

BAGUMA JOHN (2007-03-MA-PTR-008)

An Examination of the Gender Dimensions in Accessing and Utilising Microfinance in Buhaguzi County, Hoima District

This study delved into gender dimensions in accessing and utilising microfinance in Buhaguzi County. This was because, hitherto, there was no quality information on gender and access to microfinance in Buhaguzi County. The main objective was to generate information regarding gender-based inequalities in accessing microfinance services particularly for Buhaguzi county, hoima district in the western part of Uganda. The study was carried out following a case study design. Using questionnaires and key informant interviews, data were collected from Buhimba, Bugambe and Kiziranfumbi sub-counties of Buhaguzi County in Hoima district. The data were obtained from a random sample of eighty seven (87) microfinance clients and from four (4) key informants belonging to the different microfinance institutions which were operating and had clients in the these counties. Field data were analysed using a series of methods. Quantitative data were analysed using the statistical package for the social sciences (spss) where percentages and cross tabulations were used to generate the outputs. Both the frequency counts and percentages were presented in tables. Qualitative data were analysed using content analysis and its information was analysed along themes. The findings show that access to microfinance services is skewed in disfavour of men because the group-guaranteed methodology adopted by the microfinance institutions in the area does not favour the men. Most of the men obtained financial services from mainstream and formal financial institutions because they had the collateral that was necessitated to do so. It was also found that, nevertheless, men have control over the utilisation of the financial resources obtained by women from the microfinance institutions. Study findings revealed that the tendency for men to have control over credit facilities that are secured by their wives/partners is due to the patriarchal nature of families in the county and the fact that the men tended to have more education. Subsequently, the study recommends that the microfinance institutions devise means of reaching out to men that are ineligible for the group-based lending methodology and sensitise both the men and women on gender and their rights and responsibilities in as far as the utilisation of their services is concerned. This will ensure that the gender gap in accessing microfinance services is closed and that the microfinance services obtained are put to good use.

Keywords: Gender Dimensions, Microfinance, Hoima District