

Wakoko, Florence. *Microfinance and Women's Empowerment in Uganda: From Rhetoric to Empowerment*. VDDM Verlag Publishers, 2010. 195 pp.

The severe economic crisis that hit Uganda during the 1980s and the neoliberal policies of structural adjustment programs (SAPs) imposed by the World Bank and the International Monetary Fund (IMF) to "mitigate" the crisis greatly contributed to the emergence and expansion of development-oriented nongovernmental organizations (NGOs) and microfinance institutions (MFIs) in the early to the mid-1990s. In particular, NGOs and MFIs emerged in Uganda in the 1990s to fill in the "vacuum" left by the retreating state following the implementation of SAPs. NGOs not only provided basic social

services as the state retreated, but have also been involved in providing solutions to poverty alleviation through the creation of microfinance programs.¹ Uganda is one of only a handful of African countries to incorporate NGOs and MFIs as part of its national development strategy which aims at improving economic growth and reducing poverty (Uganda National Development Plan, March 2010). Microfinance seeks to achieve the twin goals of improving peoples' well-being and empowerment. Rural Ugandan women increasingly participated in informal and formal microfinance in order to access credit and other financial services necessary to fight the poverty and powerlessness they experienced.

Wakoko's study builds on a previous study that examined constraints to women's access to rural credit in Arua and Mukono Districts of Uganda (p. 2). The data for the book were derived from the same questionnaire survey of a sample of 527 male and female rural farmers (about evenly represented) in the two districts. The author investigated the position or relative standing of women involved in rural credit and savings and how participation in such activities impacted women's decision-making at the household level (p. ii). A few previous studies of rural microfinance in Uganda have stressed access to the services and highlighted agricultural activities in which clients invest.² However, such studies have neither considered the impact of participation on clients nor disaggregated access and impact by gender as the author does in this study. Furthermore, as the author argues, "there has been no systematic, cross-cultural comparative study of the ways in which women's access to micro-financial resources contributes to their empowerment or the contexts within which this occurs" (p. 63). This study sheds light on this issue by considering rural clients from two different cultures or ethnic groups and regions of the country--the North and Central Uganda. According to the study, "...participation in informal financial groups is the most important micro-financial resource promoting women's empowerment in Ugandan rural households" (p. ii). The study reveals further that women's social status such as farming or trading and social roles such as being a head of a household, have the greatest influence on women's empowerment, in both traditional and non-traditional areas of decision-making (pp.162-69). In contrast, rural men's empowerment is associated with their patriarchal position rather than with microfinance, as evidenced by a lack of change in men's decision-making power. The study uses both bivariate and multi-variate correlations to confirm its salient finding that participation in microfinance increases women's decision-making power in the two important areas of agricultural production (women's traditional role), and in the use of household income (women's non-traditional role) (p. 162). This finding contradicts Goetz and Sen's³ 1996 finding that the majority of women borrowers in the programs studied did not control either the loans they received or the incomes generated from their

microenterprises. The study also found "that financial empowerment does not necessarily lead to a transformation in gender relations" (p. iii). However, Wakoko's finding is consistent with that by Kabeer.⁴ According to Kabeer,⁵ "loans to men do little to challenge the internal gender inequalities of households, and indeed appear to reinforce them by giving men an affordable base from which to prevent their wives from engaging in their own income-generating activities."

The study not only makes a major contribution to research on women's participation in microfinance and their empowerment, but sheds light on how individual and household variables influence the use of financial services, and ultimately, decision-making at the household level. In terms of policy, the study serves two major purposes: 1) "...bridges the gap in data on women's empowerment in Uganda; and 2) it informs government and nongovernment organizations how to provide rural people with incentives that will promote their resilience and innovativeness."⁶

Although this book is a major addition to the study of microfinance and development in Uganda and Africa in general, there is one major weakness. The study does not compare women participants and non-participants, or the same participants *before* and *after* participation. Rather the study compares women and male participants in rural credit activities in the two districts. Hence, the author's finding that rural men's empowerment was a result of their inherent patriarchal standing rather than their socioeconomic status, as there were no observable changes in their decision-making behavior. An impact study by CERUDEB, the only Ugandan microfinance bank that lends to both women and men, found that "women clients have greater positive overall and specific impacts relative to female non-clients than do male clients over comparable male non-clients."⁷ According to Kabeer, men in patriarchal societies like Uganda, "...even poor men, have always had more choices in terms of accessing economic opportunities than women from [the same socioeconomic status]."⁸ This conclusion seems to support Wakoko's finding but just stated differently. Because men have historically had opportunity to access and use critical resources (including microfinance and decision-making power), having a loan/savings during the time of the study did not make a significant difference in the decisions that they always made. Rather, one could notice a difference in women's decisions particularly in the non-traditional areas.

Overall, the book provides a comprehensive assessment of the explanatory power of microfinance on women's status relative to other competing factors such as individual characteristics, household structure, and region. The book will be valuable to scholars engaged in women in development, gender studies, microfinance practitioners, policy makers and donors.

NOTES

1. S. Dicklich. *The Elusive Promise of NGOs in Africa: Lessons from Uganda*. (New York: St. Martin's Press, Inc, 1998.)
2. R.L. Meyer. "Microfinance Services for Agriculture: Opportunities and Challenges." Paper Presented at International Conference "What Microfinance for Developing Countries' Agriculture?" at Pierre Mendes France Conference Center, Paris, December 4-6, 2007. Uganda National Development Plan, 2010-2015, March 2010. Government Printer, Entebbe.
3. A.M. Goetz and Sen Gupta R. "Who Takes the Credit? Gender, Power, and Control over Loan Use in Rural Credit Programs in Bangladesh." *World Development*. Vol. 24, No.1, 1996, pp. 45-63.
4. N. Kabeer. "Conflicts Over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh." *World Development*. Vol. 29, No.1, 2001, pp. 63-84.
5. *Ibid.*, p. 83.
6. Florence Wakoko, *Microfinance and Women's Empowerment in Uganda*. (London: VDDM Verlay Publishers, 2010.) P. 183.
7. Gary Gaile, Marjan Duursma and Laurenti Eturu. "Centenary Rural Development Bank Ltd. Micro-Enterprise Impact. Final Report," 1999, p. 4.
8. N. Kabeer. "Conflicts Over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh." p. 83.

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Walker, Patrick. *Towards Independence in Africa: A District Officer in Uganda at the End of Empire*. New York: The Radcliffe Press, 2009.

Patrick Walker caught the African 'bug' in early boyhood in Kenya and after Oxford and the 'Devonshire' course for the Overseas Civil Service, he served in Uganda from 1956 to 1962.

During his return visits, accompanied by his wife, in 1996 and 2000, he saw the country recovering, from the Amin and Obote years, under President Museveni. They were able to see the two districts in which they had served and their old houses. This provided the inspiration for his memoir.

Divided into twelve chapters, only the last seven shed light on his service in Teso and Ankole districts, interrupted by "Long Leave" which was