschecking information. The findings of the study showed that 60% of the respondents were women, 43% of the clients in savings and loans scheme did not attend formal education and the 83% were married or divorced members. The main economic activities of the members in the savings group was making of tea (27%). This is because these activities take small capital in starting them. Above all, 27% of the respondents consented that microfinance services bridged the women economic gap. This is considered a big leap in Adjumani where the industry is still new. It was evident in the research that using microfinance alone cannot totally bridge the economic gap between women and men. A combination of many ingredients such as adult literacy, access to extra income, introduction of products like health insurance, skills training and adequate flow of information on available opportunities is required for complete economic equality.

Key Words: Microfinance, Women Economic Inequality, Adjumani Town Council, Tamama Savings and Loans Scheme.