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Targeting Women with Micro- credit:

Female perspectives on cooperation and conflict in
the Baganda Household

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Foreword

This report is a result of my engagement in Agder Research's exchange-programme with Uganda Women's Network in Uganda and CRDA in Ethiopia, under the Norwegian Fredskorpset (FK). My interest in understanding the relationship between women's economic contributions and possible avenues for empowerment led to my choice of studying the theories and assumptions behind targeting women with access to credit. Due to the complexity of Baganda social and cultural life, and due to the disagreement on the interpretation of gender in Africa, the task has been arduous. The purpose of this report is to display that in order to understand these themes, qualitative in-depth case studies on social organisation, cultural perspectives, and social interaction among actors in local communities, are necessary.

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Stavanger, December 2005, Sissel M. Torgrimsen

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Introduction: Spousal cooperation at the workplace and in the home

Introduction

Gender has achieved importance as a topic in developing issues, since reducing gender disparities is seen as a key to alleviate poverty. International aid donors, governments, scholars, and development experts all agree on access to financial resources as a strategy capable of reaching women and involving them in the development process. Women account for nearly 74 percent of the 19.3 million of the world's people being served by Microfinance Institutions. The credit borrowers infuse capital and effort in businesses they own and operate themselves. Despite of the daily hardship they face, the majority of female loan takers have excellent repayment records. When female credit members are helped to increase their incomes, the welfare of the family is improved. This assumption for targeting women is based on evidences that when female spouses get financial resources; they tend to spend them on children and home-needs more than male members. It has been shown that some men only contribute with 50 percent of their salaries to collective household funds. Wives and mothers, on the other hand, are likely to keep nothing back for themselves, with the result that more money is usually available for dependants. A second premise in many microfinance programmes is that access to vital resources can increase women's influence in decision-making, especially in choices that concern their own lives and well-being. By putting capital on the hands of wives and allowing them to earn an independent income and contribute financially to their households and community, they are expected to generate increased self-esteem and respect (Cheston & Kuhn 2003).

This study is conducted among the Baganda, the largest of 56 different ethnic groups in Uganda. They comprise about 17 percent of the country's 24 million inhabitants, living on the south-western and northern shores of Lake Victoria. Focus is on female microfinance members of two different credit-groups in two different localities. There is a wide variety of Microcredit Institutions in the country. Uganda has since the restoration of peace and security for the majority of the population in 1987, experienced an economic growth of around five percent annually. Women have entered the national economy to participate as income-generators on behalf of the family, and both female and male participants in this study refer to these economical and political changes as women "coming out from the behind".

In local Baganda discourses, a “true” husband is supposed to cater for all monetary home-needs, especially heavy expenditures like school fees, house rent, and hospital bills. Wives are traditionally responsible for growing food, cooking and cleaning. To some degree, emancipation from these traditional gendered roles, tasks, and domains has taken place, and a shift in the economical balance between the sexes has risen since the 1970s (Nannyonga-Tamusuza 2001). Many men have positive attitudes towards their wives’ engagement in income-generating activities and involvement in credit institutions. When women can contribute financially to the budget, men often gain more respect for their wives (Snyder 2000). The wives in this study report mutual understanding and increased cooperation between themselves and their husbands. At the same time, women complain that men seem to have forgotten their traditional responsibilities and argue that husbands used to provide more before. The wives increasingly find themselves in a position where they cater for customary male expenditures like school fees and hospital bills. Some women claim that men have “other problems” and are less worried about the financial welfare of the family. These “problems” are often related to drinking habits and extra-marital relationships. On the other side of the coin, there are also men that feel left behind by women’s leap forward (Lange 2003) and husbands met during interviews add that wives often stop respecting their spouses when they gain access to money. These local discourses show an ongoing, important re-organisation of work between spouses in domestic life, related to household economics and power relations.

1.1 Background

In rural areas, female workers represent at least 70 percent of the agricultural labour-stock. Women are mainly operating as entrepreneurs in micro- and small-scale enterprises (Snyder 2000). In urban areas, statistics indicate that women count for around 70 percent of all traders and 40 percent of shopkeepers. They dominate sectors as food, tailoring, beverages, services and crafts, while men are often carpenters, taxi-drivers, wholesale shopkeepers, or fishermen. Women more often than men sell goods for sale at the roadside or at home. Men are mainly involved in high-tech enterprises like transport business and real estate. However, some women have become taxi-drivers, while men have entered activities traditionally seen as female domains, like baking pancakes (*chapatti*) and selling green cooking bananas (*matooke*) (Lange 2003).

Women’s increased importance as economic contributors to the household and the Ugandan economy has partly come as a result of economic and na-

tional crisis. It has been argued that women's roles until the 1970s were largely connected to tasks within the domestic sphere. Men had been favoured by colonial powers in both cash cropping and education. Uganda became a British protectorate in 1898 and commercial cash cropping was introduced and put on the hands of men. Women have always been considered the main food-cultivators, and had to contribute with unpaid labour to process commercial cash crops as well. Men controlled the distribution of the crops, and sold women's produce (Lange 2003) by ferrying cash crops to various storing points (Sebina-Zziwa 1998). Men received more education and were assigned as clerks and in other administrative positions in the formal sector. Girls also went to school, but were learning more about how to become a good housekeeper and a mother (Nannyonga-Tamusuza 2001).

In the 1970s, many women entered the economy as entrepreneurs. This was a response to economic crisis and reduced income due to civil wars and death of husbands. The oil-crisis in 1974 hit the economy hard and the situation was worsened by civic turmoil. A lot of men fled the country or died in battle. In the 1980s, the World Bank and IMF introduced structural adjustment programmes. This led to a retrenchment of government employees and meant a dwindling of especially men's income. It contributed to the trend of increased unemployment, higher commodity prices, and devaluation of currencies all over Africa. As a result, many wives were forced to look for additional earnings. After peace and security were restored for the majority of Ugandans in 1987, the Government promoted women's roles on public arenas. In President Museveni's NRM movement, women have been granted positions both in local government councils and in Parliament. They are supposed to be represented in councils at all levels and count for one third in Parliament (Snyder 2000).

Savings and credit communities in Uganda were initiated in the 1980s, as a response to the many female entrepreneurs entering the economy in the 1970s and 80s. In 'Women in African Economies: From Burning Sun to Boardroom', Snyder argues that collective action and mutual solidarity in the face of pressing personal and family needs underlie the formation of micro-finance programmes in Uganda. Women have achieved the awareness that they can improve their livelihoods through savings and credits. Some institutions cater for both men and women, but the main clients in most programmes are female (2000). Other Ugandan research findings indicate that men have found themselves in a "strange" situation where women have money due to credit and income-generating projects aimed at the female part of the population (Baarøy 1999).

Figures indicate that female spouses contribute with 50 to 70 percent of the total household budget. A significant number of single women feed and educate their dependants alone, even though men in urban areas are expected to cater for their family's needs (Lange 2003). Statistics indicate that 29 percent of all households are *de jure* headed by widowed, divorced, or unmarried females (Snyder 2000). The Bagandan anthropologist Sebina-Zziwa estimates that 50 percent of all households are *de facto* headed by females (1998). The high female monetary contribution to the household-budget and unmarried women catering for dependants alone can be linked to reduced male income, but also to national laws regulating domestic relationships. Sebina-Zziwa argues that the existence of multiple laws concerning landowning and the marriage contract leads to instability in Baganda marriages. Marriage grants women with respect, but not always security. Women's rights in issues of land-owning and marriage contracts are submerged in the paradoxes of both customary and statutory laws acknowledged by the Ugandan state (1998).

Ugandan women own around 7 percent of all landholdings, but count for 70 percent of the labour stock in agriculture (FOWODE 2004). In Baganda customary tenure systems, land used to belong to a particular patri-lineage (*lujja*) within the clan. Customary land was transferred laterally to an appointed male heir that succeeded the lineage leader. A female kin-member was also installed as the heir's symbolic companion in the succession-rituals called *olumbe*. At the turn of the 1900th century, a new land tenure system was introduced. Land started to be passed on vertically, daughters were allowed to inherit their fathers' land, and women could also purchase free land. However, some men still think that women have no right to own land. Females are therefore often overlooked when landholdings are passed on. Further, if a widow inherits her late husband's land, she is often harassed and chased away. Wives usually have only user rights to her husband's land. In addition, the land may be divided to several sets of children (Sebina-Zziwa 1998).

Between 1800 and 1900, polygamy became accepted, especially among important leaders in the famous Buganda Kingdom. Christianity was introduced in the last part of the century and prohibited polygamy. The Ugandan constitution of today acknowledges customary, Christian, and Moslem marriage contracts. In practice, Christian couples go into matrimony by the ideal of monogamous love. However, since the Ugandan state also recognises customary contracts, a man can choose to marry a second, third, or fourth wife (Ibid).

Two different trends on writing gender in Africa

The topic of labour at the workplace and in domestic structures among the Baganda can be linked up to two different perspectives running through literature on women and gender in Africa. The first perspective is dominant in Western feminist representations of “Third World Women”, where negative tales of voiceless victims of ever-deepening multiple oppressions are told. In oppositions to these images, indigenous feminists portray African women as feisty, assertive, and self-reliant heroines. The images of African men have likewise been equally polarised, either as powerful dominant figures suppressing women, or as useless characters women can do without (Cornwall 2005).

The first trend of western biased scholars has produced an enormous amount of literature on gender in Africa. These representations draw on Ester Bose-rup’s argument that the introduction of cash-cropping marginalised female food-growers by putting the control of income from selling the crop on the hands of men. Wives and children had to contribute with labour to both subsistence-consumption and to grow commercial agricultural products, while husbands controlled the outcome. The western biased trend argues that women were largely subjected to men’s control in family firms (Ibid).

These Western perspectives are challenged by African feminists. The use of western biased analytical models in research of social organisation and gender relations have lead to a persistent focus on the conjugal couple and women’s alleged subordination to men in African societies. Indigenous scholars do not deny that African women are obliged to give their husbands absolute authority, but claim that western biased researchers have not grasped what really is at stake in women’s lives (Ibid). Ogun-dipe-Leslie, for instance, argues that men are in fact peripheral to women’s self-perceptions. Further, Ekejiuba argues that women in West Africa have an economic self-governing existence, and are farmers, traders, and entrepreneurs par excellence (2005). They have in natal kinship relations other important roles than the wife-role. They are mothers, daughters, sisters, aunts and grandmothers, and have important duties in naming ceremonies, weddings, funerals, and in discussing of lineage-affairs. These representatives argue that women, by these duties towards own natal kin and as independent agents for development, have more power than in other developing countries. African feminists consider separate family management as a sign of complimentary rights and duties rather than a token of women’s subordination (In Cornwall 2005).

1.2 The objectives of study

This study concerns female credit members and the impact of women's economic contribution and access to credit on issues of control, welfare, and empowerment in marital relationships. It does not focus male and female spouses' links to own natal families. The study is an attempt to understand how spouses and members of a Baganda household cooperate in production, consumption, and as domestic units. The justification of this focus is that the running of these women's businesses to a large extent is embedded in the local environment where it takes place, in the husbands' villages or in homesteads. Further, in Ugandan and international studies, there are indicators that more money on the hands of women is affecting the relationship between spouses in both positive and negative ways (notably Baarøy 1999, Snyder 2000, Cheston & Kuhn 2003, and Schroeder in Cornwall 2005). Microcredit in the form of increased monetary resources is also a fruitful point of departure, because Ugandans generally perceive money invested in romantic relationships as a token of responsibility and commitment. Love and money is not something separated from other aspects of social life, and use of money in romantic relationships is perceived as "being responsible" (Mills & Ssewakiryanga 2005).

Objectives and main problem

This study departs from the theories and assumptions behind targeting women as principal clients of microcredit, in order to understand how spouses work together in production and consumption, providing, and decision-making. Four different premises underlying the target of women as the principal receiver of credit have been chosen to examine the main research question:

- The second chapter takes a look behind women's excellent repayment rates (Cheston & Kuhn 2003) and is dedicated to the interviewees' own meanings and experiences as credit members. It examines the factors behind the repayment records and assesses material achievements, challenges, and the clients own advices concerning microcredit.
- Chapter 3 describes the ethnographic context in which the entrepreneurial initiatives are found. It explores the setting for female credit members establishing micro and small-scale enterprises in the informal economical sector. This chapter also addresses the theories behind targeting women as principal clients of credit. Does access to

capital actually help women gaining control and autonomy over production, distribution, and income?

- Microfinance Institutions often target women with credit because it is proven that the female spouse will dispose the income on the children and home more than the husband (Cheston & Kuhn 2003). The fourth chapter explores the impacts of targeting the female spouse with access to individual income on providing for the home's dependants. The task is to investigate how increased individual income for wives impact on complimentary responsibilities, obligations, and cooperation in the domestic entity of the home or the Baganda *amaka* household. The analysis is based on the experiences, views, and meanings of the female credit members we have met in this study. A few husbands have been recorded, but focus is not on male perspectives.
- Putting financial resources on the hands of women is expected to generate increased self-respect and self-reliance, and further improve abilities to make choices for own well-being (Cheston & Kuhn 2003). The fifth chapter examines some of the implications of increased women's incomes on empowerment – and ability to influence decisions and choices in the marital home. There are no male voices in this chapter, and the quotations are mainly from female credit-clients from one of the field sites.

The assumptions behind targeting women with access to resources in the form of credit function as a point of departure to evaluate the impact on control over production and distribution of income, mutual responsibilities, and decision-making. The implications of these questions are in the concluding chapter used to discuss possibilities and limitations concerning access to microfinance as a strategy for enhancing spousal cooperation.

1.3 Theories and assumptions behind women as main targets of MFIs

This project seeks to draw on both of the two mentioned trends of representation of gender in Africa, and hopefully present a balanced view of processes of labour-division, domestic entities, and gender construction among the Baganda. The analytical tools to keep the mind clear through examining the two first themes are inspired by Fredrik Barth's units of management-concept. In his article 'Economic spheres in Darfur' (where he outlined the famous concept of economical spheres), the analysis started by identifying

“the units of management” operating in the village-economy. The unit of management organising production and consumption in Darfur consisted of single individuals, meaning that spouses had separate and distinguished economic activities. The individual units of management did not coincide with the domestic entity, where husband and wife were obliged to perform services to each other. Finally, the units organising the processes of production and the domestic entity based on mutual responsibilities need not form a household (1967). The use of Barth’s terms are organised in the following order: Chapter three looks at units and issues concerning production and consumption. The fourth part focuses spouses’ obligations to perform services for each other, which can be understood as a domestic entity. In the final section, the theoretical framework concerns cultural models on gender differentiation rather than the organisation of economical resources.

The division of labour based on gender

The debate whether African women have self-governing economical existences or not, can be linked to the analytical model of the divide between public and private spheres, which Lamphere and Rosaldo launched in 1974. The dichotomy took the category of women for granted and assumed women’s association with the private sphere of mothering and nurturing, and left men’s gender roles unquestioned. The use of a dichotomous model as a principle for organising work in public and private sphere has concealed complexities between and within gender divisions (Moore 1988). The distinction between public and private spheres has been exploded by research, which illustrates the two as interwoven and embedded in each other (Brenner 1998).

As mentioned above, deploying the binary gender-divide for analysing work has a propensity to conceal the complexity in men and women’s activities. There is a need for adding on some of the ideas on proper and improper work for males and females because they underlie important key roles in issues of labour, household and kinship structures. Ideals and rules of good behaviour for humans can be called on to legitimate and interpret the actions of men and women in different contexts (Brenner 1998). Musisi confirms that among the Baganda, cultural conceptions, and norms about appropriate work for men and women are factors defining people’s choices of livelihood (2001). The data findings of this study have been analysed by looking at particular fields of production (Guyer 2005) in which these women engage in by examining some of the underlying notions about proper and improper male and female behaviour.

However, people's choices of work are not only defined by cultural constructions. The female credit members in this study have differential access to resources like capital, property, skills, and networks. Bridget O'Laughlin is sceptical towards the view that conjugal couples have independent economic activities. She argues that this view draws on a myth of "African Family Systems" rooted in social anthropological and demographic studies of kinship and lineages in Africa. In this perspective, the family is merely a subdivision in the lineage with responsibility for procreation and socialisation of kinship-members. The argument of weak conjugal ties among African couples underestimates local community bonds and user rights in the matrimonial union, she claims (1995).

Models of women in domestic organisation

Academicians of the 1970s and 80s not only assumed that an increased dichotomisation between men and women would take place in the labour-division. The penetration of capitalism and commercial agriculture also led researchers to search for the rise of nuclear families in the South. The decline of the corporate lineage and the increased significance of the 'nuclear family' has been a common theme in social science, and in particular within sociology and social anthropology. However, empirical studies have proved a missing link between economic growth and penetration of capitalism and the rise of 'nuclear' families (Moore 1988). The household-models used in development programmes are based on western notions of the nuclear family headed by a benevolent male provider and a dependant spouse. Development programmes have assumed that a gentle dictator will distribute goods wisely if not fairly among family members. However, if the formal household head were to receive all the goods from a project, it is clear that only male interests are being served. Women-centred projects with a welfare approach to the household suppose that any increase in women's income will increase the welfare of the home (Wolf 1995).

African feminists assert that western models of the nuclear family cannot identify what is really at stake in African women's lives. The most important form of social organisation in Africa is corporate patrilineal or matrilineal descent groups. Most groups are patriarchal, but women in Africa are often allowed to cultivate close relationships with natal kin group (O'Laughlin 1995). Anthropologists have also made an effort to demonstrate how complex units of households really are (Wolf 1995). This is also similar to the African anthropologist Ekejiuba's argument: The spouses have independent economical domains, and "meet" each other through the fulfilling of traditional duties in the marriage contract. The household is formally headed by the husband and can consist of several subsets based on more intimate bonds

between the mother and children, labelled “hearth-holds”. A conceptual divide between the male formal household-head and the fundamental unit consisting of a mother and her dependants (female hearth-hold) is a more appropriate model of social organisation in Africa. However, increased information on how these units cooperate for childcare, production, distribution, and control of products, is necessary (2005).

How does increased “individual income” on the hands of the women in this study impact on the traditional division of obligations in the marital home? The findings indicate that Ekejiuba’s model fails to account for the lack of fit between cultural expressions and the actualities concerning household economics (Moore 1988, Guyer 2005). As we shall see, there is a discrepancy between the local Bagandan discourses on what “proper men and women” are supposed to do in the marriage contract and the lived socioeconomic realities. Researchers today acknowledge that analytical models of domestic structures must link up to gender ideologies and accepted power differences.

Gender and power

Scholars in the 1970s and 1980s interpreted women’s alleged subordinate position as a product both of their economic dependence on men within the family/household and of their confinement to a domestic sphere by ideologies of mothering, caring and nurturing (Moore 1986:126). By placing a distinction between sex and gender, the feminists of the 1970s hoped to explain asymmetry between men and women in terms of women’s close association to mothering and nurturing in the private sphere. The proponents of this view saw sex as the ground on which culture elaborates gender (Morris 1995). This distinction between sex and gender has been attacked by several scholars. These scholars (among them Butler, De Lauretis, and West & Zimmerman, see Morris 1995 for an overview), have constructed “Performance theory”. This theory is based on the assumption that what we take to be “real” - naturalised knowledge of gender - is in fact a changeable and revisable reality. Gender is a set of acts that produce the effect or appearance of a coherent substance. It gets force from the fact that people mistake the acts for the essence and come to believe that they are mandatory (Butler interpreted by Morris 1995). Performance theory is more occupied with gender as the effect of discourse and the acting of gender than with the meaning of discourse (Morris 1995). From a feminist perspective, Butler explains that there is no universal mechanism for the oppression of women. The mechanisms for oppression are to be found in juridical laws that discipline subjects through discourses. The potential for emancipation lies in targeting the discourses by subverting gender acts. Change can take place when women and men perform gendered acts that are subversive. Subversive gender acts can display

the “unnaturalness” of gender and sex. This display can again lead to change in the discourses and new juridical laws. The reproduction of gendered differences is tied to acting and re-enacting of notions on proper and improper conduct for males and females (1999).

African female researchers have a different perspective on power relations between men and women. African feminists assert that African women actually have more power than women in other developing countries by the virtue of their self-governing existence and because of important roles in the natal kin. According to these scholars, focuses should therefore be targeted more at women’s roles and status-sets within the consanguine kin. Moreover, gender research indicates that seniority, wealth, and maintaining a good reputation may be more important for African women and men than the principle of a dichotomous gender. Radical African feminists argue that societies emphasise and create space for the relevance of women. It is more appropriate to discuss female power in relative terms, by showing the ways in which intervention of the colonial period created a situation where the earlier powerful positions held by women were eroded by the introduction of new power paradigms. According to these feminists, African female lines of authority and socio-political power were destroyed and completely eliminated by the foreign European and Arab male-centred systems of authority and governance. New avenues were created from which women are not totally shut out (In Cornwall 2005).

Indigenous scholars like Ekejiuba, Sudarkasa, and Nnaemeka may be correct that western biased researchers’ have yet to grasp African men and women’s lives. A problem with our analytical models is that we seldom let our subjects influence them (Wolf 1995). However, the findings in this report indicate that unequal power relations are important topics for the interviewees. The women in this study display a high awareness of the term gender equality and say they “will not go back to where they were”. An African feminist, like Imam, warns of retorting to versions of ‘traditional culture’ in a defence for an “essential Africanity”. This can result in African women without political resources to combat those very aspects of tradition that damage them as females. Likewise, Nnaemeka states that unexamined exaggerations of gender complementarities mask real and insidious gender inequalities and conflicts (in Cornwall 2005). In chapter five, the purpose of the use of Butler’s radical feminism is to portray how the justification of females as weak beings combined with ideal and rules of feminine conduct lay premises for the cooperation among spouses. However, both male and female actors are reproducing and maintaining discourses and ideologies on gender that produce inequalities in power relations for women.

1.4 Methodology: Field-areas, methods, and the author

Both field sites are within the region dominated by the Baganda, the largest ethnic group of Bantu origin in Uganda. The first field site is located in the rural district Mityana west of the bustling capital Kampala. It is an area characterised by curved hills, like much of Central Uganda. The population cultivates food like bananas, sweet potatoes, beans, groundnuts, cassava and other produces for home-consumption. Coffee has been a major export-crop from this area, but the villagers tell that the trees were attacked by a plague some five-ten years ago. Sweet corn and beans have become important local cash commodities. There are a few so-called trading centres, where people live quite close to each other, but otherwise houses and banana-plantations are scattered over a wide area. The second site is in Mukono Town, twenty-five minutes east of Kampala. This is a town with frequent public transport to and from Kampala. Even though this is a town, one does not have to walk far before the town looks more like a village than a township. Many homesteads have banana-groves in their garden and livestock like cattle and chickens in the backyard. The district is well known for commercial production of export crops like coffee and vanilla.

Qualitative oriented methods

The data collection is based on a mini-fieldwork, interviews, and focus group discussions with 38 women in two different credit groups at two localities. Some few male voices are recorded at both places and a few persons interviewed are not Baganda. In the first locality, we met some men during interviews and conversations in the interviewee's homes. In the second field, one man was a credit-group member. The research duo had 9 trips of three to four days to the first place, and got to know the members better than in the second credit circle.

Focus group discussions were arranged prior to interviews in order to identify the participants of the actual credit group. Three FGD's of six to twelve people were arranged at each field-site. After the focus group discussions, the women were interviewed in their homes or at work. The interview-guide consisted of ten questions, and most interviews lasted from thirty minutes to an hour. The focus group discussions or "structured natural-talk sessions" proved to be successful. In the Ugandan context, FGDs can be much less stressful for the researched than an interview. At focus group discussions organised at private-public places, women can discuss homely matters in a neutral setting.

An issue concerning interviewing women in their homes emerged during the field-trips. Among the Baganda and other Ugandans, it is expected that secrets and sensitive issues are kept within the family. For instance, Sandra Wallman argues that many women are reluctant to seek medical help at hospitals when a family member is sick. Some diseases are stigmatised, and revelations can lead to a bad family reputation. At stake here is the wife's moral reputation as a proper woman (*omukyala omutufu*) (1996). Snyder also noted that because women tend to pay great loyalty to the marriage, women will not likely reveal information about economic matters that can damage the husband's image (2000). With this insight, it turned up as a bit optimistic to expect that women will open up to strangers within the marital home. Overall, the information gathered from individual interviews is useful and compliments data from the FGDs.

A second issue concerned the triangulation of various qualitative methods. The study attempted to mix participant observation with interviews. The role researcher is seldom an acceptable identity for getting access to arenas of social interaction (Wadel 1991). It was difficult for the research-duo to combine participating in people's daily activities with "formal" interviews. Firstly, the researchers spent too little time within the village to get to know the women in the study well enough. It was difficult to just turn up at people's doorsteps when we knew they were busy in their pursuits of earning a living. In the countryside, people usually dig in their gardens from early morning to midday. After digging it is time for preparing lunch. The best time to meet people is in the afternoon. However, these women are very courteous and in the field the first day we were treated with full dinner in two different houses, like Baganda customs dictate. This was a problem because we could not ask the questions we wanted. We would have needed more time to act as visitors and then become closer to some of them. The credit group in focus drew members from several villages, which meant that several women came a long way for the credit meetings. We tried to invite the women to our place, but this was not popular. The women have a tight time schedule and did not want to leave their businesses unattended. For them to leave once a week for credit meetings was considered more than enough. Our strategy became doing something very "un-Baganda", underlining for the members once again that we wanted to come and ask some questions and that they should not treat us like real guests. This was a better solution.

Participant observation was also difficult because we were accommodated quite geographically isolated. The people in the village-district in Uganda do not always live close to each other. Therefore, to get to know some of the

women participating in the credit group was much more difficult than expected. This study lacks first hand observations of labour division and households' links to other households. In the interviews, the women were always asked about labour division and so-called extra-household connections, but these practices must be observed. They are probably taken for granted and therefore beyond probing. Based on readings of reports and own experiences, my recommendation is that participant observation is needed to collect more information on how households pool labour and resources for childcare, production and distribution. Deborah Kasente argued that local and international NGOs in Uganda conduct surveys and research that are marked by a striking lack of a theoretical framework (1998). There is a need to conduct much more research on cultural knowledge and social interaction among one group or locality because there is a lack of models appropriate to fit Baganda lived realities. When the household clearly is an inadequate social unit for investigation of economic processes, we need to go out in the field and conduct extensive participant observation to assess what the key units for production, consumption and investment are, and how they do what they do (Peters 1995).

The author's motivation

The purpose of my assignment in Uganda was to collaborate with Uganda Women's Network in qualitative oriented research. Uganda Women's Network, as the name imply, is a network of civil society organisations that conduct research and advocacy work to improve women's rights.

The topic of relationships between men and women is "hot" in Ugandan public and private discourses. From the very first days in a new country, and throughout the whole stay of 11 months, at work and workshops, in newspapers, and in conversations, I frequently heard or read about relationships between Ugandan men and women. I was struck by how these discourses present contradicting and sometimes negative images about the nature of males and females. At a radio talk-show the presenters were discussing the nature of women, and the female host announced: "we are naturally humble, and as a woman I will respect you as a man and will not dare to embarrass you because I know you are a man. A woman is naturally humble". This image of females as naturally humble coincides with the stereotype of women as cunning and calculus creatures (Sylvia Tamale in Brochure developed by UWONET). In an article in the weekly national newspaper Sunday Vision, a young man blamed his female fellow students for being "de-toothers" and looking for 'investors' covering their luxury-needs, exploiting the cultural ideal that a man has to pay for everything. Another variant of the stereotype of females as manipulative is young girls who "entice" men for gifts of

sugar, clothing, and money, thereafter the expression “sugar daddy”. A third construction of “bad women” is the term *nakyeyombekedde*, which refers to single women who are seen as beer-brewers and husband-snatchers (Musisi 2001).

Despite the indigenous feminists’ claims that husbands are peripheral in African women’s lives, the interviewees in this study declare that they love and cherish their spouses. The marital union among couples in Central Uganda appear to me as one based on romantic love, due to the importance of weddings and rites marking long marriages. However, among women, there is a widespread belief that it is extremely difficult to find a good husband. A colleague once referred to the saying that “there is no the right man, only all right men”. It is considered difficult to find a man because many men put up false pretences and will only reveal their true nature after marriage. In the views of young urban women I met during the stay, they face the risk of sacrificing their own career for being a housewife, taking care of children and cooking and cleaning for the family. While the wives cook and clean, their husbands will often put their own priorities first. Young women say they are slowing down courtship or cohabitation in order to know the “true personality” of a potential husband. When couples finally marry, many women say that educated men are not any better than the previous generation, and say they become disillusioned after a short time in marriage. One woman advised a younger one to “enjoy your spinsterhood” as long as possible. She herself was newly divorced with four children.

2 Achievements and challenges of Microfinance Programmes

Introduction

In this chapter, the objective is to take a look at the fact that women generally have excellent repayment rates in credit schemes. What are the factors behind this? The following section continues with exploring achievements and challenges concerning credit schemes from the viewpoint of the clients. Lastly, the chapter sums up the clients' advices for Microfinance Institutions.

2.1 Excellent repayment rates

In this study, the majority of group members have been credit borrowers since the turn of the last century or shortly before. In credit associations, the borrowers usually save a lump of money and open a bank account co-jointly with the credit institution before they are considered clients. To become members, the participants should ideally have an already established business. The efficiency of these organisations is based on a concept of collective responsibilities in already established social relationships (village banking). For instance, a credit circle can be based on a locally existent women's group or on friendship-networks. In Mityana, the members come from two different women's groups. The existent congregation of borrowers today was previously a local savings initiative. This is the leader's words:

After our organisation had started, we sat and made the rules and regulations on which our organisation will operate, we made a constitution, elected leaders, registered it at the district, and even opened a bank account. Those days we didn't have money so we decided to charge every member to contribute 2000 as a membership fee that the women did. So we thought this contribution of member fee we could lend it to one of our member, so that she injects it into her business, and pays later with interest. So we contacted a loan organisation, this organisation came and taught us and told us they lend money to people who have businesses and people who want to start a business. The women were so impressed by their talk and decided to take the loan. They came and organised a workshop and taught us the way they wanted us to cooperate with their loans. After teaching us they began lending us the money. The percentage for example if they have given you a loan of 100,000 you have to return an interest of 16,000 for a period of 4 months and you pay instalments every week.

The membership is based on friendship and connections between women in the local community, and to become a member one must be recommended by someone. The credit members in Mukono do not belong to community based women's groups, but was initially established by the local leader introducing the programme to a few women. The core was then expanded by including friends or acquaintances with reliable businesses. At both places, a member can introduce her friend to the credit group. Still, all clients are responsible for each person's repayment. When a member defaults, the credit organisation first deducts her savings to cover for the expenditures. If one member fails to pay back the loan, the rest of the borrowers risk being charged for the defaulters' debt. According to the interviewees both places, the person who recommended someone not able to pay back the loan can informally be held responsible by the others borrowers. The clients state that this scenario does not happen often and that it was more common in the early phases of both credit groups. All members assert that they do not fail to pay and that they knock each and every door in order to be able to repay:

That does not happen. It is not heard of, in fact, it is not there. Because if you don't pay that money in time, you are given a fine, so you have to make sure that you pay back in time. Besides, if you fail your referees who recommended you while applying for the loan can be made to pay your loan. It is a tight situation because it is them they demand the money.

The motivation behind excellent repayment rates is probably this technique of "forced voluntarism" - an essential element in microcredit programmes and rotating savings and credit associations around the world. The risks and burdens of borrowing money are put on the clients. Both places, it is uncertain how frequent customers actually fail to pay back their loans; because contrary to the quotation above, some women argue that it happens often. In Mityana, the neighbouring circle was reduced in size because of people not being able to cater for the loans. The findings of this study indicate a possibility that repayment failures are catered for by several women. The data also indicates that members sometimes withdraw temporarily from the circles when a member is not catering well enough for her loans, or when there are disagreements between members. Another issue is that members may suddenly move to another place and leave the account with the members. Researchers criticising credit schemes argue that there is not enough information on how members cater for the loans. This is a topic for further exploration, which could also give more information on the functions of female friendship-networks and what happens when these relationships are put under strain (Cheston & Kuhn 2003).

2.2 Material achievements

For the majority of the clients, the purpose of the business is to cater for the needs of the household rather than expanding the venture itself. Credit-members with thriving businesses are more oriented towards infusing capital in the business than cater for the home needs. All clients state that credit money has helped them increase their standards of living. They are for example able to buy simple commodities like mattresses for guests and better clothing:

The money we borrow has greatly improved on our development. We have moved ahead and prospered in our families - like if you had only one saucepan, and no radio, and no hope of where to get the money, you can now be able to buy whatever you like. You need no longer give a visitor a gunny mat to sleep on as you can now afford bed sheets and a mattress (Mityana).

A very important achievement above all for these women, is that they are able to pay school fees for their children. The women say they also provide longer educations for their girls now than earlier. With credit-money mothers have been able to send more of their children to school and also pay for higher and longer education:

Those days without money women used to send their children to school until a certain level. For example, when a kid reached sixth grade that would be the end of education, because at least he or she could read a signpost that leads him or her to Kampala, or wherever (Mityana).

The interviews and focus group discussions clearly indicate, despite cultural ideals, that wives are the ones who actually pay the heavy burden of school fees. Since the majority of clients are establishing businesses in order to cater for the home needs, one must ask how the credit members manage to cater for the interests when credit-money are spent on education. This, however, does not seem to be a serious problem for the clients:

Don't paying school fees bring a problem in paying back the money?

Before you borrow money you will already know where to get the money and how to spend it and only use it for a purpose that is going to bring profits. We only lend to expand a business and not to start (Mityana).

Both places, the women state that they like the idea of credit and that they are not going back to where they were. They have “come out from behind” for good and will not be pushed back. This is an important statement. In the rural area, people were desperately in need of money prior to the credit schemes, and say that without these institutions the situation would have been far worse. Even though credit-members have overall positive opinions towards these schemes, they have some issues concerning the structure of the loans.

2.3 Challenges

In order to cater for the business and pay back the credit, the entrepreneurs have several business strategies. At both field sites, the clients underline that it is essential to have an existent business, a base, and a plan before borrowing any money. The loans are merely meant to expand an initiative. Therefore, an entrepreneur should ideally have some own savings before involvement in credit schemes. Both places, it is also common to combine an economical venture on several businesses. To establish side activities is an important strategy that can bring income in fluctuation of seasons. Retail shopkeepers assert that it is essential to maintain good relationships with their customers even if they risk fraud. It is also important to be trustworthy, hard working, and borrow little money. From the views of the women in Mukono, food production is thriving and generates much more profit than retail trade, because “people have to eat”. Retail-trade vendors of fresh perishables cannot deploy the whole amount of credit on increasing the stock, but can use the credit to cater for renting stalls at markets and paying school fees.

The biggest obstacles and difficulties of the credit itself are reported to be high interests, weekly payments, unpredictability of the season, holidays, and sickness and death in the family. All members complain of high interest rates of about 16-18 percent paid in weekly instalments over a 4 months period. The clients argue that high interests, combined with short graze periods and weekly repayments, reduce the investment rate. Before they have properly invested the money in businesses, and the sale yielded return, the borrowers must put aside a substantial amount to cater for the weekly instalments. One young woman explained this particularly well. In her retail shop, her customers ask for certain types of commodities, but she can not afford to buy them because she has to put aside money for repayments:

For me when I get the money, am able to purchase commodities for my shop, which could be impossible if there wasn't someone to lend you money. But sometimes I find it really hard as the money is finished before I had finished

what I wanted and even paying every week. I wish it was paying after a month. Even the interest rate is so high.

Clients in Mityana also complain of the same problems:

Okay, we have got very many good things from the programme; we get money and use it. But the problem is that when you go to borrow some reasonable amount say 400,000 you are forced to get only 200 000 due to the fact of high interest rate per week. And if you analyse it well you cannot handle such a bid amount in a short time. Yet you can use it in longer periods such as in farming, school fees, but since it is a short period loan you have to get little money.

Both places, the members have presented these problems to the supervisors of the programmes. There are alternative ways of catering for the loan, but the interest would still be the same and therefore the present routine of paying every week is considered the best option.

Another issue concerns problems of repaying the loans in cases of sickness and death in the family. Credit members sign up and pay for an insurance in case of illnesses in the family. However, not all clients are aware of their rights within this contract. When a member faces sickness or death in the family, it is likely that the member must put the business on hold, because she (or he) assumes there are no arrangements that can help postponing the repayment of interest. The member then seeks to pay up their loan by money borrowed elsewhere and withdraw from the circle until the business can be opened again. This problem was noted at both places, here from Mukono:

One would have liked to return the money, but there is a problem in the country. A person sometimes find that they have lost a beloved one, has not managed to return on that very day, went in a hurry, the money has not come, not in time to bring the money back, that's why they sometimes they miss paying that instalment for that week.

In Mityana:

They are not bothered about you missing the date line because to them a loan is not attached to any of your problems like loss of a relative or sickness. If your kid is dead they don't care, just go, and pay back their money.

2.4 The clients' advices

Microfinance schemes based on collective risk sharing has brought excellent repayment rates for female credit borrowers. Failures to cater for loans and debt are probably hidden in female friendship networks. Challenges the interviewed women face are high interest rates and no grazing periods. The input in production has not yet started to yield its return before the members must put aside profit in order to cater for weekly instalments. A serious problem for all credit members is taking care of sick persons in the family and the frequent occurrence of death in the country. Despite these problems of high interests, access to credit has no doubt very positive connotations for many families. These are the issues the clients have with being credit borrowers:

On the issue of the credit itself:

- Too high interests - monthly repayments rather than weekly instalments
- Extended loan periods from 4 to 6 months.
- Pay interest and loan in one lump – the interest spread with the lump
- Continue to provide the credit quickly
- It is a problem when the organisation deduct savings from all members when someone fails to pay

Other issues

- Microfinance programmes should be able to lend money for paying school fees without interest
- Microfinance programmes should continue to give training, for example on the topic of how to spend income
- If a good customer experience sickness and death in the family, this should be considered in problems of catering for the actual loan

3 The Baganda: The impact of access to capital on financial autonomy and control

Introduction

Women in developing countries have for some time been targeted by local and international credit schemes. The schemes improve women's access to resources such as skills and credit, thereby enabling them to become self-reliant and control the enterprises they establish. This chapter examines the local context of these women's business ventures. Of particular concern is identifying units of management and examining how these entities organise production and consumption in the "household" (terms borrowed by Barth 1967). In order to answer these questions, three objectives based on data from the interviews have been constructed. The first objective explores some of the cultural notions on "appropriate work" for men and women underlying key roles in the Baganda society (Musisi 2001). The second task is to identify units in the household organising production and consumption, in order to generate knowledge on the degree of autonomy and control in female economical ventures. In the last section, the relevance of kin and neighbours for the running of businesses is explored. First follows an introduction to the question of the autonomy and control in African women's economical roles. This will be picked up again in chapter 6.

3.1 Women as "own-account" economical actors

Are women in Sub-Saharan Africa subjected to men's control within family firms or do they exercise a considerable degree of independence in financial decisions?

O'Laughlin argues that there is a disagreement on how to interpret authority in terms of female autonomy in economic affairs and social power in African families (1995). On one hand, western biased researchers following Bose-rup's argument, link the introduction of cash cropping with women's loss of power in African agrarian societies. These western feminists display how women are subjected to men's control within family firms as a result of their impaired access to land and labour. Development initiatives became inspired by these findings and focused on providing support to women's own-account economic activities. The wide variety of Microfinance Institutions and income-generating projects has contributed to a significant shift in the economical balance between women and men, and to new forms of conjugal bargaining (Cornwall 2005).

From the second trend of writings on gender in Africa, research has demonstrated that women bear a greater part of everyday agricultural tasks and have a relative degree of autonomy and economic independence. There is a sharp gender division of labour in the organisation of household and there are realms where women have significant power related to decision-making (O’Laughlin 1995). The concept of ‘female-headed household’ emerged in the course of this feminist critique of an ungendered analysis and practice of ‘economic development’. When the model was applied in research, the findings showed that not all households were male-headed. Some households were headed by a female provider, for example where there is no husband at all (*de jure*). Others were female-headed because the husband was absent most of the time, either by migration or polygenic relations (*de facto*). There has been a tendency to equate female-headed households with poverty and disadvantaged access to land, resources and income (Peters 1995).

O’Laughlin, who has conducted studies in Chad and Mozambique, is sceptical towards development theories that take women’s economic independence as a foundation for promoting “women’s own-account farming”. The foundation of these perspectives draws on the theory of an ‘African Family System’ rooted in traditions appropriated to explain Africa’s exceptionally bad economic performance. The theory argues that Africans are more committed to corporate lineage ties than to local communities. Weak conjugal bonds between spouses are seen as one reason for Africa’s lack of a substantial economical growth. This view underestimates the importance of relationships between people of different lineages and residency in a local community. Land rights are first and foremost acquired through households. If weak conjugal ties are a feature inherent in African cultures, O’Laughlin claims it is more a result of general economic and political processes than of African values. Weak conjugal bonds are considered caused by exploitation of labour established in the colonial period. There is therefore a great variety in types of conjugal bonds, and they are intertwined with couple’s differentiated access to rural and urban labour markets (1995).

The apparent financial autonomy and independency between spouses do not necessarily imply that married couples have no cooperative interests. Members of a household can have common interests even though wife, husband, and children display contradictory interests. It is not unusual that spouses do not pool income together or hold joint bank accounts, and both spouses may have financial commitments towards the larger kin network. Economic autonomy does not extend to all women and the maintenance of conjugal ties is often economically and socially advantageous to all members. Conjugal ties give access to webs of non-conjugal support, user rights, and access to

the spouses' network. Even when women have considerable control over their own time and resources, their choices are constrained by the structures of co-operation as well as conflict in conjugal relations (Ibid.). What knowledge do we have of how spouses collaborate in production and consumption among the Baganda?

3.2 Appropriate work for men and women

The Baganda, as all groups in Uganda, organise their lineage by the paternal line. The group is also virilocal, meaning that a newly wedded woman is transferred to her new husband's homestead (Nannyonga-Tamusuza 2001). The organisation of work between the spouses in the home was originally based on women cultivating food, cooking, weaving mats, and making cooking pots, while men were more oriented towards politics and public affairs outside the home. There is a need for much caution when examining the gendered division of labour among the group. Men also had roles in agriculture, such as constructing racks for storing, beating grain, and clearing land for banana-cultivation (Reid 2002). However, the female interviewees did not refer to the above mentioned tasks as "work" and looked upon the businesses as different from these "domestic chores". The divide of responsibilities and obligations between spouses is focused in the next chapter. The concern here is to link the most common fields of production (livestock, retail trade, and food production) in the study to notions on appropriate work for men and women.

Food production is a dominant adaptation at both places. There is a specific justification of females producing and cooking food among the Baganda. For instance, males were prohibited from cultivating millet (Reid 2002). In the social dominant gender ideology, it was bad for a man to cultivate and cook food. A man was in fact forbidden from going near the cooking place (Nannyonga-Tamusuza 2001). Breaching of taboos was a matter of life and death and was believed to anger ancestors and subsequently the risk of illness and death for family members (Roscoe 1965 [1911]). These conceptions underlying key roles in Baganda life are also linked to ideas of proper conduct for males and females. Boys were encouraged to be masculine and girls oriented towards feminine mothering and wifely roles. Young men attained high status when becoming an *omwami* or a husband. These roles were incorporated through games. Boys played with balls, climbed trees, or made toy cars. The girl-child was not allowed to either climb trees or ride a bicycle. Even today, girls do not do these things because it is thought that they will lose their female gender and become boys. A woman performing male things like walking fast, whistling, shouting, in activities culturally designed

signed for men, risks losing her “woman-gender” (Nannyonga-Tamusuza 2001).

The mentioned taboos are less relevant today, but still play a part in choosing occupation (in line with Musisi 2001). Many boys and men learn to cook and cultivate in order to cater for themselves. In both urban and rural areas, some men enter the food-producing sector, which is seen as a suitable domain for women. However, they achieve formidable success. In their own terms, this is because they are much more flexible in selling the commodities. In Kampala, a few women have become involved in transport, a realm traditionally operated by men (Lange 2003).

However, the belief that men engage themselves in commercial economical ventures and women in subsistence agriculture and trade for the home is still alive among people, civil society organisations, and researchers. Men are held to be more involved in production for selling and often in control of output from the crop or production. There has been, and still is, a tendency to overlook women’s economic adaptations in Uganda. This is because the activities take place within the context of the home. Growing food, cooking, and cleaning are by most people perceived as non-economical chores outside the public. However, within this care economy (UWONET 2004) inside the confines of the home, in a so-called informal economy, activities of an entrepreneurial character are taking place. Most initiatives are found within micro- and small-scale enterprises, but Ugandan women are present as entrepreneurs at all levels. The majority of traders at markets selling vegetables and fruits are female, so women are obviously linked to commercial activities in many ways (Snyder 2000).

The notions that men are responsible for cash crops and the association of women with subsistence-production can be linked to thesis of ‘the feminisation of subsistence agriculture’. The thesis draws on the dichotomous public-private divide. There are two problems in deploying the model for analysing social and economic change. The first problem is that it tends to give a too simplistic image of the sexual division of labour, because it draws on a radical separation of work in public and domestic spheres. The binary concept tends to conceal complexity concerning the sexual division of labour. Henrietta Moore warns of the danger of portraying women as passive recipients and men as active producers (1988). In the case of the Baganda, we do not have enough information about how spouses work together. For instance, to what extent are women really involved in commercial farming of non-exports like flour of sweet corn? Do husbands put any labour in subsistence food-growing? Secondly, this binary divide treats the category of women as

homogenous. There are great differences in women's access to and control of economic resources (Moore 1988). In this study, the data results suggest that possession of own land or other assets are crucial for developing viable businesses.

Rather than focusing on the "gender division of labour", we need to study female farmers in their fields of production. One should build gender into an analysis of production instead of making the position of women the central focus (Guyer 2005). A recent trend in studies of work and the home is to focus how views on maleness and femaleness underlie important key roles of labour, household and kinship structures. Rather than focusing on gender as a binary divide for organising domains, tasks, and spaces for male and females, this approach asks how ideals and rules on appropriate behaviour for men and women engender fields of production (Brenner 1998).

Female and male domains of production in the study

Notions on appropriate work for men and women are culturally defined and access to economic resources is constrained by beliefs about gender and roles (Musisi 2001). How do notions on appropriate work for men and women affect the type of businesses these women run?

The 38 credit members in this study have businesses that range from commercial farming, keeping of livestock (cattle, chicken, goats, and pigs), retail trade of agricultural products, to shop keeping, and food production. Other businesses are retail trade of chicken feeds, arts and crafts, and drug shops.

In Mityana, seven households are involved in farming of sweet corn and beans for selling in combination with other side-ventures like livestock. Four married women are using the credit money in raising cattle for milk production. Only one married couple have cattle as livestock in Mukono. Trade of agricultural products and commodities are other important niches both places. Trade of own-grown or retailed agricultural products like sweet corn, beans, green cooking-bananas, and vegetables are dominating adaptations in the rural area. A third and fourth source of revenues for women are shop keeping and food production, which are frequently combined. Retail shops sell commodities necessary for the Ugandan home, and local fried delicacies like pancakes (*chapatti*), mince-stuffed pies (*samosa*), and doughnuts (*mandazi*) sell well.

Farming and keeping livestock

There is a major difference between the two locations focused in this study. In rural areas, most family-dwellings are able to cultivate an amount of food

for subsistence consumption on homesteads. Homesteads in rural areas usually have a plantation for growing of cooking-bananas, sweet potatoes, beans, groundnuts and other products for home consumption. In the rural area, all members except one can sustain the livelihood by growing food for subsistence consumption. Among the women, cultivation of food for home-based consumption is never perceived as a business-type. This confirms that growing food is a taken-for-granted type of work.

In rural areas, one should expect that credit is put in commercial farming. In Uganda, it has been demonstrated that there is a great potential of increasing the agricultural production if women gain real *de jure* property rights (FO-WODE 2004). Only a few women state that their business is related to commercial farming. A few married women are engaged in production of maize, peppers, and beans for selling to local markets. In these instances their husbands or sons are usually involved. The findings indicate that when men are involved in agriculture, it is probably more often in cultivating of cash crops as maize and beans than in tending the garden for home-consumption, which is supposed to be an explicit female task. Today, important crops for selling are maize and beans and both men and women are seen at the local mills grinding their crop for the production of flour. Food like tomatoes, cassava, potatoes, and peanuts are both produced for home-consumption and for distribution to larger local markets near Kampala. Only a few women are involved in producing food for local markets. One interviewed widow grows vegetables and sells them at markets near Kampala.

Raising cattle and tending livestock, however, are a common business-venture for farmers in Mityana:

I wanted to buy a cow, but had no money, so with the money [credit] I can buy this cow and stay digging or doing any other small business where I can get some little money to pay back the loan while my cow helps me too. Farmers add capital in their fields e.g. buying animal feeds and get enough milk from cows.

Those who have cattle are often involved in milk production. Milk production is a niche for business adaptations that requires men, according to some of the interviewees. The explanation is that milking of the cows' takes place early in the morning (or in the middle of the night – *Luganda* time) and the produce must be transported to the nearest dairy store. In addition, cows fodder is often collected far from the house by bicycle. All but one of those households raising cattle were found among married couples. These are couples that work together in all tasks, like digging, tending cattle, and milk

production. One widow told us that she stopped raising cattle when her husband passed away. Here, notions on appropriate for conduct for female and male behaviour are visible, because females riding bicycles or motorbikes are rare in Central Uganda. It would be a bold and complicated task for a woman to establish a business without a husband or male dependants. In Snyder's work on female economic actors (2000), on the other hand, it is claimed that many women invest in cattle because the husband is forbidden to sell off livestock (it is unclear which ethnic group(s) Snyder talks about). Keeping of cattle appears to be an occupational niche based on a combination of male and female tasks.

According to the interviewed women, rearing of chicken and especially pigs are considered a domain for women. Pigs are fed with food-leftovers, and the feeding is therefore seen as an extension of women's responsibilities of cooking and feeding.

Trade, shop keeping, and food production

Retail trade, shop keeping and food production are important businesses among women in both field areas. Both men and women are represented in retail trade, but possibly in different realms. In Mityana, it is common for women to sell vegetables at road-stalls. They buy produce from others and combine it with products grown in their gardens. In the cases where couples are engaged in farming of non-exports for selling, men are bringing the produce to larger markets near the capital. This is consistent with the view that transport is a male activity (UWONET 2004), and long-distance moving of commodities is seen as a male activity (Lange 2003). However, this is a simplification. Many women carry their commodities to markets in Kampala or far away from the home, and they travel by public vehicles. Men, who are not engaging themselves in joint-ventures with the wife in digging, milk production, or retail-trade, are often construction-workers or operate in transportation businesses.

There are those with small businesses - they can add in more to improve on their living standard, hotels, and fish dealers...even us in villages we have small shops, which are improved with loans.

Except from retail trade, shop keeping and food production are two niches that appear to be typical women's work. Retail shops at both places are often run by women - some with help from husbands. These stalls sell everything a family needs on an everyday basis, like corn flour, millet, sugar, candles etc. Some of these owners are also producing fried specialities. In Mukono,

several of the entrepreneurs are in these types of food production. According to the women, establishments that specialise in food are thriving, and yield much more profit than retail shops. The male spouses in these instances do either work in commercial cultivation of maize and beans, as builders, or operate in the transport sector.

Arts and crafts are small niches found at both places. A couple of women have managed to make money on weaving mats. According to Reid, this activity is a woman's task (2001).

The point of this section was to describe the interviewed women's businesses by linking them up to notions on appropriate work for men and women. The choice and type of business has a potential of indicating who are directly involved in the production itself. For a woman to make efforts in a niche which requires male labour, she must have either male dependants at home or ability to hire labour. Thereafter, it is crucial to examine the degree of female autonomy of businesses vis-à-vis male spouses.

3.3 Key units organising production

In her marital family, a wife is obliged to show respect first and foremost to her husband. When a man marries, he takes, owns, controls, impregnates, and dominates his wife. The husband has absolute authority to control the woman, her produce, and children belong by ideology to his clan. The relationship between the couple endows the male spouse with power and authority. The man is the formal head of the household and it is said that men marry (own) and women get married (owned). The marriage defines a proper woman because a man controls her (Nannyonga-Tamusuza 2001).

Ekejiuba argues that is virilocality rather than patriarchal relationships that can suppress women (2005). The Baganda are organised into around 40 paternal descent based clans that practice exogamy. This means that a person is forbidden from marrying people from both the mother's and the father's clan. A Muganda person is not supposed to "touch" either mothers or fathers. A woman also shows respect to her in-laws and she does that by kneeling for them and by physically avoiding both her father and mother in-law (Nannyonga-Tamusuza 2001). There are several taboos placed on social interaction between a woman and her in-laws, and this might hinder economic cooperation. This was also the case for one woman in this study. However, we were also told about a shopkeeper whose best clients are her husband's relatives. How does the virilocal environment impinge on women's autonomy and control over production and income?

Units organising production in the women's businesses

Among the female participants in this study, there are a variety of family forms. Of the 38 interviewees 25 are married, 8 are widows, and 5 are unmarried women. The most common household organisation among these women is the married couple with their own children and dependants. Secondly, widows with dependants are a second most usual type. A few women live independently because they are divorced or because their husbands have more than one family. At least 3 of the interviewed women live in polygamous marriages and 4 live separately from the husband. What does the unit of management organising production consist of in these cases?

In the previous section, it was demonstrated that men and women are likely to form joint businesses especially in niches like milk production, retail trade, and commercial farming where labour is based on a combination of male and female tasks. In Mityana, female entrepreneurs with a distinct "own-business" like retail shops and food production, are with one exception widows, unmarried, or having an absent husband. Further, these women also own the property the shop is built on. One wife explicitly said that the shop and livestock belongs to her, and that her husband earns money by farming maize and beans. In Mukono, own businesses are the norm for all women except one, who works together with her husband. At both places, widows can involve sons and brothers in businesses like commercial farming and retail trade. It is not clear whether sons then control some of the credit.

Further, the findings from the interviews indicate that it is quite common for men to be involved in their wives' credit. They all have positive attitudes towards credit, and are sometimes direct users of it, even when the couples have separate businesses. In Mityana, those who say that they control the credit money themselves are found in female-headed households. However, there are also many married women in control of the credit, especially in Mukono. Some clients even report that their husbands initially gave them capital to start the business, but that they do not touch the credit money. In these cases, where the husband is the donor of the capital, the wives have their own separate economic activity apart from the male spouse. A few clients say that they must present the plans to husbands in order for him to approve it. On the negative side, there is a possibility that some women become credit borrowers on behalf of their husband. This was stated on a few occasions at the first field site.

These are interesting features of the businesses' intertwining in household economics. The description supports O'Laughlin's claims that there are different groups of women, and that the extent of economic autonomy and ac-

cess to labour markets are not evenly distributed. The findings show that joint businesses are found in a few cases among married couples who live together. Further, that separate economic activities are common among married couples and single women, but men can be involved in credit even when the spouses have separate activities. Widows and single females may not be able to entirely control the production, even though they are independent, but rely on sons or brothers. The prevalence of more “own-account businesses” in Mukono compared to Mityana can probably be related to the availability of more non-farm opportunities and women’s lack of a base for subsistence-consumption. The question of female autonomy is also related to the second problem of the ‘feminisation of subsistence agriculture’ theses. Female autonomy is defined by access to resources like land and network. Individual possessions like landholdings can determine women’s access to resources and possibilities for starting businesses. In the rural field site, female shopkeepers often own the land or the building in which the business is found. Men’s access to rural and urban labour markets also impact on the emergence of wives’ adaptations. A couple of members remarked that their husbands help with the business or contribute less to the households in times with little work available.

However, in order to identify the important key units among the Baganda, it is also necessary to look at how units of management organise consumption. O’Laughlin emphasises that own separate businesses is not necessarily an indicator of no cooperative interests between husband and wife (Ibid). Family forms and access to labour markets are interconnected and there is a great deal of variety in how spouses work together in order to cater for dependants (Lange 2003). All married women in the two credit groups’ state that they work together with their husbands, and that they have shared responsibilities for the needs of the home. The wives cooperating with their husbands concerning their businesses, say they have a common pool that finances everything. This was particularly the case among spouses in the rural area, where the businesses were based on farming and keeping livestock. Most female representatives, however, assert that they share responsibilities, meaning separate obligations and earmarked duties. They have autonomous businesses and come to agree on a budget for the family. This topic is more extensively discussed in the next chapter.

The cultural ideal in local discourses is no doubt that proper men cater for heavy expenditures like paying school fees, house rent, and hospital bills. There are some indicators that wives cater for more of the household needs than they are willing to confess in interviews and focus groups discussions. Many of the interviewees first said that they work well together with the hus-

husband and that he provides for school fees. Later, many of these persons and 19 of them say they use credit money to pay school fees as the first or second most important investment. Despite indicators of limited cooperation between spouses on expenditures in the domestic sphere, the maintenance of marital ties is economically and socially advantageous for all household members (in line with O’Laughlin 1995). Among others, conjugal ties give access to webs of support from the spouse’s relatives, and no matter how little a husband contributes, there will always be support at some level.

3.4 Kinship and female networks in businesses

Among the Baganda, even though a wife lives in the husband’s village, it was traditionally expected that she would first and foremost give loyalty to her siblings and parents. When a couple divorced, the woman could remarry or be sent back to her natal kin group where her brother was responsible for taking care of her (Sebina-Zziwa 1998). The mother’s brother has a special relationship to his sister’s children. The children refer to him as *kojja* and a taboo is placed on the relationship between them. They are not supposed to touch each other, and this relationship is called *kiziibwe* (Roscoe 1965 [1911]).

A Muganda woman has other important roles than the wife-role, like African feminists underline. For instance, she acts as a counsellor for her brother’s daughters. As a paternal aunt (*ssenga*) it is her duty to give information about sexual relationships to her nieces before marriage. This is done because it is taboo for parents to discuss sexual matters with their children. In customary weddings, in the introductions ceremonies called *okukyala* and *kwanjula*, the groom has to negotiate with the bride’s paternal aunt for dowry. If she is not satisfied with what the team has brought in the *kwanjula*, the groom has to bargain further with the aunt. The *kwanjula* is actually seen as a customary wedding and many couples never pass on to “formalise” the contract in the church, the church wedding (*embaga*). The husband also has significant duties toward his wife’s kin-group when someone from her side dies. A male spouse’s traditional responsibilities towards his wife’s family are to buy clothes and local beer when an in-law has passed away. He is also obliged to give money to the in-laws on the burial day and provide with bark-cloth to cover the body. After the funeral he should give more local beer to the family (see Roscoe 1965, Sebina-Zziwa 1998, and Nannyonga-Tamusuza 2001 for more on the cultural life of the Baganda).

As already mentioned, African feminists argue that western researchers do not understand kinship systems in Africa. Western researchers tend to privi-

lege conjugality over consanguinity in African studies. The emphasis on sexual politics of heterosexual relationships has undervalued motherhood and the significances of maternal politics in Africa (Sudarkasa in Cornwall 2005). Ekejiuba argues that the heterosexual relationship is one among other relationships, and not necessarily the most significant. There are closer relationships between women. It is important to note that women's relationships with other women may be exploitative and hierarchical. However, these feminists claim that Western scholarship only questions the status of women in relation to the conjugal roles of being a wife and a co-wife (in Cornwall 2005).

If husbands are of less importance in the lives of African women, what relevance do kin members have on our informants' business-establishments? How are kin and female networks involved in production and in running of the businesses?

The importance of relatives in business ventures

It is the norm for a couple or single parents to include children and/or grandchildren in the household. At least 24 households in this study have dependants other than biological children, and sometimes husband and wife cater for separate sets of children. Children belong to the father's side by clan ideology, but in practice, orphans can be sent to live with the most economically capable within the kin. However, there is a tendency for kids to live with their mother's sister if their parents have passed away. Some interviewees say that women are more "kind in their hearts" than men, and therefore in some instances, children go to stay with their maternal aunts even in cases where the father is alive. Among the interviewees, several families had one or several grandchildren living with them. One woman told us that if a girl gives birth outside marriage, it is not likely that the mother will bring her child into a later marriage. Offspring from daughters often remain with the mother's parents because it is difficult to bring a child into a relationship with a new man. It is indicated that men are reluctant to provide for children that do not belong to them. Grandparents as caretakers are also alternatives in cases where parents migrate for work.

In addition, adult men and women usually support parents, siblings, and orphans living elsewhere. Both partners look after their parents, but especially a woman can be called upon to take care of sick people. Many of the interviewees reported that they do not have many people to help them, but can in emergency situations ask help from daughters, brothers, sisters, children, and husbands for monetary assistance. Relatives help each other by providing for persons, either by bringing them to their home or by sending remittances. A

young woman said that it is not possible to ask a relative for money to businesses. Nevertheless, we heard of one incident where a client's son was helped to start a stall by his mother's brother.

Among the Baganda, Sebina-Zziwa distinguishes between the household, *amaka*, where a variety of family members other than the nuclear-core can be present at a given time, and the wider family, *enju*, which corresponds to a collection of members related by blood (1998). To a certain extent, the high presence of extended families and couples taking care of orphans from sisters and brothers reflects the ongoing humanitarian crisis of HIV/AIDS. However, according to Roscoe, children were often sent to live with their uncles and aunts in pre-colonial times (1965). Here it is possible to trace the importance of lineage ties and clan ideology. This supports African feminists' arguments that within the conjugal couple, each spouse has a set of dependants and responsibilities. In this study, we got the impression that if a husband provides for children that actually belong to him by clan ideology; the wife can support her natal kin-group more substantially. Even married couples where the spouses live and work together tend to provide separately for their kin's children.

Kinship relations are of uttermost importance in a Baganda person's life, and there are close bonds between siblings. Family units help each other by taking care of children who need care. Both household and family members can take part of one household's distribution and consumption of income. The extended family is more common than the nuclear family. Persons take care of their parents and of their sibling's orphans, but it looks as if pooling money for business ventures is situated in a different dimension. The financial importance and organisation of work with kin on a woman's business is probably unimportant. In running businesses, the maintenance of conjugal bonds is economically and socially advantageous to all. Women spend their adult life at the husband's locality and acquire user rights to land through being a member of the household. There are also ties between neighbours or friends in the local community, and these are probably more important for women in managing businesses. Territorial bonds and residency give access to networks of non-conjugal support and to the husband's kin (O'Laughlin 1995).

Female friendship-networks

Female networks are probably an important factor in sustaining the livelihoods for women. Many households are involved in different types of extra-household connections. In Mityana, gift-giving is common among neighbours. The members buy each other plates and cups on turn. Another

form of extra-household exchange is a rotating saving scheme referred to as *zinunula*. In *zinunula*, participants pool money and lend the lump to one person at a time. The person then has to pay back with a small interest on an interval of two months. Some say this is something the “teachers do” and it is certainly not common among all categories of women. In Mukono, one member had recently held a *nigiina*. *Nigiina* is a scheme in which women give each other gifts. In *nigiina*, the day’s hostess receives gifts from her group of relatives and friends. She prepares a feast of sodas, beers, or food. It is also common to give money in addition to the gift (Turyagyenda 2005). These are types of extra-household connections that we have heard about, but never observed. Wolf asserts that it is both necessary to know something about intra-household relations like different obligations and duties towards the various status-sets *and* extra-household relations like network friendship (1995). We were not able to observe more everyday exchanges between women and men in the rural area.

Summary

The main goal of this chapter was to demonstrate, like O’Laughlin argues, that one cannot take for granted that female autonomy and independency in economical adaptations are prominent features of Bagandan, Ugandan, or African women’s entrepreneurial initiatives. There *are* many married and single women with a relative high degree of autonomy in financial issues. The “autonomy” of household members is especially high in living situations where the spouses do not share a house on a daily basis. A few female entrepreneurs live quite independently and can establish separate businesses. However, there are also credit members that rely on the male spouse for the managing of the business, especially in situations where male labour is required. Single women are also involved in adaptations where male performance is needed, but they often rely on sons or brothers for running the ventures. In rural areas, men probably quite often have a saying, supervise, or assist the wife with the business. At both places, there are variations on how male spouses are involved in the credit. The question of female autonomy and husbands’ involvement in the credit is not entirely the same, but indicate various modes of cooperation. Should institutions involve both partners in cases of joint-venture businesses?

4 The impact of women's income on the home's welfare

Introduction

Microfinance Institutions often target women with credit because it is proven that increasing women's individual income can strengthen the welfare of the home. Women spend more of their income on their families. Increased welfare in the family often leads to improved relationships between spouses and for the dependants. The family relations are improved when the home becomes a more comfortable place to be. It has, however, been shown that women tend to gain an increased burden of work when they start working outside the home, because they are still responsible for child care and housework. In a study of a credit institution in Ghana, men were reported to appreciate their spouse's financial contribution. At the same time, the findings indicated that the husband's contribution to the household decreased once his wife began to earn more income. This again resulted in women hiding loans and savings in fear of husbands withdrawing their financial support. Women also reported little influence over the amount of money they are allocated and how their husbands spend the rest of their income. The given housekeeping money was considered to little, and wives had to ask for more (Cheston and Kuhn 2003).

The task in this chapter is to investigate how increased "individual income" for women impact on complimentary responsibilities, obligations, and cooperation in the domestic entity of the home or the Baganda *amaka*. Studies have shown that women use profits from the credit schemes on children, family, and then secondly on land and home (Snyder 2000). The findings of this study indicate similar female experiences. Women gain more respect when they start to cover traditional male expenditures as school fees and hospital bills, but at the same time many women experience that husbands tend to decrease their contributions when women earn money. For many wives the motive to start working and looking for income is often that men, in their eyes, provide very little for the family. How can these scenarios be explained and fitted into the use of household models? This question will be summarised in the last chapter, which explores how spouses work together.

4.1 Cooperation in African households

The household was seen as an income-pooling, co-residential, joint unit of production and consumption, with reproduction of human labour and con-

sumption of a collective fund. This model of the household does not fit African residences (Ekejiuba 2005). Ekejiuba has developed an alternative model more appropriate in an African setting, based on a distinction between households and “hearth-holds”. It is possible to discern a female-directed subset consisting of mother and children within the household. The subset hearth-hold can have an independent existence or can be the most intimate clearly discernible subset nestled in the household. The union of mother and children, or the subset hearth-hold, is the most important bond within the household. The woman is either partly or fully responsible for the food security of her dependants. The male spouse can be a full member of the hearth-hold, but in most cases he moves between several hearth-holds of wives or mistresses. The husband is the formal head of the household, but is usually acting on his own account, contributing to, but never being solely responsible for, the total expenditure of the hearth-hold. The male head often provides the dwelling with unit of land and cattle, and is often responsible for paying school fees and hospital bills. A hearth-hold can often be linked to other hearth-holds (2005).

An important premise in this model is that each unit has a different set of dependents and distinguished responsibilities, and units of organising production and investment are gender specific. The external and internal social organisation grants female members with a considerable economic autonomy from men. High commodity prices, lower incomes, unemployment, and devaluation of currencies have reduced household-heads imbursements to hearth-holds and added greater pressure on the earnings of the female head. Women have increased time and labour in search of additional sources of income. Wives can seek divorce from abusive, impotent, and lazy husbands (Ibid.).

The degree of female autonomy women have vis-à-vis men in managing businesses is debatable and not certain, as demonstrated in chapter 2. This chapter concerns the topic of collaboration on providing for the home. In order to identify the units organising production and consumption among Baganda, Barth’s concept of unit of management was deployed in chapter 3. The unit of management was also separated from the domestic entity based on defined responsibilities and obligations of services between spouses. (1967). This is the topic in this chapter.

Matrimonial cooperation among the Baganda

The traditional rural organisation among the Baganda is that the husband allocates user rights to land and a home for the wife. The duties for a married woman are to cultivate food on the homestead, bear and socialise children, cook food, and clean. Men are seen as the breadwinners of the family and women are often portrayed as the spenders of family-money. Snyder also notes that paying school fees has become a female responsibility (2000). Moreover, a large number of women feed and educate their dependants alone (Lange 2003). Other household surveys in Uganda have reported that females tend to dispose more of their income for the benefit of the whole family (in Mubarak 2003). Despite this, Snyder shows how the appropriating of household as a unit for analysis obscures how many members contribute to the common pool (2000).

Earlier, it was explained that the entry of women as entrepreneurs in the Ugandan economy was related to the fact that there has been a relative impoverishment in the country. Economic crisis and wars caused a decline of men's income in agriculture and higher unemployment in towns. These are some of the factors behind the reduction of male monetary contributions to the household budget. There are reasons, however, to question these numbers. In her classic study of women in Kampala, Christine Obbo asserted that husbands' meanness in money-matters contributes to lack of trust between spouses (1980). According to Sebina-Zziwa, marriages are prone to serious instability caused by the existence of customary and statutory laws in Uganda. The paradox of multiple laws of a social dominant ideology and an official legal framework that regulate domestic life, has produced what Sebina-Zziwa calls "the free play of sexual impulses for men". Women are, on the other hand, expected to stick to their part of the marriage contract. Men have the "achieved" right to have extra-marital relations, and children born outside the marriage-contract can claim the same rights as children born in wedlock. A woman's labour may be "rewarded" with the husband establishing a new family. At the level of the household, a very low degree of collaboration may be found (1998).

This chapter focuses cooperation on mutual obligations in providing for the home. In this study, the women express great satisfaction from being able to provide for their families, even if their burdens of work have increased. They have gained self-respect and influence. At the same time, the wives claim that their husbands to some degree have been "let off the hook" when it comes to financial responsibilities.

4.2 Working together and shared responsibilities

The notion that men are expected to provide for their families is a powerful one, present both in rural and urban areas. Many men are, however, positive towards wives taking up work (Snyder 2000), and in this study all the women and the few men stressed that one salary may simply not be enough to provide for all the dependants of the home. The increased demands of paying school fees and men's reduced income has brought on increased pressure on families' monetary resources. Husbands now allow wives to both work and take care of their families:

The man can take up the hard ones [responsibilities] say building a house, pay school fees, and bills while the woman caters for the less tasking like children's clothing, pocket money, and sometimes food (Mukono).

Sometimes working is necessary, as he might be getting small money, which can be inadequate, so since you are also earning the money can be utilised. It is good when both man and wife are working (Mukono).

The responses above show that increased financial resources may affect relationships in a positive way. In fact, all married women in our study say they cooperate well with their husbands. Many of them explain how they sit down with their spouses and agree on a household budget. Especially the members in Mukono tell of this kind of negotiation. These members also have the idea that only working together can bring prosperity to a home. One man said that if a wife takes her money home, she has a right to have a say in choices for the family:

If you find when a couple works together it is very good, a woman goes and brings what she can and also the man, usually homes like these develop quickly if they work together, but if you find men they do not cooperate, you cannot develop if you don't cooperate.

If both the man and the woman contribute equally to the family's needs then the relationship will be good. In this situation when a woman is to borrow money it is better that the husband knows about it also. In case the wife fails to service the loan, the husband can help her because you had both used the money.

In this last section it is claimed that working together and sharing responsibilities are the ideal solutions for families, improving their welfare.

Another sign of the positive experiences women in Mityana have with these income-generating programmes is that male spouses have overcome their initially negative attitudes to the projects. At both field sites, men are now positive towards their wives “new” economic help to the home. This was explained by husbands seeing that the extra money benefited them as well. It was also argued that men today want women who have money, whereas they were more sceptical a few years ago. These negative attitudes were allegedly related to fears of the control over wives. Male spouses worried that women would go on to develop their own natal kin groups instead their conjugal families:

The majority of men think that if a woman gets money she cannot be controlled (loose hold, rebellious), if she has money she does not listen, cannot be told what to do. This is the main reason why men do not want women to get money.

Men first got worried as they know that a woman is supposed to be left lagging behind, they knew that if a woman gets this money, she first develops her relatives, does not think there is a way of helping his home, he thinks that you are developing your home were you came from. That is how it hurts them.

Thirdly, husbands feared that wives would put their possessions as collaterals if they failed to pay back the loan:

When the organisation came to the area, people like men were worried, especially the organisation came when people were not clear about its operations, majority thought that many women would fail to pay back and would be selling off the husband’s property. Now to allow a woman join the organisation, kept men spying not knowing that a wife would borrow this money, and this brought about the worrying; “My wife has gone and borrowed 200,000, she is going to fail to pay, and I am going to sell my house and household property”.

After these initial problems and worries, the members explain that their spouses were able to see the benefits of the credit schemes:

They tried to refuse women to join the organisation but afterwards benefited from it because they get the money as women, use it at home, and find that a child has gone to school. Ever since we started borrowing and getting money, they were able to see that they money helps them, and husband were able to see their reason in borrowing the money.

Once husbands realise the rewards of wives' economic activities, many of them become supportive (Snyder 2000). Women's advance into monetary matters generates respect. A common perception among the clients at both places is that "more money leads to more love". Quarrels between household members are often portrayed as related to financial circumstances. In this first section of the chapter, the members noted that some couples do work together and that these families usually prosper quickly. In this manner, access to capital might actually help bring on increased fulfilment of duties and obligations. The female interviewees in this report see themselves as "well off" because of the ability to become credit borrowers.

What challenges do married couples experience when the wives start earning their own money? In local discourses there are several scenarios. There are some indicators that the picture of shared responsibilities is an ideal type and does not reflect all the impacts of women's "individual incomes" on the divide of responsibilities between spouses or household members. A drawback to this change that women are earning money is that men often decrease their contributions.

4.3 Increased cooperation but decreased contributions

Becoming financially independent can in some instances be the reason for seeking income and involvement in credit programmes. The credit members in Mityana and Mukono estimate that 65-85 percent of all couples do not work together in the first place. Those who earn money often experience that the spouse's contributions decrease and some men are even known to take their wives' credit-money (debated more extensively in the next chapter). Women claim that many men have other "problems" and do not hesitate to use money on alcohol and girlfriends. These meanings and experiences clearly challenge the notion of a home where a benevolent male spouse cares for his children. Ekejiuba's distinction between a formal household and a more fundamental hearth-hold (2005) appear as a more appropriate description of situations like these. One man negates that it is possible for a husband to totally abandon his responsibilities at home, because he thinks no woman can manage to live on her own, and sticks to him no matter what. A widow adds that life is not all about money and that everyone needs someone to share the burdens with. A third female voice, who says she does not trust men, asserts that even when the contributions are little, a husband will always benefit to the family one way or the other. Even though married women reported to us that they cooperate well with their spouses, they confirm that most men tend to abandon their responsibilities to some degree when the wife gets money. Here are some of the scenarios:

There are times when a woman is not working, even if woman does not work, even a man is working, and he might not do anything at home. The wife and children suffer a lot; they don't even have salt (Mukono).

Some men oppress their women, because if a woman is earning more than him, they always leave their women to cater for the homes. They hate to see successful women yet they are the majority. For example if we are in a group of 50 women only 18 women will tell you that their families are peaceful and there is harmony with their husbands but a big number will tell you about quarrels only (Mityana).

In terms of percentage, majority of the couples if a woman gets money, they do not cooperate (Mukono).

Around 60 percent don't cooperate when women get money, majority of the scenarios, get problems, husbands leaves everything with you, those days' women used to stay at home, and he provided (Mukono).

The problems that occur when a wife gets money, ranges from simple ones as the husband relieving himself off certain types of expenses to outright demands and theft of the wife's outcome. However, most wives said what really happens is that he stops buying certain items like dresses or other things described as "luxury goods". Usually, if a man pays school fees, he will not cater for uniforms, books, and clothes for the children:

It is very difficult for man to take care of a child; it is always mothers that are taking care of the children. If he pays school fees he cannot buy a book, not even a pencil.

These meanings by women can be related to the notion that a husband is expected to provide everything for his family. The trend is more problematic when the spouse abandons all his responsibilities:

Some men do not, sometimes a man may not care, if you have got a loan, it is you who pays the loan and everything at home. Some men, if a woman borrows money, she gets the loan, pays up the loan herself and also caters for the household needs, and the man just doesn't care. That's why some women hide it from your husband that you are borrowing and, don't need permission, hiding when they get a loan. He doesn't know about it, if he knows, even salt will not be available at home (Mukono).

In Mityana:

But you know sometimes men do not want you to beg them, you ask him for a radio, ask him for salt, all the time you ask him for food and this and that. This disturbs him, he says you disturb him, he comes back home when he is worried, and he thinks “they are going to ask me for this and that”, sometimes they [men] are not there, sometimes not even coming back. You realise that he has stayed with a woman who is not married “nakyeyombekedde” those who sell alcohol. So [he] goes back home late, you have already slept, and when he wakes up in the morning he goes, he doesn’t have your time because you are going to ask him for salt, yes what you have to do is work. Now the woman who is not married would have him to herself, she has the money.

The “no salt at the table”- metaphor is also an expression common among the women interviewed by Snyder and her team (2000). Both in Mityana and Mukono, women say that men often want to expand their families when they get money. Adultery is allegedly a problem for more than a few wives. Among the interviewees, men’s adultery and extra-marital relations are valued negatively and is considered promiscuous. Whether these negative connotations exist for men is another question. Some argue that multiple marriages are reduced because men cannot afford to have more than one wife (Baarøy 1999). Some of the interviewees argue that men gain prestige when they have more than one family. This pattern can be linked to what Sebina-Zziwa calls “the free play of sexual impulses for men” and men’s right to engage themselves in multiple relationships. For women, a second wife, or mistress often imply strained resources. Here is a quotation from Mukono:

Some men do leave their wives to cater for everything as he could be having about three wives. He can look after two of them, who are not working and leave the working one to cater for her.

Are women more responsible with money than men?

In Mityana, the members of the group think MFIs target women rather than men because they are better clients than men. According to them, men have gained a reputation for not returning loans as promptly as women. Also the female interviewees perceive themselves as more responsible with money than men. This suggests an agreement between spouses, based on pragmatic experiences of men as careless with money:

First of all, we have a strong mutual understanding with our husbands. Some of us said we are going to look for money that will help both of us and the

children, and he knows once he intervenes, there wont be anymore money for the family, that has brought about an understanding in the family plus improved living standards. When we say mutual understanding we mean he will like you to be there (in the group) because you can contribute to the well being of the family.

When asked if MFIs should also target men with access to finances, one woman said:

They can also be helped but whenever they give them this money, if a man knows that he has to wear a suit, marry another woman, yet this money would be used at home, but he does not see that a child needs to go to school, but remembers to pay rent for another woman. And he also remembers that "I need to drink alcohol today". Because he has the money and sees that the money is available. If you borrow money and put it in this ways it is difficult to do something, this is the difficulty men have found on paying back. Those are the problems that they are faced with.

Microfinance Institutions find women to be more cooperative and prefer to focus their work on them (Cheston & Kuhn 2003). A member in Mukono says women are better at handling money because they fear prison. This idea of men as fearless when it comes to money-matters is also prevalent in Mit-yana:

Men are not afraid, their hearts are not afraid (cold, ruthless), if he gets credit money and puts money in different ways he does not think about returning it on Wednesday and even if he remembers he says "I don't even have it, should I die?" They are strong, do not fear and yet, if women do not have it, they don't sleep. You knock each and every door. Men do not worry about money. They say "if I don't have should I steal?" He can even run away and leave the wife alone and goes away. They are string and fearsome.

Women have gained a reputation for being more trustworthy clients than men, which points to the belief that females are more responsible with money than men. Whether these discourses on men and women's relationship with money are true or false is not relevant. They give us an indicator of variable problems married couples and single household leaders face in ongoing transformations of economical and social change.

The common notion that men are not as responsible as women is one not all men agree upon (Baarøy 1999). This point is discussed more thoroughly in the next section.

A woman can go and borrow money, (...) and she starts working so they decide to discuss some issues and agree, if you are going to work, now this money, you discuss with the husband, now we agree that you brought this money, I will help you help to pay back, but you have to pay school fees. When your partner starts working, what you have agreed upon she forgets about what you have discussed.

Some women that work together they care a lot together with their husbands, they are both concerned for development, develop their home, some women should get her little money, she doesn't bring it back to the home, (but spending it on herself), there are also women like that, but it depends on someone's character. Sometimes even men are like that (...).

The findings indicate that mothers do tend to spend more income on dependants. In local experiences, men more often than women do not hesitate to spend money on own well being. However, the consequence of targeting women with more financial resources is often that men reduce their monetary contributions to the household.

4.4 Introducing the issue of respect

From men's point of view, it is argued that some women stop respecting their husbands when they start earning money. This is most likely a discourse more common among men than women. Lange has noted that in the capital city of Uganda, Kampala, men who feel humiliated by women who have "grown wings" and taken an economical leap forward, usually lack higher education (2003). Another variant reported is that men sometimes restrict their wives' access to land if they become too emancipated by earning individual income (Snyder 2000). In other parts of Africa, Schroeder says that men are struggling to regain a semblance of economic control where their economic leverage has been undermined by women's individual incomes (in Cornwall 2005). Here are two versions of the issue found in Mukono:

These issues of respect are found in two ways. (...) If a woman starts work, she now has power, she also adds on the issue of disrespecting, she undermines him, so many marriages have disintegrated, when she works and she does not respects her husband and she feels good about herself, what comes out: marriage disintegrating

Some women don't care "I have my money", home disintegrates, doesn't care about the man and yet it is the man who encouraged her to work.

In many of these women's opinions, conflicts of this type occur in relationships that are bad even before the women entering credit schemes. A wife explains that it is merely relationships where the man has not been providing, that disintegrate when she gets money. Wives sometimes start working because the husband is poor and not providing or has several families. Some mothers are forced to start working because the marriage has died (*bufudde*). The female credit-members argue that money does not make them disrespectful towards their husbands. Here are some quotations from Mukono:

For me I say that a woman can't disrespect her man. That money she gets is added to her husband's in order to budget for their home and family. In case you fail he can pay for you.

The women say they work well with their husbands; in Mityana:

There are also women who are wrong if you know that it is you who feed the family you don't even want the husband to talk. It is you who are taking care of him, you see that you are so great, but when you have not left that mans home. If you can take care of yourself in everything, why don't you go to your own place?

These last quotations link the ongoing changes of work and responsibilities in the Baganda home to the hierarchical nature of relations between men and women. Scholars have been preoccupied by illuminating how labour is linked to gendered domains, spaces, and tasks. The organisation of economic resources and women's association with chores within the home cannot explain properly for gender relations. The outcome of bargaining and negotiation within the household cannot be determined purely by reference to economic assets. Gender ideologies constrain the strategies individuals can employ in the process of bargaining and negotiation (Moore 1994).

Summary

There are several possible scenarios for the impact of women's individual income on the welfare of the family. Some families are told to prosper quickly when the female spouse gets access to financial assets, because of both spouses contributing to the welfare of the family. Men become positive towards loaning schemes when they see that it actually helps, and in this sense increased income on the hands of the wife might facilitate more cooperation in the family. Some couples are said to improve their relationships, but the picture is complex. Substantial collaboration between spouses cannot be taken for granted, and the data of this study indicate that there is great po-

tential in this area. In some instances, increased financial contributions from wives may lead to improved relationships and increased welfare for dependants, but at the same time to decreased monetary offerings from husbands. Men's tendency to "neglect" traditional responsibilities is not only related to spouses' separate responsibilities, or "African values", and a decline in male incomes. It is also linked to the existence of multiple laws governing domestic relations. Both customary and statutory laws open up for differential interpretations and definitions of responsibilities, rights, and duties in marriage. Cooperation between spouses is probably found in most relationships, but with varying degree. The problematic issue is not only that men's income has been reduced, but also that women have to use all their money to cater for the family. The findings indicate that many couples do not pool income evenly and that wives use more on the welfare of the family than the husband. When the wives earn money, husbands decrease their contributions. This reduces the credit-members' investment rates in their businesses. The reasons for starting to earn an income could be that husbands are not providing in the first place. In situations like these, couples experience challenges. If the relationship is bad from the beginning, a wife may want to demonstrate her financial superiority and her husband's failure to cater for them. This scenario is, according to the informants, not likely to happen, since they are obliged to be respectful towards their husbands as long as they live in their houses.

The goal of this section was to demonstrate that putting credit-money on the hands of female spouses may not always have the expected consequences, since money and the organisation of economic roles do not directly impinge on the hierarchical relationship between husband and wife. Cheston & Kuhn refer to research criticising loaning schemes on the ground that women's increased access to financial resources through credit schemes are in danger of contributing to the reproduction of existing gender inequalities. This is because the money helps women to perform their traditional roles as food-provider and caretaker better, leaving gender stereotypes and roles unaltered (2003). Ekejiuba's model would be enriched by linking the distinction between male household-heads and female hearth-holds to power relations in the home. This is the topic in the final chapter.

5 The impact of women's income on empowerment

Introduction

Loaning schemes empowers by putting financial resources on the hands of women. Empowerment is about gaining power and ability to make choices that affects ones life (Cheston and Kuhn 2003). Obbo defines power as the ability of one partner to influence the others' behaviour and authority, and the right to make a particular decision and command obedience (1980). For a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. In other words, power depends on many factors; some of them are linked to her individual situation and abilities – others to her environment and the status of women as a group (Cheston & Kuhn 2003).

The objective in this chapter is to look at the women's bargaining and negotiation position in solving the material conflicts discussed in the last chapter. Due to the sensitive nature of these issues, it is difficult to measure the frequency of these conflicts. Some persons in the study experience that husbands "borrow" credit money and fail to return it. On the extreme side, there are also stories of men appropriating money from the businesses to use for own consumption. The reason why this is an important issue in this report, even if the prevalence is uncertain, is that when we asked what female credit-members can do to deal with these problems, we got answers that there is very little they can do. The coordinator of UWONET, Solome Nakaweesi-Kimbuggwe explained this in this manner: "Women are usually not in a position to handle these issues". According to her, these problems can be addressed by the supervisors in the microfinance programmes and included in the training.

The first task is to choose an analytical framework in order to discuss gender relations. The following section describes power relations in matrimonial relationships and gender ideologies as they emerge in existent literature on the Baganda. Then the report describes positive changes and improvements in terms of gender equality that have already benefited Ugandan women. The discussion then proceeds to look at what kind of means, strategies, or reservoirs, these women have to influence decision-making and bargaining. How does negotiation look like in the home? The final part of the chapter displays how naturalised inequalities in power can be an obstacle in the interviewed and other women's businesses.

5.1 The potential for increased empowerment

In the previous chapter, it was argued that bargaining and negotiation often rest upon definitions and interpretations of rights and needs. These are established on naturalised differences between identities in the household. How are accepted inequalities in gender relations produced? Gender ideologies are the outcome of local ideas about appropriate behaviour for men and women. Conjugal arrangements, residence rights, and inheritance laws describe sets of social and economic relations. They also encode ideas about gender ideologies and about the different natures, tasks, and roles of women and men. Henrietta Moore asks how dominant discourses and categories of people get reproduced when so few people are prepared to support and believe in them. From where do gender ideologies and discourses get force in people's daily lives? Cultural representations and meanings must be invested and interpreted by acting social beings. There is a need to examine what people really do (1994). First, what does the concept of gender identity imply?

Mubarak defines gender as socially and culturally defined roles, attributes, and privileges between males and females, based on biological innate (God-made) differences (2003). This is an understanding of gender that distinguishes between an essential natural sex and its culturally constructed sex - or gender. It was the feministic anti-essentialists of the 1970s that proposed a split between sex and gender (Morris 1995). Performance theory undermines the feminist political project by showing that the category of women as coherent and stable is a reification of gender relations. In Butler's language, gender is a concept denoted to characterise how people act in ways that refer to ideals and rules for proper and improper forms of masculinity and femininity. Butler argues that gender is always a doing, and that gendered identities are constituted by a set of repeated acts, gestures, and desires that produce the effect of an internal gender core or substance. Gender is constructed by impersonation, repetition, and re-enactment or re-experiencing of sets of meanings that are already socially established, like for instance the ideal style of becoming "a good mother". These acts, gestures, and desires are performed in public and are strategic in maintaining gender. In Butler's view do gender systems in a way determine or precede the "biological sex". It is therefore the discourses and ideologies that must be targeted in order to bring on changes (1999). Butler's idea that subverted gender acts can bring on changes is a promising point of departure, according to Morris (1995). Morris puts Butlers work in her words:

Butler insists that the masculine and feminine morphologies by which Western gender systems naturalize difference as sex are always ideal constructions against which all subjects must experience their bodily selves as, in some senses, inadequate. (...), sex/gender systems mark individuals with the possibility of being other than ideal, a possibility that is represented by the normative system as failure, but that may be embraced by individuals in courageous and joyously subversive ways. (...) By asserting that the body assumes its sex in the culturally mandated practices of everyday life, the theory of gender performativity offers the possibility of restyling that same body in non-normative and occasionally subversive ways (Morris 1995:573).

Which ideal constructions of masculine and feminine behaviour are produced and reproduced among the Baganda and the participants of this study? How does accepted power differentiation impinge on culturally mandated practices of everyday life, like bargaining and negotiation? But first, how have hierarchical gender relations been justified among the Baganda?

The construction of females as weak

In traditional narratives, the absolute authority on the hands of the husband has been justified by describing females in the *Kiganda* culture as weak, unreliable, and dangerous if they are not properly controlled. The construction of women as weak has been legitimised by referring to Nambi, the wife of the mystic founder Kintu of the Buganda Kingdom (Nannyonga-Tamusuza 2001). Here is one version of the tale:

“Nambi the wife of Kintu was a daughter of Ggulu and she had several brothers. The two prominent brothers of Nambi were Walumbe, which means death or disease. The second one was Kayikuuzi, which means excavator. Kintu, Nambi’s husband to be, had to travel to get married to Nambi. Walumbe the youngest brother of Nambi was a naughty boy and everybody in the village hated him. He killed so many of his enemies, including his relatives. After the marriage ceremony, Ggulu did not want Walumbe to escort the newly married couple back to Kintu’s home. So he tricked him, and sent him to take a message very far away expecting he would be back after the couple had gone off. Unfortunately, on the way to Kintu’s home, Nambi the newly married queen, remembered she had left behind the grain for her hen, which could starve to death before they got to Kintu’s village. Nambi pleaded with Kintu to allow her to go back and collect the grain. Kintu reminded her that it was dangerous to go back because Walumbe will follow her against the wish of Ggulu. But Nambi insisted that she must get the grain lest the hen will die! Nambi left Kintu on the way and rushed back home to collect the grain. Walumbe was already home by the time and helped her to carry the grain. They found Kintu where he was waiting and the three trekked to the village with the hen and the grain. Soon the couple started having children

but the children could not live, they dropped dead one after the other. Kintu sent a message to his father-in-law Ggulu informing him of the problems they were experiencing. Ggulu, on learning this, sent Kayikuuzi one of Nambi's brothers, to collect Walumbe back from Kintu's home for he knew Walumbe was the one killing the children (Tourist Brochure).

This story portrays the nature of women as weak, even dangerous, if they are not properly controlled. Men have constructed, justified, and viewed women as weak beings, in need of supervision. In traditional gender ideologies, females were to be weak and men to be strong enough to protect them. "Proper" males had a dominant and controlling behaviour in everything, while girls were initiated into their [submissive] roles of wifely chores and of being custodians of culture. After the introduction of Christianity, the tale of Nambi and Kintu was reinterpreted to fit the Christian ideology where Eve is tempting Adam to eat the forbidden apple (Nannyonga-Tamusuza 2001).

The relevance of Performance theory in an African context

Performance theory is a theoretical framework that will counteract the view that culturally constructed gender is based on biological innate differences (sex) between males and females. Butler asserts that sex is constructed in the same way gender is, and that both are given and predestined by existing juridical laws that produce discourses. African feminists also oppose what they perceive as western views devaluing a wife's primary duties of childbearing and nurturing in the family (Nnaemeka 2005). However, this theoretical framework is only an analytical tool for grasping gender differentiation between males and females. Moreover, local cultural perspectives that value African women's roles as mothers and wives are claimed not to be "the real problem" for women in Uganda. In this project, the use of Butler's view lies in the potential for challenging ideologies and discourses that naturalises power inequalities before advocating for new laws.

In the context of Baganda gender systems, the task is to assess the total genealogies of ideals and rules on correct and incorrect behaviour for men and women. These are ideal constructions that no person ever succeeds in matching perfectly. The existent gender system is reproduced and sustained when male and female actors bargain in a way that conforms to ideals and rules of proper and improper conduct for men and women. When a man acts contrary to expectations of correct male behaviour according the women's views, and does not fulfil his obligations, most wives are not in a position to negotiate these actions. Firstly, as shown in the section above, females are defined as weak human beings. As demonstrated in chapter three, "true" Muganda

women are one married, procreating, nurturing, and submissive to husbands and fathers (in female discourses, a “proper man” provides and is not adulterous). Further, a husband is culturally entitled to control the wife and her produce (Nannyonga-Tamusuza 2001). Secondly, ideals for appropriate feminine activities impact on connections to occupations. In chapter 3, we saw that females rarely go by bicycles because it is seen as an activity suited for males. Nannyonga-Tamusuza (2001) proposes that a woman performing activities culturally designated for men, like walking fast, whistling, shouting, risks losing her “woman-gender”. The definition of “shouting” and “walking fast” as masculine also has an impact on social interaction of bargaining. Obbo shows how female spouses’ ability to influence men’s decisions depends on their ability to manipulate in a subtle manner, because more open attempts to influence usually lead to conflict. Discussions with husbands in the public are seen as loud, crude and “un-womanlike” (1980). Thirdly, women who perform gender acts in a non-normative way are represented by the dominant gender system as a failure, but may be embraced by individuals in a more positive way (in Butler’s language). Unmarried females who live alone undermine the ideal of a “true” husband providing for the wife. These persons are also often labelled by others as “bad women” or *nakyeyombekedde* (Musisi 2001, Sebina-Zziwa 1998), but unmarried females can, as we shall see, phrase this more positively in terms of economical self-reliance and being hard-working and responsible.

5.2 Local comprehension of gender equality

It is important not to forget that positive changes in the total gender system are taking place in Uganda. Women today have ‘new’ economical and political roles. The most important effects of these new functions, according to the participants in this study, are that “women have come out from behind” and can provide for home-needs and speak for themselves. They have gained increased self-esteem and there is nothing a woman cannot do. Nowadays, women work even in jobs men used to dominate completely, act as entrepreneurs, get credit from MFIs, and open bank accounts. They can now buy land independently. The interviewed women describe how society at large saw females as shy earlier, but have now come to see them as intelligent. These quotations are from women in Mityana:

Where gender equality has helped us women, a woman coming from behind, a woman can also study, the girl-child goes to school, she gets herself a job, we are able to develop the country and our homes, which was not able because women in those days didn’t study. Gender equality as women has helped us a lot. There are very many talents that we were sited on. Those

days we didn't know that even a woman can stand in public and speak. Now we can do it. You can stand, chair a meeting and people are listening to you and women those we did not read, and to see a woman who read it was unheard of. Now we even have higher positions.

This quotation illustrates the general positive trend of emancipation from traditional gender roles among the Baganda and other groups. The interviewed women claim that they in general have become not only more important politically, but have become economically self-reliant. They are able to cope and manage life if their husbands die:

We even have money and another thing is, our husbands die and we remain as widows but we are able to run our homes, and those days I swear to God in the highest a woman would not manage. A woman whom her husbands dies and leaves her, she would say that what am I going to do, the children would sit (not go to school) you would tell your in-laws that I am badly off, you loose your mind. If you didn't give birth, now your brother in law would want to inherit you so that he can take the property, when he has not even helped your children, but now you can see that if he dies, I will be able to run them and you don't worry and my children will be fine.

Widow inheritance is not common today because of the HIV/AIDS pandemic (UWONET 2004). The credit members are positive towards becoming more financially self-reliant. Mothers nowadays are able to cater for their family alone, and this study has showed that women are among the most important providers of school fees in different family types:

Women's lifestyles have really changed, like our mothers were doing only housework and did everything to please men. But today it is we women who help the family mostly. We pay school fees for our children (Mukono).

Ekejiuba notes that when women are able to cater for heavy male duties like school fees, they gain increased respect from men (2005). Several interviewees say that they are able to influence decision-making in the home by answering their husbands back. This is something the interviewed say they could not do before:

Even voting and affirmative action, men used not to listen to women's ideas, you would bring an idea, that you should have done this and that, giving him a plan, but he would ask you saying "what are you saying", he could even slap you. Those days a woman could not answer back a husband, but these

days you can sit down telling that this is wrong “my husband what you have done is wrong”, and he would shout on top of his voice that reaches a point, and acknowledges what his wife has said is the right thing to do (Mityana).

Women have achieved the right to own things and purchase land. A husband has no right to give away thing the wife has accumulated without consulting her:

Because gender equality is the one that has brought us to work, this work which gave us to own our things we were also able to become responsible, so the husband does not underlook you, that this one what has she got here? Husbands these days cannot give away anything without telling you, he cannot! Even though there are a few who are disrespectful, he would be disrespectful, but he would not just take it away and give it to another person without telling you (Mityana).

In the matrimonial home, spouses must consent before any sale, mortgage, or lease of property. There is much argument about this Land Act. There are many loopholes, and it has been proven that it is easy for husbands to coerce wives into consenting (Brochure by UWONET written by Tamale). Although there are many positive changes in Uganda, the above mentioned issues of land and property rights for females are one factor indicating discrimination based on gender. Other indicators are gaps in education and health. For instance, the Government has accredited female students with extra points when applying for Universities and Universal Primary Education (UPE) for four family-members. However, fewer girls than boys are enrolled in secondary and tertiary schools, and drop-out rates from schools are higher among girls. Studies have demonstrated that girls drop out more often because of sexual harassment, unwanted pregnancies, and socioeconomic problems in the family. The prevalence of HIV/AIDS has allegedly been reduced from numbers of around 20-30 earlier to 6, 1 percent today, but females have a higher risk of being infected with the potentially deadly virus. There is great stress on abstaining from sexual relationships before marriage and being faithful after. However, wives have a higher risk of contracting the virus after marriage. Husbands control the spouse’s sexuality and have the right to form extra-marital relations, and wives are not in a position to negotiate with the husband in issues related to sexual relations (it is seen as promiscuous) (UWONET 2004). These gender-gaps are examples of inequalities that become manifest on quantitative statistics and figures. How do less visible unequal power relations and cultural conceptions on proper male and female behaviour determine negotiation and decision-making between spouses?

5.3 Impact of gender discourses on bargaining

Microfinance programmes often instruct the participants to be respectful and submissive to their husbands. Women may well become important economic contributors if they do not become arrogant or show any sign of “bad character” (Cheston & Kuhn 2003). This is also the case in Uganda:

We are well off especially those of us who joined the scheme. Because by the time you join the scheme you must have discussed it with your husband for the good of your family. Even borrowing from other organisations, that is the first thing they tell you, that if you get money in any organisation she is not supposed to be superior to her husband, and show off because the husband doesn't have money. You are advised that you are a woman, and so you have to work under your husband.

In the previous chapter, one argument against the notion of wives starting to disrespect their husbands is that women usually live in a virilocal environment and are obliged to pay respect to the husbands and fathers. The issues of work, respect, and superiority between spouses are linked to gender ideologies and constitute accepted power differences. Men are culturally endowed with authority in the matrimonial union, but even if this is so, what kind of tools and strategies do women have for influencing decisions made in the home? What does negotiation look like in the home?

These excerpts from a FGD in Mityana show strategies wives use if they want to influence decision-making. They are talking about voting and how most men according to them demand that wives vote the same as them:

That's when I come out and says I don't want Besigye [a minister who ran for the presidential post], I want Museveni and you my husband I must tell you, and you really know. There they have beaten you! But why do they want us to believe in them? Respect came from God, the one for the husbands was given to them as husbands even we are human beings, the way God created man is the way he created a woman. That's why they see women's rights or although gender equality came, but we should use it properly, you use it but not too much and also remember our culture, say you move slowly, slowly but you don't stop.

Power was given to them as man, if you know you don't like Besigye, I like Museveni, and yet he is telling you he doesn't like Museveni you calm down, you leave him the way he is because for this brought us from behind, I don't tell you the truth that I don't like Besigye, why should I be kept from behind? You can tell him, but because of keeping peace in your home there might be

disagreement, but still I tell him that I don't like that man. I keep quiet and leave him like that but he also knows that my wife doesn't like this man, do not disagree with him for a long time because he is a man.

Respect for a man came from God, the Bible says that you are his rib and the Bagandas have a way they say it, that a wife suits a husband, that's why they call him "omwami" husband, a wife are supposed to be under the husband. He doesn't stop you from working but you should not pass him by because you have worked, you have got money, you enter the home at two am and knock and tell him "I have been working". That does not come (it is not right).

We accept we have freedom, but should keep respect for the husband, if we talk about for instance if candidates stand for the post of president, you say that man who stood, Besigye of today, I don't like him, I cannot stay there and shout, if I see your wires go (you lose you head) I cool down and leave you the way you are, we go and vote and when we come back and ask whom did you elect, I answer that the very one you elected. I don't bother with you for as long as I know where I put it; it is only me who knows where I put it, yes.

A woman can manipulate a man's decisions, but she has to be clever and advocate in a subtle way. If she upright counters her husbands' opinions, it can lead to conflict and beatings. A second person likes to tell her husband her true opinion, but then "leaves him in peace" and does not disagree for a long time (in line with the views of Obbo, 1980). The interviewed women argue that females were created by God, like men, and therefore do not accept any religious justification of unequal power differences as true (like Moore 1994 says that people do not believe in gender discourses). Still, they bargain and negotiate in ways that do not radically oppose gendered ideal constructions and accepted power differences. It becomes visible that processes of decision-making are situated in a context where wives are obliged to work under husbands and not pass them in terms of success. Women who openly disagree with husbands risk sanctions when failing to conform to the expectations of a humble wife. On the whole, it is important that these women build up a basis for social change. They advocate their opinions slowly, but they do not stop. How do these power inequalities, ideals and rules of proper behaviour impinge on women's entrepreneurial activities?

5.4 Negative impacts of unequal power relations

Even if seldom directly stated in the field, a few credit members have told how some husbands force their wives to "borrow" them money. The major-

ity of the members state that they cooperate well with their husbands, but even so, some of them “borrow” credit money without returning it. When husbands or others demand women’s credit money, they are usually not in a position to refuse or insist on the money being returned. The credit members we discussed these issues with, said the only solution to these problems is to pay up the loan and save money on a separate bank account instead. Some women have joined credit groups without asking their husbands. All clients we met warned against this strategy, because of the risk of failing to pay back the loan. Here are some quotations on the topic:

You fall into problems or difficulties, yet they want the money, and they don't know your husband, it is you they prosecute, you might convince him lets work hard and he doesn't allow. Once we had a member, who went out of the group that was the kind of problems she had. They told her: You give up borrowing money. She used to say she is going to work but she didn't bring back the money. Someone was constantly reminding her to pay back, until they reached a point when they just told her to stop borrowing (Mukono).

Mityana:

If the husband doesn't have enough money he tries his ever best that the wife whenever she gets her money he wants to take it from her, or whenever she sells her small item and she knows she has sold for instance a loamy of something, at least half of it is taken by him. This disorganises both of you like it or not and even you the wife cannot allow it, to take away your money and this upsets you.

There are times you find women who rear their pigs, the truth is that sometimes if the husband committed any crimes, he just sells, he does not tell you, in your heart you say “I have done something of mine to develop or take care of my children” but your husband comes and takes it by force, and you ask him that “what did you buy, sugar?”. It is not here you also don't see it and even the other woman is having fun using the same money, what do you expect the woman to do? She has to fight, talk for herself, and say no to the man. Their problems (men's) take other people's money.

Female credit members in Mityana argue that men sometimes “milk” them for money - they know how to get it. Despite the participants claim above, that a woman has to fight and say “no” to a husband, not all wives can challenge the husbands’ actions. Both in Mityana and Mukono, the members generally believe there is little one can do in situations as such. In their opinions nothing can change a man if he does not show respect from the begin-

ning. They explain that a wife quickly learns the character and behaviour of her husband. A woman cannot change a man in any way, and that all they can do is ignore it and do their work:

What we women don't know is that you have to learn yours husband, and your husband learns you, and you learn first about what annoys your husband so that you leave him and that is you know that he drinks alcohol, he goes crazy but if he is sober we can discuss. But you might find him when he has had a lot to drink and has fallen in the chair: "What are you doing here? Get up! (Even when the children are there) Wake up!" You cannot get up one day and act disrespectfully but there are some women who are stubborn.

Mukono:

When two people who stay together, you learn how the other people looks like, if you give him that money, he will not be able to give it back to you.

Why would you give him that money? She cannot give it to him, she knows him from behind, she knows what is behind, and just do your own things.

These experiences seem to produce a belief that human characters are static and unchangeable. A young unmarried woman explains that a person cannot change his or her personality because it is something they learn at home: "It depends on someone's upbringing, what they have been taught at home. If a woman misbehaves with friends, she misbehaves at home; they have no respect for other human beings". The potential for improvements is considered non-existent. While wives just have to keep up the hard work, husbands, according to the women, have other strategies of "winning" disputes:

There are men who chat with friends everyday that "if I feel that I have done something wrong I will go home when I am annoyed or harsh so that she doesn't start on me". He might even go back and knock something so that you can start from there if he is in the wrong; in marriage that's how things are "drink and win".

It depends on the situation in which you are in, you cannot say a woman will get up one day and borrow, and there must be a reason. It could be that they were poor and the husband was adulterous. If a woman also gets her money why doesn't she enjoy herself? You come from wherever, you beat her, she has suffered, she doesn't sleep, sleeps in the market making her money, she keeps quiet, you talk because you are a husband sometimes it is too much and a woman doesn't have what to do.

These quotations point to how males in certain situations can appropriate available constructions of men as controlling, dominant, and aggressive, and females as submissive and “under them”. The women say they want more social power and wish to do things differently. However, when the power in the gender system benefits male persons and “stubborn” females are represented as a failure in terms of respectful conduct by the ideal gender-constructions, these unequal power relations and norms can hamper individuals’ abilities to make decisions and control own well-being. Local cultural perspectives justifying the hierarchical relations between spouses are maintained and reproduced when women ignore conflicts and continue to work “independently”, referring to the unchangeable nature of humans. This, and the fact that they are told to stop borrowing and/or start hiding savings because of their spouses’ behaviour illustrates that a significant amount of marriages suffer from a lack of trust between the spouses (Obbo 1980) and little security for women (Sebina-Zziwa 1998). The system of gender and accepted power inequalities are reproduced even though the members say they do not accept them. But no person can be fully aware of all conditions of their existence (Moore 1994).

What or where is the potential for more substantial female empowerment in these scenarios? Some of the women in this study argue that they sat down with their husbands and agreed on a household budget. However, for some wives, even among the interviewees, the option of influencing the financial running and vital choices of the home is not there. These persons probably experience the situation as one beyond their control, or as the coordinator of UWONET described it, as one “women are not in a position to handle”. For these female members, behaviour labelled as “stubborn”, “bold,” and “aggressive” is represented as a failure in terms of respect for husbands and of being a “woman”. Such conduct is considered crude and unacceptable for wives. The point is that the majority of them can not deal with these issues individually, they need external assistance. These cases can be addressed by civil society organisations and Microfinance Institutions harbouring and stimulating dialogues about rights and duties at home. The interviewees in this study argue that increased cooperation and communication usually lead to improvements in family welfare. It is a case of advocating for reforms in the official legal framework, but the changes must first be initiated or “legitimated” at the bottom.

Summary

This report demonstrates that the relationship between women’s economic roles and importance, and influence on financial and social decisions in the home, is complex. As Cheston & Kuhn assert, increased financial autonomy

does not automatically lead to female empowerment, if women as a group is discriminated (2003).

This chapter has tried to demonstrate how accepted gender differences can impact on the field of economic adaptations and microcredit. Both men and women are actors reproducing and maintaining the gender system, which through laws and discourses produces disadvantages for women as a category. Local gender ideologies assert that wives are subordinate to husbands. Women have ways of influencing a man's actions, but allegedly they have to do it in a subtle way - a way that confirms to ideals on appropriate behaviour for male and female behaviour. Women's abilities to make choices for their own well being are limited by accepted, gendered power inequalities. Counteracting a husband's decisions and wishes may lead to conflict and beatings, according to the interviewed women. Additionally, some wives are described as "stubborn", but these gender acts run counter to images of a "true" woman. These local perspectives on gender are maintained and reproduced when women re-enact ideals for proper conduct for wives and "ignore" conflicts and continue to work "independently" by referring to the unchangeable nature of humans. Men may be as powerless as women, but are reproducing the power in the system through actions of expanding the family and economic irresponsibility. According to the women we have interviewed, this can be interpreted as a "lack of negotiation" between the spouses. It looks as if this lack is rooted in a taken-for-granted belief that a woman is not in a position to handle these problems. These are topics that must be addressed by legislating and implementing new laws, by civil society organisations, and possibly by the Microfinance Institutions themselves.

6 Possibilities and limitations for enhanced co-operation

Introduction

Cooperation at the level of the “household”, and spouses’ income-generating activities in order to cater for the home’s dependants, has been the main topic in this report. The study has tried to sample information on how household members collaborate in production, consumption, providing for dependants, and in decision-making. Chapter three introduced the topic of women’s autonomy and control over production and consumption. The following part looked at the impact of wives’ monetary contributions on providing for the home’s dependants. The division and organisation of work and obligations are related to the hierarchical relationships between spouses, as shown in the previous chapter. Now follows a discussion of these topics. But first, some final comments on how larger structures and cultural discourses impact on the spousal division of work.

Structural factors contributing to gender-gaps

The disadvantages Bagandan (and Ugandan) women experience is a result of multiple juridical laws producing and concealing unequal power relations. Local discourses on gender legitimate the absolute authority of husbands on the expense of wives. The landscape of a social dominant ideology and a modern legislation impinge on spousal cooperation negatively in two ways.

The first issue is land rights. Ugandan women only own around 7 percent of all landholdings, but count for 70 percent of the labour stock in agriculture. All of Uganda’s 56 ethnic tribes practice an inheritance system where land is passed on through the paternal line. It is important to note that women among the Baganda can both inherit land-holdings from fathers and purchase free mailo-land, which is not the case among some of the groups in the country. However, research has demonstrated that property rights for females among the Baganda are also vulnerable. When landholdings are passed on between generations, daughters are often overlooked because some men still reckon that females have no right to own land. Fathers may privilege sons over daughters because it is thought that they will move to another village. Secondly, widows seated on the late husbands land risk being chased away by in-laws and other sets of children (Sebina-Zziwa 1998). In order to protect wives and children’ rights within the marital union, the so-called Land Act have been endorsed in the legal constitution. The Land Act ensures that a spouse must have a written document of consent before selling off property

acquired through the marital communion. There is much dispute about this Land Act, and there are many loopholes in the law. It has been proven easy for husbands to coerce their wives into consenting (Brochure for UWONET). Civil society organisations therefore advocate for an amendment to the Land Act, endowing women and children with more substantial land and property rights. This amendment has yet to be ratified by the Ugandan Government (UWONET 2004).

Women's output from labour is also insecure because of multiple juridical laws governing domestic relations. Men have the right to form extra-marital relations and all of his offspring are entitled to inherit him. In practice, this means that people outside a wife's relevance can claim property if her husband dies. Sebina-Zziwa describes these claimers as "non-contractors" in the marital union. She further argues that when land and benefits of cropping belong to someone else, there is very little incentive for women to engage in long-term investments. There are no tangible effects of microfinance programmes and income-generating projects, because power and authority among the Baganda are vested in men. Women have no power to make viable decisions concerning neither output from farming nor household development ventures. For a substantial change and increase in the output of production to take place in Uganda, the Baganda household must be strengthened to operate more collective (1998).

Female control over production and income

To what extents does the interviewed women's access to microcredit lead to the establishment of own-account business with control and autonomy over financial decisions? As we have seen in the third chapter, there is a disagreement in the literature on gender in Africa concerning the unit of management organising processes of production, distribution, and consumption. African feminists assert that men and women have financially autonomous self-governing existences. Ekejiuba's argument is similar to this conception of social organisation. She insists that women have acted as farmers, traders, and entrepreneurs par excellence. Spouses are independent actors of economic growth and have separate responsibilities in providing for the home (2005). Literature on the Baganda, however, indicates that women have little control over the outcome of production (Sebina-Zziwa 1998, Nannyonga-Tamusuza 2001).

These are worrying observations, but the overall picture may be more optimistic. Maybe the effects of microfinance programmes are not visible on statistics of production since these entrepreneurial initiatives take place in the informal economical sector. There is a tendency to overlook work within the

domestic sphere. Female economical adaptations in trade, shop keeping, and food production escape the definitions of “proper jobs”. The majority of the credit investments are not in farming of non-traditional cash crops on land, that can be more easily measured, but in micro and small-scale enterprises within the economy of caring for others. Moreover, most credit members do not put capital in fields of productions belonging to husbands, but in retail trade, shop keeping, and food production. Many women spend capital in businesses where they have a greater chance of controlling the output than in fields of production belonging to husbands. In both rural and urban areas, the interviewed clients often establish businesses that are closely connected to domestic chores and gendered responsibilities. Further, females’ access to collaterals, resources, and labour markets play a part in promoting increased control over production and income.

The ongoing re-organising of the gendered division of work is part of a larger socio-economical historical process. Targeting women with access to credit can therefore strengthen their importance as economic actors in Uganda. The conclusion must be that accesses to microcredit have the potential of giving women increased autonomy and control over production and income. However, we must expect that husbands, brothers, and adult sons are relevant in women’s businesses and credit arrangements where they are present.

Cooperation in the Baganda home

What role do economic activities play in increasing the welfare of the home? The final notes to these issues are that endowing women with individual income have both positive and negative consequences. For some women, their provider-role might actually increase the cooperation with the spouse, because the husband sees the rewards of two incomes. It is worrying that for other wives increased individual incomes, imply a risk that husbands decrease their contributions, use more of their income on expanding the family, and even insist on shares of the credit money for own consumption. This indicates that when women start to contribute financially to the family and cover traditional male expenses, important changes in the sexual division of work and responsibilities in the home take place. We cannot, however, take for granted the nature of these changes, because of the absence of appropriate models of Baganda domestic organisation and cultural perspectives.

In order to understand women’s position in domestic structures, we need to know something about both cultural ideals and actual household economics (Moore 1988). Domestic entities continue to be an important arena for the study of economical, social, and cultural changes, but it is not clear if house-

holds or families are to be in focus (Wolf 1992). There is a disagreement on how to conceptualise the household in African societies. According to Ekejiuba, smaller subsets consisting of relationships between female spouses and dependants can be found within one formal household, where a husband is the head. The spouses have independent economical existences. In the domestic entity, the husband usually has obligations to provide the wife with user right to land- and cattle, and pay house-rent- and school fees. The increased stress on men's income has contributed to reduced male monetary offerings to the household (2005).

In African feminists' view, the social organisation among the Baganda can be conceptualised as one in which spouses have separate fields of responsibilities based on loyalties toward own natal kin. Among the Baganda, cultural conceptions "dictate" that husbands' traditional duties are to endow wives with user rights to land, livestock, and paying school fees for dependants. Wives are mutually obligated to grow food, cook, and clean. Husbands are expected to provide for "heavy" monetary expenditures. Instead, paying school fees has become wives' obligation. There is also, as Jane I. Guyer notes, a lack of "fit" between socio-economic realities and their cultural expressions. This creates many problems in analysing present-day social and economic changes (2005). The model, which takes for granted that women's income will lead to increased welfare for the home's dependants fails to account for the impact of accepted power differences on distribution and consumption. The performance of responsibilities and obligations within the marriage-contract ought to be strengthened. It is necessary to bring up for discussion the discrepancy between cultural expressions and socio-economic realities

Targeting spousal cooperation: possibilities and limitations

The findings of this study suggest that women to a certain extent have taken on male monetary obligations without gaining real power to fully control and make decisions for own well-being. What could be done to further increase female control of matrimonial production and enhance the fulfilling of traditional obligations within the home?

UWONET and the women's movement have been working towards a just family law. The Domestic Relations Bill is a proposed law intended to regulate relations concerning marriage, divorce, separation, inheritance, and property rights. The overall objective of the bill is to reform as well as consolidate the law relating to marriages. The Domestic Relations Bill debate has been going on since the 1960s, when the Government of Uganda and the women's movement were working together for a just family law (UWONET

2004). Sebina-Zziwa suggests that even if the DRB is sanctioned, there will still be “non-contractors” with claims over resources in the marriage contract, because all sets of children are entitled to inherit from fathers. Her view is that polygamy should be prohibited (1998).

The Bill is yet to be implemented and it is here that Butler’s Performance Theory becomes relevant. Butler’s main statement is that in order for the feministic project to achieve success, change must be initiated at the social arenas where gender morphologies are produced and maintained. This can be done by focusing on subverted gender acts. Subverted gender acts can be defined as social interaction, which breaks with standardised and naturalised conceptions and rules for proper male and female behaviour. Non-normative gender acts are represented by the system as failures, but undermine dominant discourses on gender (1999). Subverted gender acts, in Butler’s language, are based on acknowledging how bodily surfaces exceed the narrow (binary) categories of anatomy (Butler in Morris 1995). Morris questions whether feelings of inadequacy in trying to live up to expected gender norms *actually* represent resistance to these ideal constructions (1995). Butler’s feministic project focuses emancipation from the compulsory binary grid of a western heterosexual gender-system. In the context of the Baganda system of gender, the aim is merely to borrow Butler’s analytical model of how the total chart of ideals and rules for proper and improper femininity and masculinity naturalises power differences and leaves females with fewer tools for gaining real abilities to control own lives. The argument is that as long as the existent gender system is reproduced and maintained by both male and female actors, there will not be a baseline for the DRB bill to be ratified on.

Gender discourses concerning multiple partners are sustained by both female and male acts. The participants in this study generally value polygamy negatively. However, by becoming second wives or mistresses of married men, they contribute to the reproduction of men’s right to form extra-marital connections. Further, they contribute to the norm of a proper woman as married, by labelling unmarried women as beer-brewers and husband-snatchers or *nakyeyombekedde*. This can be understood as controlling and sanctioning between women. Men reproduce gender relations by asserting the right to form extra-marital connections and multiple marriages. The cultural ideal is that men are responsible for heavy expenditures. According to Baarøy, this has reduced the prevalence of polygamy (2003). However, an analysis of female perspectives of the women in this study and in other research (notably Snyder 2000) have revealed that adultery is sometimes related to, and the cause of, husbands’ financial neglect. Some men’s reluctance, whether “deliberately” or “unwanted”, to assist with monetary contributions, concerns the

participants of this study. Wives' possibilities of winning support in conflicts are constrained by inequalities of power. Open confrontations with husbands do not conform to notions of correct behaviour for wives, and may lead to sanctions like physical abuse and beatings or/and disintegration of marriages.

The attitudes and meanings that reproduce gender inequalities need to be targeted in order to create a baseline for further improvements of women's rights in the legal framework. However, the report has argued that not all women are in position to bring on changes alone, because of the particular constellation of power relations and ideals and rules of proper male and female conduct. Some of the clients at the two locations suggested that the only thing that can bring on changes are implementing new laws and ensure further training in the credit programmes. One client says she thinks new laws can change men, because some of the men would follow the rules. Another member proposes that these institutions should develop training session on the topic of disposing income in the family.

What role can development agencies take on in these issues?

A UN study conducted in 1998 criticises microfinance programmes for being 'stand-alone operations' and for the lack of support services and linkages with the public sector (such as land reform, which may condition their success). The programmes should instead be one component of an overall strategy to small-scale business enterprises, together with savings mobilisation, access to land, appropriate technology, markets, housing, and nutrition. Also in Uganda, there is a lack of a policy framework attached to Microcredit Institutions (in Snyder 2000). If changes in men and women's discourses are to be brought on, who should take on this assignment? What role could developing agencies like Microfinance Institutions have in projects of enhancing spousal cooperation?

There is a difference between microfinance programmes and microcredit. The term microcredit refers to the credit itself while microfinance programmes indicate organisations that follow up the capital itself with services such as education, medical attention, and relief-help. Many of the international and national institutions also in Uganda have a policy of "non-interference" and give the participants a high degree of autonomy. They are mainly providing support for the technical aspects of financial services. The high interest on loans provided by international and national schemes has been criticised by the interviewees in this study and by others. The institutions argue that it must be like this, because of the cost of administration loans to millions of people. Developing more training for members would

increase the costs of implementing programmes and reducing the goal of reaching more people. Another obstacle against Microfinance Institutions becoming more responsible in addressing issues of cooperation and conflict in domestic spheres is that the organisations themselves instruct female clients to be submissive and “work under” husbands. The technical structures and policies of loaning schemes may be universal, but the programmes in this study are still shaped by local discourses on gender differences. Perhaps international loaning programmes could collaborate closer with non-governmental organisations for developing and implementing training sessions. This is an area where civil society organisations like UWONET and its members have considerable experience and expertise.

Summary

Introduction and background

Microfinance programmes seek to combat poverty through giving people access to credit. A report from the World Bank states that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and lower living standards. Because of the direct link between poverty alleviation and gender, developing agencies, donors, experts, and governments all agree on the important role loaning schemes play in involving women in development (Cheston & Kuhn 2003). This study departs from some of the theories and assumptions behind targeting women with microfinance. The main goal is to make an attempt to understand how household members collaborate in processes of production, consumption, and distribution. The assumptions below, identified by Cheston & Kuhn (2003), have been deployed as points of departure.

Targeting women with microfinance has the potential to:

- Generate excellent records of repayment rates
- Increase women's abilities to develop and control businesses
- Strengthen the welfare of the family
- Contribute to increased influence in decisions concerning own life

This report is based on a mini-fieldwork, interviews, and focus-group discussions with 38 female credit members in two different localities among the Baganda, the largest ethnic group in Uganda. These women have established own micro and small-scale enterprises which have become an important means of generating income in order to provide for the needs of the home. These activities are part of a broader trend of changes in the division of work and labour among men and women in Uganda, where wives and mothers are becoming increasingly important as economic actors (Musisi 2001).

In this report, the topic of division of work and responsibilities among men and women in the Baganda home is linked up to general disagreements running through literature on gender in Africa. In the literature, there is a discrepancy on the subject of how to interpret authority and the social consequences of unequal power relations in African family systems (O'Laughlin 1995). Negative representations of relationships between male and female spouses focus on the subordination of wives to husbands (In Cornwall 2005). Although varying from district to district in Uganda, men generally own land

and sons inherit it. Among the Baganda, daughters can actually inherit their fathers and purchase free land. Husbands usually determine the use of land and the labour of wives and children. They control the products of that labour and sell the crops with the result of little income-control for women. This scenario is slowly changing as women increasingly provide for the families. However, Snyder reminds us that female monetary contributions to the national economy and the household budget are not recognised. Women operate small-scale enterprises that take place in the so-called informal economy, often within the confines of the home (2000).

Another trend in studies of gender in Africa has demonstrated that women bear a greater burden of tasks and work in everyday life, but enjoy considerable autonomy in economical matters. Indigenous African feminists argue that western biased researchers do not understand African family systems. The primary function of the marriage is to procreate and socialise new members of the lineage, and spouses have separate responsibilities towards own natal kin group (In Cornwall 2005). In other words, spouses may operate as independent units of management. They act as separate economical units in earning livelihoods, they live and eat together as a domestic unit, but these fields of separate and collective ventures still do not make a household. Ekejiuba sees African households as made up by a distinction between formal male household-heads and female “hearth-holds”. Hearth-holds are based on more fundamental bonds between a mother and her dependants. They rely on other hearth-holds for survival, and on male formal household for access to the use of land rights. Formal household-heads contribute to the hearth-hold, but are never solely responsible for it, and usually ambulate between several hearth-holds. Ekejiuba argues that we need more information on how hearth-holds and households cooperate in order to cater for child-care, production and distribution and control of the production (2005).

Research findings

The main goal of this report is to examine the above noted assumptions behind targeting women with access to credit, and the impact women’s economic contributions have on spousal cooperation such as control of units for management, performance of responsibilities in the domestic sphere, and in decision-making.

The first objective departs from the fact that the majority of female credit-members have excellent repayment records (Cheston & Kuhn 2003). The success of microfinance groups is due to the principle of putting the collective repayment of the groups before clients’ differential needs. There is greater stress on the efficiency of the MFIs than in that of the businesses

supported (Snyder 2000). Behind this simple construction of collective repayment burdens, there are different categories of women (and men), with dissimilar needs for the management of businesses. The construction conceals the existence of different groups of women and men in terms of access to labour markets, financial resources, skills, and links to social and economic networks. Despite this fact, the women in this study are positive towards the idea of credit. Before the introduction of the credit schemes, the interviewed members say they were desperate for money. The loans help group members run small-scale businesses and increase their standards of living. Despite the positive attitudes of all clients towards the idea of micro-credit, they have issues with the structure of the loaning schemes:

On the issue of the credit itself:

- Too high interests - monthly repayments rather than weekly instalments
- Extended loan periods from 4 to 6 months.
- Pay interest and loan in one lump – the interest spread with the lump
- Continue to provide the credit quickly
- It is a problem when the organisation deduct savings collectively when someone fails to pay

Other issues

- Microfinance programmes should be able to lend money for paying school fees without interest
- Microfinance programmes should continue to give training, for example on the topic of how to spend income
- If a good customer experiences sickness and death in the family, this should be considered in problems of catering for the actual loan

The second objective places the female entrepreneurs and their economical activities within a wider ethnographic framework in order to identify the units of management organising production and consumption in Baganda social and economic life. The degree of female autonomy and control over production and consumption is one noted concern in representations of gender in Africa. This debate starts by describing these women's businesses by referring to notions on "appropriate work" for men and women. The portrayal demonstrates that several entrepreneurial niches are based on a combination of male and female tasks. Women with an apparent degree of autonomy and control of businesses are often operating in sectors that are seen as appropriate for women. Kinship relations are of crucial importance among the Baganda, as African feminists assert. Still, in the supervision and management of the women's businesses, conjugal ties and issues of control are relevant. The businesses are usually situated in husbands' villages, and

the entrepreneurial initiatives need to be examined in their local contexts. Female autonomy cannot be taken for granted and not all women experience independence in financial decisions.

The study shows that there is great variation in how male spouses are involved in businesses and credit arrangements. At the work-place or in production, women to a variable degree have autonomy and control over production and income. This variety of different modes of adaptations is related to type of business, marital form, and access to productive resources such as land, capital, skills, and network. Women owning land establishing micro-businesses in traditional female niches, probably have a considerable degree of influence on financial decisions. Female entrepreneurs lacking own collaterals may choose to put in credit money in joint-ventures like commercial farming, livestock, and long-distance trade, where a combination of male and female tasks is vital. Husbands, sons, and brothers are most likely relevant in women's businesses and credit arrangements. Microcredit and finance-programmes have the potential of strengthening the emergence of women's businesses.

The third objective is to take a look at cooperation on providing for the home's dependants. In this, a discussion about cultural ideals and the actual domestic organisation in Africa becomes necessary. What happens in the home when women are endowed with individual earnings? Several scenarios can take place. For some women, their provider-role might actually increase mutual work, because their husbands see the rewards of two incomes. It is worrying that for other women, increased individual incomes imply a risk that husbands decrease their contributions, use more of their income on expanding the family, and even insist on shares of the credit money. In male discourses, wives are sometimes blamed for disrespecting husbands if they earn their own money. Female discourses, on the other hand, oppose this view. They argue, quite contrary, that female spouses cannot disrespect husbands as long as they live in their houses.

It is difficult to trace how work and responsibilities divided between spouses in the home change for a number of reasons. Firstly, there is a lack of analytical models on size-, composition-, and functions of the Baganda household. Secondly, there is a discrepancy between cultural norms and the actualities of household-economics in Uganda. Women now cater for traditional male expenditures like school fees. Despite women's increased importance as provider of home needs, accepted power differences along lines of gender remain intact. Whether the conflicts of co-operation (expression borrowed from Amartya Sen in Snyder 2000) in domestic spheres are a result of

macro-economical structures or the existence of multiple laws governing domestic relations, or both, the problem is that few women see themselves in a position to deal with these problems without risking conflicts and the disintegrating of marriages.

The fifth chapter follows up questions of unequal power relations as they emerge in the conversations of the women in this study. When husbands “borrow” credit money and fail to return it, it is said that there is little a female business-owner can do. Local gender ideologies assert that wives are “under” their husbands. The cultural conception is that men have absolute authority over other members. In practice, however, this does not mean that there are no arenas for wives to influence husbands’ decisions and choices. Women in this study display a high degree of awareness concerning gender equality. They want more social power, and argue that they will not go back to where they came from. They put pressure on men’s decisions in a subtle way to avoid open conflict. However, these local ideals and norms for appropriate masculine and feminine behaviour are maintained and reproduced when women ignore conflicts and continue to work “independently” by referring to proper ways of negotiation for men and women and the “unchangeable nature” of humans. Husbands, on the other hand, can act on ideas of men as controlling, dominant, and aggressive, knowing that females are supposed to be submissive to them. There is a “lack of negotiation” between the spouses, rooted in the belief that a woman is not in a position to handle problems concerning their spouses’ economic behaviour.

As long as women as a category are discriminated, naturalised inequalities in social power can impact negatively on women’s abilities to make decisions and choices. Unmarried females in Uganda rely on finding a good-natured partner, since they have little support in cases of conflict. To bring on improvements for women, change must begin with challenging the ideals and rules of appropriate masculinity and femininity. At present, husbands are entitled to control women and their produce. Wives are ordained to work under husbands, and open confrontations with husbands damage the image of their “woman-gender”. The accepted power differences between husbands and wives make the marital union unstable and provide little security for women.

The analysis of the data suggests that women as income-generators to a certain extent have taken on male monetary obligations without gaining real power to fully control and make decisions for own well-being. These are topics that development agencies committed to reducing disparities along lines of gender must address by targeting discourses on gender before advocating for new laws. The role of Microfinance Institutions in enhancing

spousal cooperation could be involving couples in training sessions in order to display benefits of increased cooperation. According to the interviewees, cooperation quickly brings a family to prosper.

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Fou informasjon

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Summary: The study explores the assumptions behind the target of women as clients of microcredit. The analyses of the data suggests that women as income-generators to a certain extent have taken on male monetary obligations without gaining real power to fully control and make decisions for own well-being. In order to achieve increased female influence over financial and social decisions, spousal cooperation should be enhanced through involving men in training programmes.