



**GENDER AND LOAN MANAGEMENT IN FINANCIAL INSTITUTIONS:
INTERROGATING EXPERIENCES OF LOAN'S OFFICERS IN UGANDAN
COMMERCIAL BANKS**

BY

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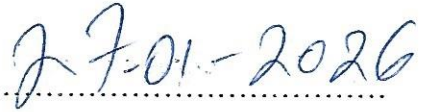
DECLARATION

I, Nagawa Teddie, hereby declare that the information given in this dissertation is my original work and has never been submitted to any institution for any academic award.



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Date

APPROVAL

This dissertation has been written under my supervision and is now ready for submission with my approval

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DEDICATION

I dedicate this dissertation to my family, for their support, love, and care!

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This study would not have been possible without the support of my supervisor Assoc. Prof. Florence Kyoheirwe Muhanguzi. Her unwavering support, timely feedback, constant calls, and knowledge sharing has helped me come this far. Her unconditional and endless guidance, support, and reminders has taught me to understand how research is done hence the completion. She did not give up on me even when things seemed not to go smoothly.

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ABBREVIATIONS

AI	Artificial Intelligence
CEO	Chief Executive Officer
EAGLY	Alice Eagly (used in Social Role Theory context; not an abbreviation per se but appears as author)
FSD	Financial Sector Deepening
IDI	In-Depth Interview
ILO	International Labour Organization
KII	Key Informant Interview
MoFPED	Ministry of Finance, Planning and Economic Development
NDP	National Development Plan
UBA	United Bank for Africa
UBOS	Uganda Bureau of Statistics
UFA	Uganda Finance Trust Bank
UBA	United Bank for Africa
UFT	Uganda Finance Trust
UN	United Nations
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
UBoS	Uganda Bureau of Statistics
WB	World Bank
WEF	World Economic Forum

ABSTRACT

The study examined the gender influences in loan management practices in Ugandan commercial banks, focusing on the experiences of Loan Officers in the execution of credit-related functions. This study interrogated gendered dynamics manifest in loan decision-making, risk assessment, client interactions, and recovery strategies among Loan Officers in commercial banks. The research was guided by Gendered Organization Theory (Acker, 1990) and Social Role Theory (Eagly & Wood, 1991), which explain how institutional structures and social expectations reproduce gender inequalities in professional settings. A qualitative research approach was adopted within a cross-sectional design, using in-depth interviews and key informant interviews to gather primary data. The study was conducted in Kampala City, involving twenty participants purposively selected from two commercial banks United Bank for Africa (UBA), representing an international bank, and Finance Trust Bank, representing a local financial institution. Data were analyzed thematically in alignment with the study's objectives.

Findings revealed significant gender-based variations in the loan management process. Female Loan Officers exhibited more methodical and cautious approaches to credit evaluation and risk assessment, resulting in lower default rates but fewer loan disbursements. Male Loan Officers, conversely, prioritized efficiency and speed, achieving higher lending volumes but also higher portfolio risk. Gender also influenced client interactions where female officers faced authority challenges, particularly when dealing with male clients, but were more effective in building trust and relational engagement with female borrowers. Institutional practices and cultural norms reinforced these disparities, as women experienced skepticism regarding their competence, stricter performance expectations, and limited upward mobility. Moreover, systemic biases in collateral requirements and loan approval processes disadvantaged female borrowers, reflecting broader gendered assumptions about financial competence and risk tolerance.

The study concludes that gender profoundly shapes both the professional experiences of Loan Officers and the overall dynamics of loan management in Ugandan commercial banks. Institutional cultures, embedded stereotypes, and performance metrics collectively sustain gendered inequalities in lending and credit recovery. In view of the findings, there is need for financial institutions to adopt gender-sensitive training, integrate bias monitoring frameworks in credit assessment, and promote leadership diversity to foster inclusivity and equitable treatment in loan management. Additionally, the study calls for policy reforms by the Bank of Uganda and Uganda Bankers' Association to mainstream gender in financial sector governance and performance appraisal systems.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 Introduction

The financial sector is significantly influenced by gender dynamics. Loan officers in Ugandan commercial banks play a vital role in the lending process, which begins with receiving the loan request, visiting the applicant and guarantors, collecting data, and presenting the application to the credit committee. In cases of delayed payments, loan officers are also involved in the recovery process (Agier, 2012). Furthermore, decision-making within the financial sector is shaped by gender-based expectations and societal norms, which can affect the overall effectiveness of loan management (Bacha & Azouzi, 2019).

1.1 Background to the Study

Globally, the financial sector has long been characterized as a male-dominated field, resulting in deeply rooted systemic biases and gender inequalities that continue to hinder women's full participation in financial systems (Beck, Demirgüç-Kunt, & Levine, 2007). Historically, financial institutions have been structured in ways that favour men, both as providers and recipients of financial services. This dominance has shaped institutional cultures, hiring practices, and lending policies, often to the disadvantage of women. Consequently, many women around the world continue to face structural barriers that prevent them from accessing the same financial opportunities as their male counterparts (World Bank, 2012).

These gender disparities manifest in several key areas, including unequal access to credit, discriminatory loan approval processes, and underrepresentation of women in leadership and decision-making roles within banks and other financial organizations (World Bank, 2021). Women are often subject to more stringent collateral requirements, receive smaller loan amounts, and are charged higher interest rates due to perceptions of higher risk or lower financial literacy. Furthermore, internal policies within many financial institutions often fail to address these gender-specific challenges, thereby reinforcing inequality. According to the Global Findex Database (2021), while progress has been made, significant gaps remain 78% of men globally have bank

accounts, compared to 74% of women demonstrating that access to formal financial services remains uneven.

Despite these challenges, there has been a notable increase in female participation in the financial sector over recent years, particularly in frontline and mid-level roles (Elias, 2013). This gradual shift is partly attributed to growing global advocacy for gender equality and financial inclusion, as well as the recognition that empowering women economically contributes significantly to development outcomes. However, the rise in numbers has not yet translated into equitable representation in top-level decision-making positions. Many women continue to encounter glass ceilings that limit their progression into senior roles, which, in turn, affects the overall gender responsiveness of financial policies and practices. Addressing these issues requires deliberate institutional reforms and the adoption of gender-sensitive frameworks to ensure that the financial sector becomes more inclusive and equitable.

In Africa, the financial sector has witnessed considerable growth, yet gender disparities remain. Women's participation in the financial workforce, particularly in leadership roles, is still limited, which may influence the dynamics of loan management in the region. African scholars like Akinola (2018) argue that gender inequality in financial institutions in Africa is a reflection of broader societal norms that perpetuate male dominance in economic decision-making. This gender imbalance can affect the objectivity of loan officers, leading to biased loan approval and recovery practices.

Uganda, like many African countries, faces similar challenges in achieving gender equity in its financial institutions. The banking sector in Uganda is a critical component of the country's economy, and the role of loan officers is central to its operation. Scholars such as Nyanzi (2019) and Kyomuhendo (2021) emphasize that Ugandan commercial banks are still grappling with gender biases that affect the effectiveness of loan management. These biases may manifest in various ways, including the differential treatment of male and female clients, as well as the underrepresentation of women in senior positions within the banking sector.

Women in Uganda constitute a majority of the overall workforce; however, their presence significantly diminishes at higher leadership levels. Specifically, reports indicate that women make

up approximately 52% of the total banking sector employees, outnumbering men (Uganda Bankers' Association, 2022). Yet, this majority does not translate into equitable leadership opportunities. Notably, the Uganda Bankers' Association (2022) also reports that only about 24% of CEO or executive director positions are held by women. This disparity suggests that while women are well-represented in entry-level and middle-management roles, they encounter significant barriers to reaching top executive positions.

The implications of these structural imbalances extend beyond representation to shape the day-to-day professional realities of loan officers. For instance, female loan officers operating within male-dominated hierarchies may experience diminished decision-making authority, face greater scrutiny of their professional credibility particularly when interacting with male clients and encounter performance evaluation systems that undervalue relational or risk-averse approaches more commonly associated with women. These gendered organizational dynamics influence not only career progression but also the very practices of loan assessment, client interaction, and recovery strategies.

To unpack these nuances, this study adopts a comparative institutional approach, examining two distinct types of commercial banks in Uganda: United Bank for Africa (UBA), an international bank, and Finance Trust Bank, a local financial institution. This comparison is deliberate and conceptually significant. International banks often operate with global corporate cultures, standardized policies, and diverse staffing models that may diffuse or reconfigure local gender norms. In contrast, local banks may be more embedded in Ugandan socio-cultural contexts, potentially reinforcing or challenging prevailing gender expectations in distinct ways. By placing these institutional types in conversation, the study seeks to illuminate how organizational culture, ownership, and scale interact with gender to shape the lived experiences of loan officers and the implementation of loan management practices.

This study will draw on insights from existing research on gender and finance in Africa (Kabeer, 2001; World Bank, 2012), as well as global literature on gender and financial inclusion (Beck, Demirgüç-Kunt, & Levine, 2007; World Bank, 2017). By examining the gendered experiences of loan officers within a comparative institutional framework, this research will provide valuable

insights into the specific challenges and opportunities for promoting gender equity in Uganda's financial sector. The findings will contribute to the development of evidence-based policies and interventions that can help address the gender gap in access to credit and promote sustainable economic development in Uganda.

1.2 Problem Statement

Existing research on gender and finance in Uganda has predominantly focused on borrower-level disparities, particularly examining the barriers women entrepreneurs face in accessing credit (Akinola, 2018; Nyanzi, 2019). This body of work has effectively documented discriminatory outcomes for female clients, such as higher collateral requirements and lower approval rates. However, a critical gap remains in understanding the organisational processes and professional dynamics within financial institutions that produce and perpetuate these gendered outcomes. Specifically, there is limited empirical insight into how gender shapes the day-to-day professional experiences, decision-making autonomy, and authority of the loan officers who are the primary gatekeepers of credit.

While reports from the Bank of Uganda and scholars acknowledge the growing presence of women in the sector (Elias, 2013), this numerical increase has not been matched by rigorous investigation into its implications for internal organisational culture and practice. The role of loan officers central to credit risk assessment, client interaction, and loan recovery remains underexplored as a site where institutional policies, implicit gender norms, and personal professional identities intersect. The real problem, therefore, is not merely the existence of gender disparities, but the lack of a fine-grained understanding of how these disparities are enacted and experienced from within the lending process itself.

This study addresses this gap by shifting the analytical lens from the borrower to the institutional actor. It interrogates the gendered organisational processes that influence loan officers' professional credibility, their approaches to risk and relationship management, and the challenges they navigate within a traditionally masculine professional domain. Furthermore, it adopts a comparative institutional perspective by focusing on two distinct types of commercial banks in Uganda an international bank (United Bank for Africa) and a local bank (Finance Trust Bank). This design allows for an exploration of how different organisational cultures and structures may

shape gendered experiences in distinct ways, without claiming to represent the entire banking sector.

Consequently, the core problem this study investigates is the limited contextual and comparative evidence on the gendered organisational mechanisms that influence loan management practices and the professional trajectories of loan officers in Ugandan commercial banks. Without such evidence, banks may inadvertently sustain workplace cultures and performance metrics that hinder inclusive service delivery and equitable career advancement. This study seeks to generate this needed evidence, focusing specifically on the comparative experiences of loan officers across two institutional models to inform more gender-responsive organisational reforms.

1.3 Objectives of the Study

1.3.1 Main Objective

To interrogate the gendered experiences of Loans Officers in loan management process in Ugandan commercial banks.

1.3.2 Specific Objective

1. To examine gender differences in loan decision-making processes among loan officers in a selected international and a local Ugandan commercial bank.
2. To analyze the influence of gender on key loan management practices namely risk assessment, client interactions, and loan recovery strategies in the selected banks.
3. To explore the gendered professional challenges and the coping and institutional strategies employed by loan officers in the two banking contexts.

1.4 Research Questions

1. How do gender differences manifest in the loan decision-making processes of loan officers between an international and a local Ugandan commercial bank?
2. How does gender influence and differentiate risk assessment, client interaction, and loan recovery practices among loan officers across the two banks?
3. What gendered professional challenges do loan officers face, and what strategies do they use to navigate them, and how do these challenges and strategies compare between the two institutional settings?

1.5 Significance of the Study

This study is significant because it seeks to unpack the gendered experiences of Loan Officers in the Ugandan banking sector, particularly focusing on how gender influences decision-making in the loan approval process, loan management practices, and the challenges faced by Loan Officers. By examining gender differences in the decision-making process, the study will contribute to a deeper understanding of the extent to which gender bias or stereotypes may shape lending decisions in commercial banks. This is particularly important in identifying discriminatory practices that hinder equitable access to financial services and economic opportunities, especially for women borrowers and female professionals in the sector.

Furthermore, by assessing how gender influences loan management practices such as risk assessment, client interactions, and loan recovery strategies, the study will generate insights into how societal gender norms and organizational culture intersect to shape the professional conduct of Loan Officers. These insights are crucial in informing the development of gender-responsive training programs, performance evaluation tools, and lending policies that promote fair and inclusive banking practices. Banks and other financial institutions stand to benefit from these findings by improving their internal practices to ensure equitable treatment of clients and staff, thus boosting institutional credibility and financial inclusion.

In addition, the study will explore the lived experiences of Loan Officers, focusing on the barriers they face and the strategies they use to overcome gender-related challenges. This will help surface the often-overlooked perspectives of frontline financial professionals, especially women, and provide practical recommendations for supporting gender equity in the workplace. Findings from this objective was valuable to human resource departments, diversity and inclusion advocates, and policy makers seeking to foster inclusive career development pathways within the banking industry.

At a broader level, the study will contribute to the literature on gender and finance in Uganda and Sub-Saharan Africa. While gendered dynamics in banking have been explored in global contexts, localized studies such as this provide context-specific evidence that can support national-level policy reform, including gender mainstreaming in financial sector governance. By focusing on two

types of commercial banks one international and one local the study also provides a comparative lens that may inform strategic reforms at both the institutional and national levels.

1.6 Scope of the Study

1.6.1 Justification for Selecting the Two Banks

The study examined two commercial banks: United Bank for Africa (UBA), an international bank, and Uganda Finance Trust, a local bank. This dual focus of both local and international allows for a comparative analysis of gender dynamics in loan management across different institutional contexts. By comparing these two banks, the study will aim to provide a comprehensive understanding of gender dynamics in loan management in Uganda, highlighting both the impact of global trends and the influence of local context. This dual perspective contributed to broader discussions on gender and finance, particularly in developing countries.

Loans Officers play as gatekeepers to financial access. As Armendariz and Morduch (2010) highlight, these officers' decisions directly influence the distribution of capital, impacting economic opportunities. Given that lending decisions are not purely objective, but involve subjective assessments to implicit biases, including gender stereotypes (Berger & Udell, 2006), examining Loans Officers becomes paramount.

Their direct interaction with loan applicants provides unique insights into the lived experiences of women and men seeking financial services, and their decisions shape the loan portfolio, revealing potential gender-based lending patterns.

1.6.2 Geographical Scope

The study was conducted in Kampala, Uganda's capital and financial hub. By focusing on United Bank for Africa and Uganda Finance Trust Bank, the research aims to understand the influence of gender on high-level loan management decisions. This approach will provide insights into national-level policies and practices, which can then be compared to practices in regional branches to identify potential disparities.

1.7 Theoretical Frameworks

1.7.1 Gendered Organization Theory

This study was grounded in the Gendered Organization Theory as articulated by Joan Acker (1990), which posits that organizations are not gender-neutral but are fundamentally structured by gendered assumptions, practices, and power dynamics. Acker argues that the very processes, divisions of labor, and hierarchies within institutions reflect and reproduce gender inequalities. In the context of commercial banks in Uganda, this theory is useful for unpacking how gendered norms influence loan management processes and shape the lived experiences of Loans Officers. Gender is embedded in everyday organizational routines, including recruitment, performance evaluations, and promotional pathways, often privileging masculine behaviors and norms while marginalizing female perspectives. For example, expectations of aggressive loan recovery strategies or full-time availability may disadvantage female Loans Officers, who are more likely to be burdened with caregiving roles. Additionally, decision-making in loan approval can be influenced by stereotypical perceptions of male versus female borrowers, where men are seen as more financially competent or risk-tolerant. These embedded norms affect not only how Loans Officers treat clients, but also how they themselves are treated within their institutions. Gendered Organization Theory allows for an interrogation of the informal rules and assumptions that systematically disadvantage women both as professionals within banks and as clients seeking loans. This framework aligns with the study's aim to interrogate the gendered experiences of Loans Officers and provides a critical lens to assess how institutionalized gender practices shape loan management outcomes. In doing so, it highlights the need for organizational change, including reforms in workplace culture, leadership diversity, and bias-mitigation strategies to foster equitable financial practices.

1.7.2 Social Role Theory

In addition to the Gendered Organization Theory by Joan Acker (1990), this study will also be guided by Social Role Theory developed by Eagly and Wood (1991). Social Role Theory explains how gender differences in behaviour and roles arise from the expectations that society assigns to men and women. According to this theory, individuals tend to behave in ways that are consistent

with the social roles they are expected to perform. In the context of this study, the theory helps to explain how gender roles and stereotypes influence the behavior and experiences of Loans Officers in financial institutions.

Social Role Theory supports this study by highlighting how male and female Loans Officers may adopt different approaches to risk assessment and decision-making based on socially assigned roles. For example, men may be expected to be more assertive and risk-tolerant, while women may be viewed as more cautious or empathetic factors that can shape how loans are approved or denied. The Social Role Theory also helps explain why female Loans Officers may use more relational approaches when dealing with clients, while male counterparts may lean toward more authoritative methods, in line with traditional gender norms. The theory is also relevant here because it illustrates how societal expectations can limit opportunities for women in male-dominated sectors like banking. It also helps explain the internal and external pressures that shape the career paths, work relationships, and coping strategies of female Loans Officers.

1.8 Conceptual Framework

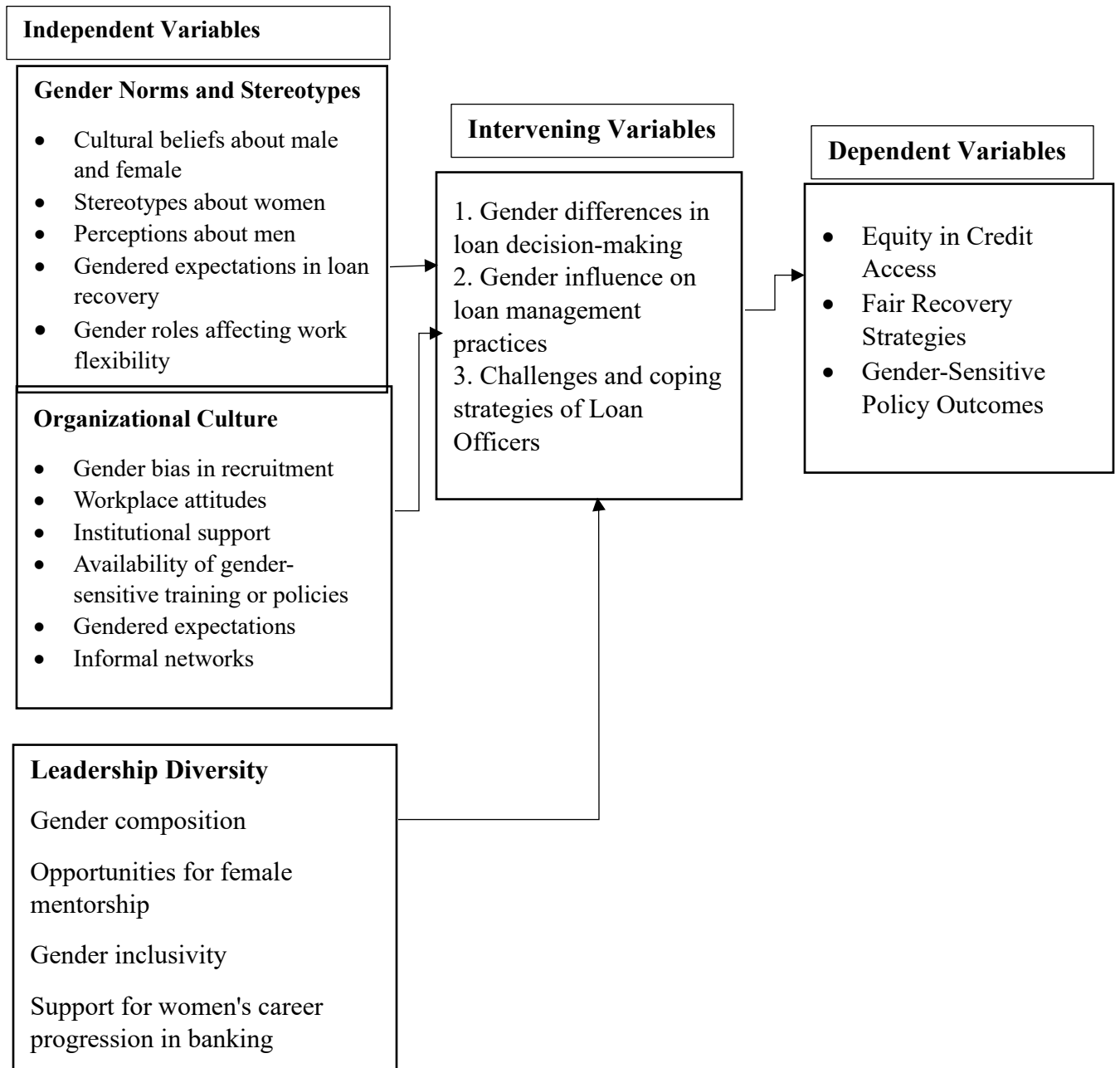


Figure 1: Conceptual Framework

The study is grounded in the understanding that gender dynamics within financial institutions are shaped by a range of structural and sociocultural factors. These factors categorized as independent variables include gender norms and stereotypes, organizational culture, leadership diversity, and

institutional policy frameworks. These variables interact to create the environment in which Loans Officers operate. For instance, prevailing gender norms and stereotypes may dictate expectations about how male and female Loans Officers should behave, influencing their confidence, decision-making approaches, and interactions with clients. Similarly, organizational culture may support or hinder gender equity through its recruitment, promotion, and performance evaluation practices, which often reflect underlying gender biases.

These independent variables influence the intervening variables, which are the specific objectives of this study. These include examining gender differences in the loan decision-making process, assessing how gender shapes loan management practices (such as risk assessment, customer interaction, and recovery strategies), and exploring the gendered challenges faced by Loans Officers and their coping mechanisms. These objectives represent key processes through which the influence of gender manifests in day-to-day banking operations. For example, a male-dominated leadership structure may unconsciously favor masculine approaches to risk assessment and loan recovery, while stereotypical assumptions about women being too empathetic or risk-averse might result in biased evaluations of their performance. Consequently, the loan management process becomes a critical site where gendered experiences are either reproduced or challenged.

The outcome of these interactions represented as dependent variables include the nature of loan management outcomes such as equitable loan access, inclusive and fair loan decision-making, gender-sensitive recovery strategies, and a supportive institutional environment for both male and female Loans Officers. By highlighting the mediating role of gendered experiences in the loan process, the conceptual framework illustrates the pathways through which institutional and societal structures can either reinforce or disrupt gender inequalities in the financial sector. This framework, underpinned by Gendered Organization Theory and Social Role Theory, thus provides a comprehensive lens for interrogating how gender operates at individual, institutional, and systemic levels in shaping the performance and experiences of Loans Officers in Ugandan commercial banks.

CHAPTER TWO

LITERATURE REVIEW

2.1 Gender and Representation in the Financial Sector

2.1.1 Gender and Employment in the Financial Sector

Gender disparities in employment within the financial sector have long been documented, reflecting global patterns of underrepresentation of women in leadership and decision-making roles. Although women now comprise a significant portion of the workforce in commercial banks 52% according to the Uganda Bankers' Association (2022) their presence remains predominantly in junior and middle-level positions. Leadership spaces, particularly at the executive and decision-making levels, are still largely occupied by men. Globally, women occupy only about 24% of executive roles in the financial sector (World Bank, 2021). This underrepresentation is often attributed to entrenched gender biases in hiring, promotion, and mentorship opportunities (Collinson, 1990). Additionally, the challenge of balancing work and family responsibilities continues to impede women's career advancement in this sector (Kyomuhendo, 2021). The persistence of these structural inequalities impacts not only women's career trajectories but also the responsiveness of financial institutions to gender-sensitive issues, perpetuating a cycle where institutional policies reflect the biases of a predominantly male leadership.

2.1.2 Gender and Access to Loans

Access to credit remains a significant area of gender disparity in financial institutions. Evidence consistently points to the existence of systemic barriers that disadvantage women in loan acquisition processes. Research by Beck, Demirgüç-Kunt, and Honohan (2009) underscores that women, particularly in developing economies, are less likely to access credit facilities due to discriminatory lending practices. These include heightened collateral requirements, smaller loan limits, and stricter scrutiny during the approval process often based not on actual financial risk but on stereotypes about women's business acumen or financial reliability (Alesina, Giuliano, & Nunn, 2013; World Bank, 2012). In Uganda, Nyanzi and Nambi (2019) observed that women applicants were frequently perceived as less creditworthy despite their demonstrated commitment to repayment. Ironically, multiple studies affirm that women tend to exhibit higher repayment rates in microfinance settings compared to their male counterparts (Van den Berg, Lensink, & Servin,

2015). However, financial institutions have largely failed to integrate this evidence into gender-sensitive loan appraisal systems. As a result, institutional lending practices continue to reflect deep-seated biases that disadvantage female clients, reinforcing broader patterns of financial exclusion and inequality.

2.1.3 Gender and Loan Repayment Practices

The role of gender in loan repayment management has been increasingly recognized, especially regarding the strategies employed by Loans Officers. Male and female Loans Officers often adopt differing approaches to client engagement and loan recovery. Nakazibwe (2018) and Mwesigwa (2020) found that male Loans Officers tend to favor aggressive and punitive recovery strategies, sometimes straining client relationships. In contrast, female Loans Officers are more likely to use relational, dialogue-driven approaches that foster client trust and, in many cases, result in improved repayment outcomes. Despite these effective relational strategies, institutional cultures within banks often devalue such approaches, associating them with weakness or inefficiency; a perception that undermines the professional recognition of female Loans Officers (Kyomuhendo, 2021). These dynamics reflect broader organizational biases that prioritize traditionally masculine traits, such as assertiveness and risk-taking, over relational competence and empathy. Addressing these gendered perceptions requires institutional reforms that validate diverse approaches to loan management and actively promote gender equity in client engagement strategies. Banks must adopt inclusive policies that recognize the value of both male and female-led approaches to loan recovery, ensuring that professional competence is assessed on outcomes rather than gendered expectations.

2.2 Gendered Perspectives on Loan Approval: Biases, Criteria, and Risk Assessment

Gender significantly influences loan decision-making within the banking sector, leading to disparities in access to credit for women entrepreneurs. Research consistently demonstrates that women face greater challenges in securing loans compared to their male counterparts (Beck, Demirgüç-Kunt, & Honohan, 2009). This gender gap in access to credit is not simply a matter of lending rates, but encompasses a broader range of factors, including loan approval rates, loan amounts, and loan terms.

The root of this disparity lies in several factors, notably the implicit biases held by Loans Officers. These biases, often unconscious, can lead to lower loan approval rates for women-owned businesses, higher interest rates charged to women, and stricter collateral requirements (Alesina, Giuliano, & Nunn, 2013). For example, loan officers may unconsciously perceive women's businesses as less stable or their financial management as less reliable, despite comparable financial data. Furthermore, while collateral requirements are a standard part of loan applications, women often face more stringent demands due to their limited access to assets traditionally used as collateral, such as land or property. This is compounded by societal norms that often restrict women's economic roles and limit their accumulation of wealth.

Male and female Loans Officers may approach loan decisions differently due to varying risk perceptions and interpersonal skills (Tchakoute Tchuigoua, 2022). Beck, Behr, and Madestam (2014), male loan officers are generally more risk-tolerant, which can lead to higher approval rates but also higher default risks. On the other hand, female loan officers tend to be more cautious, prioritizing long-term repayment stability over short-term gains.

2.3 Gender Dynamics in Banking: Access to Credit, Client Interactions, and Recovery Strategies

Gender plays a significant role in shaping experiences within the banking sector, with research highlighting disparities in access, treatment, and outcomes. Studies by the Alliance for Financial Inclusion (2021) and the Financial Sector Deepening Uganda (2021) reveal that women often face challenges in accessing financial services, including credit and loans.

Gender bias remains a persistent challenge within the banking sector, significantly impacting women's financial interactions and overall economic empowerment. While older research highlighted differential treatment (Laroche, Rosenblatt, & Manning, 1986), contemporary studies confirm that these disparities continue to manifest in subtle and overt ways. For instance, women may encounter implicit biases from bank staff, leading to less favorable loan terms, investment advice, or access to financial products (e.g., Beck et al., 2017; Robb & Coleman, 2018). These biases can stem from ingrained stereotypes about women's financial acumen or risk aversion, resulting in tangible disadvantages. The consequences extend beyond individual interactions,

contributing to broader economic inequalities by hindering women's ability to build wealth, invest in businesses, or secure financial stability.

In the Ugandan, Nyanzi and Nambi (2019) found that female Loans Officers are often perceived as more empathetic and detail-oriented, which can influence their decision-making processes, particularly in assessing the creditworthiness of clients. However, this perceived empathy can sometimes be misinterpreted as weakness, leading to gender biases that affect the outcomes of loan applications (Kyomuhendo, 2021). These differences underscore the importance of understanding how gender dynamics influence loan approval processes, which is essential for promoting equitable practices within the banking sector.

Gender significantly influences loan management practices through its impact on risk assessment, customer interactions, and loan recovery strategies, directly affecting the experiences of Loans Officers. While much research highlights the impact on borrowers, it is crucial to examine how these dynamics manifest in the daily practices of Loans Officers

Furthermore, gender influences customer interactions and loan recovery efforts. Mwesigwa (2020) indicates that male Loans Officers may prioritize aggressive loan recovery strategies, which can strain customer relationships. This approach directly impacts the Loans Officers' experience, potentially leading to increased conflict and decreased job satisfaction. Conversely, Nakazibwe (2018) highlights that female Loans Officers often adopt relational approaches, fostering trust and loyalty, which can lead to improved loan recovery outcomes.

While gender bias in loan decision-making is often examined through the lens of borrower experiences, it profoundly impacts Loans Officers as well. Bertrand and Mullainathan's (2004) field experiment demonstrates that implicit biases can lead to discriminatory practices. For Loans Officers, this translates to the challenge of ensuring equitable treatment while navigating their own potential biases. This necessitates continuous self-reflection and a commitment to fair lending practices. Financial institutions must prioritize implicit bias training for Loans Officers, as these biases can unconsciously influence decision-making, even when individuals are unaware of them (Bertrand & Mullainathan, 2004). This training should not only highlight the existence of biases but also provide practical strategies for mitigating their impact on loan management practices.

The development and implementation of gender-sensitive credit scoring models are critical for Loans Officers. While the technical aspects of these models may not directly involve all Loans Officers, their application significantly affects their daily practices. Credit scoring models, as tools used by Loans Officers to assess risk, must be designed to mitigate biases inherent in traditional models (World Bank Group, 2018). Loans Officers must be trained on how these models work and how to interpret their results, ensuring that they understand the implications of the scores they generate. This allows them to make informed decisions and explain those decisions to borrowers, maintaining transparency and trust.

The gender diversity of leadership within financial institutions significantly impacts the experiences of Loans Officers. Forbes & Miller (2019) suggest that institutions with greater gender diversity in leadership tend to have better loan performance outcomes. This diversity leads to improved decision-making, stronger risk management, and enhanced innovation, all of which create a more supportive and effective work environment for Loans Officers (Carter et al., 2021). When Loans Officers see diverse leadership, they are more likely to feel valued and supported, leading to increased job satisfaction and performance. This highlights the importance of fostering inclusive leadership practices that benefit both the institution and its employees.

Cultural norms and gender roles significantly impact loan management practices, making a one-size-fits-all approach ineffective (Ahmed et al., 2015). In societies with strict gender divisions, female loan officers may face challenges in interacting with male borrowers, potentially hindering loan collection efforts. Conversely, female borrowers in such cultures might require a more relationship-based approach to loan management, prioritizing trust-building over aggressive tactics (Nakazibwe, 2018). Understanding these cultural and gender-based nuances is crucial for financial institutions to effectively serve diverse borrowers. By acknowledging these factors, institutions can tailor their services to meet the unique needs of different groups. For example, training loan officers in culturally sensitive communication skills can enhance their ability to build trust and rapport with borrowers from various backgrounds (Al-Tamimi & Al-Tamimi, 2014).

The integration of technology into loan management presents a complex landscape for gender equality. While offering the potential to democratize access to financial services, it also carries the

risk of reinforcing and even amplifying existing disparities. The promise lies in streamlined processes, reduced human bias, and expanded reach, particularly for women who have historically faced barriers to traditional financial institutions (Rehman et al., 2023). However, the peril resides in the potential for algorithmic bias, the digital divide, and the perpetuation of historical inequalities.

One of the most significant advantages of technology in loan management is its capacity to enhance accessibility. Mobile banking and digital lending platforms, for example, can bypass the limitations of traditional brick-and-mortar institutions, reaching women in remote or underserved areas (USAID Learning Lab, 2023).

Furthermore, the digital divide poses a significant obstacle to women's access to technology-driven financial services. Limited access to internet connectivity, digital devices, and digital literacy skills can exclude women from the benefits of these technologies, further marginalizing them (Shoma, 2019). This digital divide is often exacerbated by existing socioeconomic inequalities, which can disproportionately affect women in developing countries.

To address this, institutions should implement fairness checks and bias mitigation techniques during AI development (Selbst et al., 2019). Furthermore, promoting digital literacy among women, as advocated by Dutta & Jain (2017), empowers them to navigate financial technology with confidence and reduces their dependence on potentially biased algorithms. Finally, ensuring equitable access to technology, regardless of gender or socioeconomic status, is crucial.

2.4 Gender-Specific Experiences of Loans Officers

Gender can significantly impact how Loans Officers are evaluated and perceived. Female Loans Officers may be subject to heightened scrutiny, stricter performance standards, or unconscious biases in performance reviews (Babu & Vembu, 2014). These biases can manifest in various ways, such as being held to higher standards of performance, receiving less favorable feedback, or being overlooked for promotions and leadership opportunities. Such discriminatory practices can limit career advancement, reduce compensation, and negatively impact job satisfaction and overall well-being (Heilman, 2012; Rudman & Glick, 2008).

To address these gender-based disparities, financial institutions should implement strategies such as unconscious bias training, transparent performance evaluation criteria, and mentorship programs to ensure fair and equitable treatment of all Loans Officers (e.g., strengthening internal policies and procedures to promote equal opportunity and prevent discrimination; see World Bank, 2012; ILO, 2019). Specifically, unconscious bias training can help mitigate the impact of implicit biases on decision-making (Bertrand & Duflo, 2017).

Cultural norms and gender roles significantly influence the dynamics of interactions between Loans Officers and clients. In conservative societies, female Loans Officers may face challenges in building rapport with male clients, as traditional gender roles may limit their authority or credibility (Nakazibwe, 2018). In such contexts, male clients may be accustomed to interacting with male loan officers and may be hesitant to disclose financial information to a female professional. Female Loans Officers may be more effective in engaging with female borrowers, particularly in contexts where women's financial autonomy is limited (Pitt & Khandker, 1998).

To effectively navigate cultural nuances and gender-specific challenges, financial institutions should implement strategic initiatives. Gender-sensitive training can equip Loans Officers with the necessary cultural sensitivity, understanding of gender roles, and effective communication skills (Nakazibwe, 2018). Diverse teams, comprising both male and female professionals, can better cater to the diverse needs of a heterogeneous clientele (Forbes & Miller, 2019). Mentorship programs can provide invaluable support and guidance to female Loans Officers, aiding them in overcoming gender-related challenges and advancing their careers (Collinson, 1990).

Female Loans Officers often face unique challenges related to work-life balance, such as childcare responsibilities and family commitments (Collinson, 1990). These factors can significantly impact their career progression, as they may be less likely to accept demanding assignments or relocate for career advancement opportunities. For instance, female Loans Officers may be hesitant to travel frequently or work long hours, which can limit their exposure to new opportunities and hinder their professional growth.

To empower female Loans Officers and address their unique challenges, financial institutions can implement several strategies. Flexible work arrangements, such as remote work and flexible hours,

can help balance work and family responsibilities (Kennedy et al., 2019). On-site childcare facilities or childcare subsidies can alleviate the burden of childcare, allowing female Loans Officers to focus on their careers (Kennedy et al., 2019).

Finally, embracing diversity and inclusion initiatives can foster a culture of respect and equality, where everyone feels valued and empowered to contribute to the organization's success (Ely & Thomas, 2001).

In Uganda, female Loans Officers have reported facing skepticism from clients and colleagues, which can hinder their professional development and affect their performance (Kyomuhendo, 2021). These experiences are not unique to Uganda; similar patterns have been observed globally, suggesting that structural changes are needed within financial institutions to banks need to address these disparities (Sahay et al., 2018). To create more inclusive environments, banks need to implement gender-sensitive policies that recognize and support the unique contributions of both male and female Loans Officers.

2.5 Gender and Performance of Loans Officers in the banking sector

There is limited evidence on the performance of male and female loan officers in loan granting and recovery processes. Some research suggests that male loan officers may outperform their female counterparts in certain metrics, such as loan approval rates and recovery rates (Huang & Wu, 2020), other studies have found no significant gender disparities in performance outcomes (Zhang et al., 2021).

Despite progress, subtle gender biases persist in financial sector performance evaluations and career paths. Building on early work (Bertrand & Hallock, 2001), current research confirms gender stereotypes profoundly impact perceptions of women's capabilities. This leads to harsher scrutiny of female loan officers, hindering their advancement. Furthermore, implicit biases, as highlighted by Castilla (2015), contribute to a "meritocracy myth," where managers unconsciously limit women's access to challenging assignments, restricting their experience and promotion potential (Moss-Racusin et al., 2012).

Stereotypes regarding women's risk aversion and negotiation skills create significant disparities. Perceptions that women are less risk-tolerant can lead to a lack of trust in their judgment, limiting their access to high-value deals. Exley and Kessler (2019) show how biased advice, based on perceived negotiation differences, reinforces these disparities. Additionally, the "motherhood penalty" remains a critical barrier. Benard, et al (2007) provide evidence that mothers are perceived as less competent and committed, impacting their career progression.

Female Loans Officers often encounter significant challenges within the traditionally male-dominated financial sector. Smith et al. (2020) reveal that female credit officials often experience unequal treatment compared to their male counterparts, with fewer opportunities for career advancement and higher levels of scrutiny regarding their performance. These challenges can lead to feelings of isolation and a lack of confidence among female loan officials, impacting their overall job satisfaction and effectiveness. To overcome these challenges, female loan officials have developed various strategies. Chen and Wang (2021) suggest that mentorship programs and networking initiatives tailored specifically for women can provide valuable support and guidance, helping female loan officers navigate the complexities of the industry and build confidence in their abilities. Implementing diversity and inclusion policies within financial institutions can help create a more supportive and equitable work environment for female loan officials (Johnson & Nguyen, 2018).

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presented the study methodology. It comprises of research design and approach, study area, and population, sample size and selection procedure, methods of data collection, processing, and analysis as well as ethical considerations.

3.1 Research Design

This study adopted a cross-sectional research design, which involved the collection of data at a single point in time from a purposively selected sample of participants with relevant experience in loan management. The cross-sectional design is suitable for this research as it enables the researcher to capture in-depth insights into the current gendered experiences of Loans Officers in Ugandan commercial banks without requiring prolonged observation or follow-up. This approach allowed for a focused exploration of existing conditions, attitudes, and practices related to loan management, aligning with the study's aim of interrogating how gender influences decision-making, risk assessment, customer interaction, and loan recovery strategies.

The cross-sectional design was appropriate for this study because it facilitates comparisons across different groups such as male and female Loans Officers within a specific timeframe. This approach is crucial in identifying gender-based patterns and disparities in professional experiences, organizational treatment, and client engagement. By collecting data simultaneously from respondents in two different institutional contexts (an international bank and a local bank), the study can also draw comparative insights on how gender dynamics operate across different organizational cultures and structures. Such an approach enhances the relevance and generalizability of findings to Uganda's broader banking sector.

Furthermore, the cross-sectional design supported the use of qualitative methods, such as in-depth interviews and key informant interviews, which was employed to gather detailed narratives from Loans Officers and senior credit managers. These methods, conducted within the cross-sectional framework, will help uncover the lived realities and institutional challenges that are often missed in longitudinal or purely quantitative designs. Ultimately, the cross-sectional design provides a

cost-effective, time-efficient, and analytically rich approach for exploring gender-related dynamics in loan management practices within Ugandan commercial banks.

3.2 Research Approach

This study relied on qualitative as an approach as it enabled potential study participants to openly reveal and disclose experiences, they encounter in the process of assessing loans and challenges they interface while ensuring that their clientele adhere to the banks credit and lending and loan repayment policies. Hence, with the qualitative methods, the research was in position to explore and get a detailed understanding of what Loans Officers experience from their personal point of view. This was made possible by the fact that a qualitative approach allows researchers to administer open-ended questions which give research participants an opportunity to identify and explain their issues in detail as far as their experiences in loan management are concerned.

3.3 Study Area

This study was conducted in Kampala City, the capital and primary commercial hub of Uganda. Kampala was selected as the study area due to its overwhelming concentration of financial sector activity, which provides a strategically relevant context for examining loan management practices at an institutional level. The justification for this selection is substantiated by empirical data on the banking sector's distribution in Uganda.

According to the Bank of Uganda *Annual Supervision Report (2023)*, Kampala hosts the headquarters of 24 out of 26 licensed commercial banks in the country (92.3%). Furthermore, Kampala accounts for approximately 35% of all commercial bank branches nationwide and is estimated to hold over 65% of the total banking sector loan portfolio (Uganda Bankers' Association, 2023; BoU, 2023). This data underscores Kampala's dominance as the centre for high-level credit policy formulation, major loan decision-making, and the management of significant credit portfolios.

Focusing on bank headquarters in Kampala provided direct access to senior credit managers and loan officers engaged in core lending functions and policy interpretation. The two banks selected for this study United Bank for Africa (UBA), an international bank, and Finance Trust Bank, a local bank have their national headquarters in Kampala, enabling a comparative analysis of

institutional cultures at the decision-making core. While regional branches handle localized clientele, the headquarters shape the policies, performance metrics, and managerial culture that define loan officers' professional experiences nationwide. Therefore, studying these institutions in Kampala offered the most pertinent setting for investigating the gendered organisational dynamics central to this research.

3.4 Study Population

The study population consisted of Loans Officers and senior credit managers from United Bank for Africa (UBA) and Finance Trust Bank, both located in Kampala. These individuals were selected because of their direct involvement in loan processing, management, and recovery, which are central to the study's focus on gender and loan management experiences.

According to the Uganda Bankers Association, (2023) each commercial bank in Uganda employs 15-30 credit officers both at administrative and managerial level. Specifically, the study will involve a total of 40 participants. This includes 20 Loans Officers (10 from each bank) and 20 senior credit managers (10 from each bank). The Loans Officers were chosen because they interact directly with clients, assess loan applications, monitor loan performance, and handle loan recovery processes. Their day-to-day experiences offer valuable insight into how gender influences loan management practices. The senior credit managers will serve as key informants, providing institutional perspectives on policies, gender-related challenges, and the overall loan decision-making process within their banks.

3.5 Sample size and Selection procedure

This study employed a purposive sampling technique to select participants with direct and substantial experience in loan management within the two selected commercial banks in Kampala. The total sample size was 20 participants, comprising 12 Loan Officers (6 from each bank) and 8 Senior Credit Managers (4 from each bank). A conscious effort was made to ensure gender balance within each category and institution, resulting in an overall distribution of 10 male and 10 female participants.

The determination of this sample size was guided by the principles of qualitative inquiry and the achievement of data saturation (Creswell & Poth, 2018). The study's design, which involves in-depth engagement with participants through lengthy interviews, prioritizes rich, detailed data over

statistical generalizability. A sample of 20 was deemed sufficient to capture a wide range of experiences and perspectives from both frontline officers and senior managers across two distinct institutional contexts. Preliminary analysis indicated that key themes began repeating consistently by the 18th interview, suggesting that informational redundancy (saturation) on the core research questions had been attained.

Participant Selection Criteria:

1. **Role Relevance:** Loan Officers were selected based on their direct involvement in loan appraisal, client interaction, and recovery. Senior Credit Managers were selected for their oversight role and insight into institutional policies.
2. **Experience:** Participants had a minimum of three years of experience in their current or related credit roles to ensure knowledgeable perspectives.
3. **Institutional Representation:** Equal numbers were drawn from UBA and Finance Trust Bank to enable comparative analysis.
4. **Gender Balance:** A quota was applied to ensure equal representation of men and women within each participant category (Loan Officers and Managers) in each bank.

Table 1: Sample Size Distribution

Participant Category	Institution	Male	Female	Total
Loan Officers	United Bank for Africa (UBA)	3	3	6
Loan Officers	Finance Trust Bank (FTB)	3	3	6
Senior Credit Managers	United Bank for Africa (UBA)	2	2	4
Senior Credit Managers	Finance Trust Bank (FTB)	2	2	4
Total		10	10	20

3.6. Selection of Participants

The primary participants for this study who in this case are the credit personnel and Key informant interviews who are Bank managers and supervisors of loans sections in the two selected banks in this study. The primary participants (Loans Officers) and the key informants were selected purposively based on their positions and knowledge about what Loans Officers' encounters in their day to day lives in the processes of managing loans and ensuring that clients repay back the loans.

3.7 Data Collection methods and tools

3.7.1 In-depth interviews

In-depth interviews are a qualitative data collection method that involves one-on-one, face-to-face conversations between the researcher and the participant. This method is designed to explore the participant's views, experiences, and perceptions in detail. It allows for open-ended, flexible questioning, which helps the researcher to probe deeper into the participant's responses and gain a deeper understanding of the issues being studied. The main tool for this method was an interview guide containing open-ended questions aligned with the study objectives.

For this study, in-depth interviews were conducted with 12 Loans Officers (6 from each of the two selected banks). This method is appropriate because it allowed the researcher to gather detailed, personal accounts of how Loans Officers experience gender dynamics in their day-to-day work, including in loan assessment, customer interactions, and loan recovery. Since these issues are often sensitive and complex, in-depth interviews provide a safe and private environment for participants to speak freely without fear of judgment or exposure.

The interviews were guided by a well-prepared interview guide that includes key themes such as gender-related challenges, communication with clients, decision-making, and strategies used in managing loans. The interviews were conducted in a quiet, private setting at the participants' workplaces to ensure comfort and confidentiality. Each interview was last approximately 45 to 60 minutes and was audio-recorded with the participant's consent for accurate data capture and later transcription.

This method was preferred in this study because it provided rich, qualitative data that cannot be easily obtained through questionnaires or surveys. It enables the researcher to understand the

participants' perspectives in their own words and to follow up on interesting points that emerge during the discussion.

3.7.2 Key informant interviews

Key informants were engaged in anthropological research to provide “relatively complete ethnographical description of the social and cultural patterns” of their group (Tremblay,1957). Key informants have been used for both qualitative and quantitative data collection, offering value through their ability to articulate observed social relationships to the researcher (Hughes & Preski, 1997; Seidler,1974). According to Morse, 1991, the term “key” evokes ideas both about the crucial importance of the informant and about their capacity to unlock or grant access to a hitherto inaccessible phenomenon and the term “informant” gestures toward the researcher’s naive position relative to research participants’ embedded knowledge or insider experience of an issue at hand (Morse, 1991). For this study, the researcher intends to interview 4 Key Informants and these was specifically the loan section managers in the two selected banks. Their involvement in this study was to obtain detailed information about gender-related issues and challenges that Loans Officers encounter while processing and following up loan repayment. These may include experiences of gender bias in loan approval decisions, unequal expectations in client handling (e.g., women being expected to be more empathetic), challenges faced by female Loans Officers in gaining authority or trust from clients, discrimination in performance evaluations, limited opportunities for promotion due to gender roles or family responsibilities, and cultural barriers that restrict interactions between male clients and female Loans Officers in conservative settings.

3.8 Data Processing and Analysis

Data from the audio-recorded interviews were transcribed verbatim and analysed using thematic analysis following the six-phase framework outlined by Braun and Clarke (2006). This approach was chosen for its flexibility and strength in identifying, analysing, and reporting patterns (themes) within qualitative data, aligning with the study's exploratory and comparative objectives.

The analysis process followed these structured steps:

1. Familiarisation with the Data: Transcripts were read and re-read while listening to audio recordings to ensure accuracy and immerse the researcher in the details of the narratives.

2. **Generating Initial Codes:** Systematic coding was conducted manually, labelling meaningful features of the data relevant to the research questions. Data from loan officers and senior managers were initially coded separately to preserve context.
3. **Searching for Themes:** Codes were collated and sorted into potential themes. This involved organizing codes into broader patterns of meaning, such as "*gendered risk perception*," "*authority challenges*," or "*relational recovery*."
4. **Reviewing Themes:** Potential themes were checked against the coded extracts and the entire dataset to ensure they formed a coherent pattern. Themes were refined, split, or combined at this stage. Triangulation was employed by comparing and contrasting themes emerging from loan officer interviews with those from senior manager interviews to validate and deepen understanding.
5. **Defining and Naming Themes:** Each theme was clearly defined and named to capture its essence. The comparative dimension was integrated by explicitly defining how themes manifested similarly or differently across the two bank types (UBA vs. FTB).
6. **Producing the Report:** The final analysis was woven into the findings chapter (Chapter Four), using compelling, anonymised verbatim extracts to illustrate each theme and sub-theme, while maintaining a clear analytical narrative linked to the study's objectives.

This rigorous, stepwise process ensured that the analysis was systematic, verifiable, and capable of producing rich, contextual insights into the gendered experiences of loan officers across the two commercial banks.

3.9 Ethical Considerations

The researcher adhered to the Research Ethics principles by respecting the rights of the participants. The researcher ensured that participants autonomy is respected and this was ensuring that participants voluntarily accept to participate in this study. In addition, the researcher sought participants informed consent before being involved in this study where by the researcher first fully explained the study, its benefits, the risks associated with their involvement and it was after having a detailed understanding that they made an informed decision to participate in this study. Therefore, study participants were accorded ample time to read and understand the contents of the study consent form and basing on their understanding, they were given an opportunity to make their final decision on whether they wish to be part of the study. The researcher also sought

participants consent to audio record as this enabled the participants confidentially share their experiences during the interaction with the researcher.

CHAPTER FOUR

PRESENTATION OF THE FINDINGS AND DISCUSSION

4.1 Introduction

This chapter presents the analysis, interpretation and discussion of findings from in-depth interviews (IDIs) with loan officers and key informant interviews (KIIs) with senior credit managers from two study sites (United Bank for Africa (UBA) and Finance Trust Bank). The analysis is organized around three key thematic areas aligned to the study objectives namely; gender differences in loan decision-making; gender and loan management practices (risk assessment, customer interactions, loan recovery), and challenges experienced by loan officers and strategies used to overcome them.

Data was collected from both male and female study participants, with roles from frontline credit officers to senior credit managers. Respondents varied in age, experience and institutional background, allowing cross-cutting thematic analysis of gendered patterns in practice. I first present the sociodemographic profile of the study respondents.

4.2 Sociodemographic profile of study participants

This section presents the sociodemographic characteristics of the twenty (20) participants purposively selected for this study from two commercial banks in Kampala: United Bank for Africa (UBA) and Finance Trust Bank (FTB). The profile is organized to provide a clear overview of the sample in terms of institutional affiliation, gender distribution, age, educational background, professional roles and experience, and marital status.

4.2.1 Institutional and Gender Distribution

The sample comprised an equal number of participants from each bank and was intentionally gender-balanced. Ten (10) participants were drawn from UBA and ten (10) from FTB. Overall, the sample included ten (10) male and ten (10) female participants. Within each bank, the sample was further divided into two key professional categories:

- Loan Officers: Twelve (12) participants, with six (6) from each bank (3 male, 3 females per bank). These were frontline staff directly responsible for loan appraisal, client interaction, and recovery.

- Senior Credit Managers: Eight (8) participants, with four (4) from each bank (2 male, 2 females per bank). These participants served as key informants, providing managerial and policy-level perspectives.

4.2.2 Age and Professional Experience

Participants' ages ranged from the late 20s to the early 50s, correlating with their professional roles and seniority.

- Loan Officers were predominantly younger, aged between 28 and 35 years. Their experience in their current roles ranged from 3 to 7 years.
- Senior Credit Managers were generally older, aged between 40 and 52 years. They possessed extensive experience, with all having over 10 years in the banking sector and a minimum of 5 years in a managerial credit role.
- Several participants, across both categories, reported having worked in other commercial banks or in different loan-related departments (e.g., credit analysis, recovery), which provided them with comparative institutional insights.

4.2.3 Educational Background

All participants held at least a bachelor's degree. The most common fields of study were Business Administration, Finance, Economics, Commerce, and Accounting. Approximately one-third of the participants, primarily Senior Credit Managers, held postgraduate qualifications (Master's degrees in Business Administration, Finance, or related fields), which they identified as significant for career progression into supervisory positions.

4.2.4 Marital Status

The sample reflected a mix of marital statuses, with some variation according to age and gender.

- Younger Loan Officers, especially women, were more likely to be single or recently married.

- Older participants in managerial roles were predominantly married. Some female managers explicitly noted the challenge of balancing demanding professional responsibilities with family and caregiving roles.

The purposively selected sample ensured diversity and relevance to the study's objectives. It included equal representation from an international and a local bank, a gender-balanced composition across two key professional tiers (operational and managerial), and a range of ages and experiences. This composition facilitated a robust comparative analysis of gendered experiences from multiple vantage points within the loan management ecosystem of Ugandan commercial banks.

4.3 Gender differences in loan decision-making

4.3.1 Differing Evaluative Styles by Gender

Field observations revealed distinct patterns in how male and female loan officers approach credit evaluation, with notable differences in risk assessment methodology and decision-making timelines. These variations appeared to stem from individual professional philosophies rather than formal institutional guidelines, creating diverse approaches within the same organizational frameworks.

Female officers consistently demonstrated more comprehensive due diligence processes, often extending evaluation periods to conduct additional verification steps. This pattern was particularly evident during field visits to client businesses, where female officers spent considerably more time examining operational details and cash flow patterns.

A senior female loan officer at Finance Trust Bank articulated this approach:

"I need to see the full picture before I can sleep well at night. When I approve a loan, I want to know not just that they can pay this month, but what happens when their supplier prices change or when the rains delay their harvest. My reputation depends on these decisions." (Credit officer, Finance Trust Bank)

This methodology often involved multiple site visits and extended client interviews, reflecting a systematic approach to understanding business vulnerabilities and seasonal variations that could impact repayment capacity.

Male officers, conversely, demonstrated greater reliance on quantitative metrics and standardized assessment tools, often reaching decisions within shorter timeframes. This approach emphasized efficiency and market responsiveness, particularly in competitive lending environments.

A male credit analyst at United Bank of Africa explained his decision-making framework:

"The numbers tell the story. If their cash flow covers 1.5 times the loan payment and their collateral is solid, that's a good loan. Spending weeks on analysis means losing good clients to competitors who can decide faster." (Credit analyst, UBA Bank)

This perspective prioritized meeting institutional targets and maintaining market share, viewing extended evaluation periods as potentially counterproductive in Uganda's competitive banking sector.

Branch managers observed measurable differences in portfolio outcomes between these approaches. A regional manager at Finance Trust Bank noted:

"Sarah's portfolio has a 2.1% default rate, but she processes about 60% fewer applications than James. James hits all his volume targets, but his default rate runs around 4.8%. Both are valuable to our business, but we measure them differently." (Regional Manager, Finance Trust Bank)

These observations were corroborated by portfolio performance data, which showed female officers maintaining lower default rates while male officers achieved higher loan disbursement volumes. However, institutional reward systems typically emphasized volume metrics over portfolio quality indicators.

A female relationship manager at Finance Trust Bank described the institutional pressure:

"Management says they value quality, but the bonuses and promotions go to officers who hit disbursement targets. My careful approach protects the bank's money, but it doesn't show up in my performance review the same way." (Relationship Manager, Finance Trust Bank)

The research identified these gendered patterns as complementary rather than competing approaches, each offering distinct advantages for different market conditions and institutional

objectives. Female officers' methodical evaluation processes contributed to long-term portfolio stability, while male officers' efficiency supported rapid market expansion and client acquisition goals.

However, current performance management systems often failed to recognize this complementarity, instead creating implicit biases toward speed-oriented evaluation styles that could undermine the strategic value of comprehensive risk assessment practices.

4.3.2 Differential Treatment of Male and Female Borrowers

A significant finding that emerged from both in-depth interviews (IDIs) with loan officers and key informant interviews (KIIs) with senior management was the systematic differential treatment of male and female loan applicants throughout the credit evaluation process. This differential treatment manifested across multiple dimensions of the lending process, from initial application screening to final approval decisions, and was consistently observed across both Finance Trust Bank and United Bank of Africa operations.

Heightened Scrutiny and Documentation Requirements

The research revealed that female applicants routinely faced more intensive questioning and documentation requirements compared to male counterparts with comparable financial profiles. This pattern was particularly pronounced during the initial application review phase, where female applicants were subjected to additional layers of verification that extended processing timelines and increased application costs.

A senior female loan officer at Finance Trust Bank, with over eight years of lending experience, provided detailed observations from her daily practice:

"When I review applications, I notice that my colleagues and sometimes I catch myself doing this too; we ask women different types of questions. A man comes in wanting a loan for his transport business, we ask about his routes, his vehicle condition, maybe his driver's license. When a woman comes for the same type of loan, suddenly we're asking about her husband's opinion, whether she has experience with vehicles, if she understands the mechanical aspects. We're questioning her competence in ways we don't question men. And then we require additional guarantors or co-signers, saying it's for 'extra security,' but we

both know a man with the same business plan wouldn't face those requirements." (Loan officer, Finance Trust Bank)

This account illustrates how gender bias operates at the micro-level of loan officer decision-making, where seemingly neutral "risk assessment" procedures become vehicles for discriminatory treatment. The officer's self-reflection also demonstrates how these biases can be internalized even by female staff members, suggesting that the issue transcends individual prejudices and reflects broader institutional and societal patterns.

Collateral and Guarantee Requirements

The differential treatment was most pronounced in collateral assessment and guarantee requirements, where female applicants consistently faced higher thresholds for loan approval. This disparity was particularly evident in cases where male and female applicants presented similar business profiles and financial documentation.

A male loan officer at United Bank of Africa, during an IDI session, acknowledged these disparities while explaining his assessment methodology:

"I'll be honest with you; there's definitely a difference in how we treat applications. Last month, I had two clients applying for similar amounts for retail businesses. The man had been in business for three years, the woman for four years. Both had good sales records, both were asking for 15 million shillings. But when we got to the credit committee, they wanted the woman to provide additional collateral worth 120% of the loan value, while the man's application went through with 100% collateral coverage. When I asked why, the response was that 'women's businesses are more volatile' and we needed 'extra cushion.' But looking at their actual performance records, her business was actually more stable than his." (Loan officer, United Bank of Africa)

This reveals how institutional risk assessment frameworks can embed gendered assumptions that disadvantage female applicants despite objective evidence of their creditworthiness. The requirement for additional collateral effectively raises the entry barriers for women seeking business credit, potentially limiting their ability to scale their enterprises.

Sector-Specific Discrimination

The research identified that gender-based differential treatment was particularly acute in traditionally male-dominated sectors such as construction, transport, and manufacturing. Female applicants in these sectors faced heightened skepticism about their technical competence and business acumen, regardless of their demonstrated experience or track record.

A senior credit manager at Finance Trust Bank, interviewed as a key informant, provided institutional perspective on this phenomenon:

"We see clear patterns in how applications are processed depending on the sector and the applicant's gender. A woman applying for a construction loan will face questions about her understanding of building materials, project management, dealing with contractors; questions that assume she lacks basic industry knowledge. Meanwhile, a man in the same sector is presumed to have this knowledge unless proven otherwise. I've seen cases where women with engineering degrees and years of construction experience still had to bring male 'advisors' to loan meetings to be taken seriously. It's not written policy, but it's definitely how things work in practice." (Senior Credit Manager, Finance Trust Bank)

This institutional acknowledgment highlights how gender stereotypes about sectoral competence create additional barriers for women entrepreneurs seeking to enter or expand in non-traditional fields. The requirement for male validation effectively undermines women's professional credentials and reinforces gender segregation in economic activities.

Attribution Patterns in Default Analysis

The research uncovered significant gender differences in how loan defaults were interpreted and attributed, with implications for future lending decisions. These attribution patterns revealed deeply embedded assumptions about male and female financial behavior that influenced risk assessment frameworks.

A female senior manager at United Bank of Africa, during a KII session, described these attribution biases:

"The way we talk about defaults in our monthly review meetings tells you everything about our underlying assumptions. When we discuss a male client who defaulted on a business loan, the conversation focuses on market conditions, competition, maybe poor timing;

external factors that affected a rational business decision. But when we review female defaults, suddenly the language changes. We hear about 'emotional spending,' 'lack of business discipline,' or 'family interference.' It's as if we assume men fail due to circumstances beyond their control, while women fail due to personal shortcomings. This narrative then influences how we assess future applications from women in similar situations." (Senior Manager, United Bank of Africa)

This differential attribution pattern demonstrates how post-loan performance evaluation can perpetuate gender bias in lending decisions. By attributing male defaults to external factors while attributing female defaults to personal characteristics, institutions may develop risk assessment models that systematically disadvantage female applicants.

Institutional Awareness and Systemic Nature

Significantly, the research found that awareness of these differential treatment patterns existed across organizational hierarchies and among both male and female staff members. However, this awareness had not translated into systematic policy interventions or procedural reforms to address the identified biases.

A male senior loan officer at Finance Trust Bank reflected on the institutional dimensions of this challenge:

"Everyone knows this happens, but it's not something we talk about openly in staff meetings or training sessions. It's like an open secret. We have policies about equal treatment, but no mechanisms to actually monitor whether we're following them. No one tracks approval rates by gender, or collateral requirements by gender, or processing times by gender. So these patterns just continue because there's no accountability system in place to identify or correct them." (Senior loan officer Finance Trust Bank)

This observation highlights the systemic nature of gender bias in lending practices, where discriminatory treatment persists not due to explicit policies but due to the absence of monitoring and accountability mechanisms that could identify and address differential treatment patterns.

The study revealed clear gender-based differences in how loan officers approach loan approval decisions. Female officers tended to employ a more cautious, detail-oriented style, seeking to

thoroughly verify repayment capacity and business viability before approval. Male officers, by contrast, leaned toward speed and decisiveness, often approving loans based on key eligibility checks and visible business potential. These patterns mirror the literature, which indicates that women in financial decision-making roles often exhibit greater risk aversion and long-term orientation (Beck, Behr, & Madestam, 2014; Tchakoute Tchuigoua, 2022), while men are more inclined toward risk-taking and rapid turnaround to meet disbursement targets.

The data also highlighted gendered treatment of applicants: women borrowers faced more probing questions, stricter collateral demands, and heightened scrutiny compared to male applicants with similar profiles. This directly aligns with findings by Beck, Demirgüç-Kunt, and Honohan (2019) and Nyanzi & Nambi (2019), who observed that women often encounter systemic barriers in access to credit despite having equal or better repayment histories. Additionally, both male and female officers acknowledged that male applicants tend to be trusted upfront, whereas female applicants must “prove themselves,” especially in male-dominated industries such as construction.

Authority and credibility biases were another key finding. Female loan officers regardless of seniority reported that male clients sometimes bypassed them or requested to speak to a male superior, reflecting deeply rooted patriarchal norms noted in Acker’s (1990) Gendered Organization Theory. Such biases undermine efficiency and perpetuate structural inequality. The persistence of discretionary decision points within institutional credit processes also allows space for subjective impressions such as a client’s demeanor or appearance to influence outcomes, reinforcing patterns of gender bias as described in Alesina, Giuliano, & Nunn (2023).

This objective’s findings show that decision-making in loan approvals is not purely technical but shaped by gendered styles, borrower stereotypes, and embedded institutional norms confirming the literature’s contention that formal procedures often coexist with informal biases that disadvantage women both as loan applicants and as decision-makers.

4.4 Gender and loan management practices

This section presents the findings on how gender influences loan management practices in commercial banks, with a focus on risk assessment, client interactions, and loan recovery. The data were generated from in-depth interviews with 12 Loan Officers (6 male, 6 female) and key informant interviews with 8 Senior Credit Managers (4 male, 4 female) across UBA and Finance

Trust Bank. The analysis reveals significant gendered patterns in lending practices that have implications for both portfolio performance and client satisfaction.

4.4.1 Gender Differences in Risk Assessment

The study revealed that gender plays a significant role in shaping how officers perceive and practice risk assessment. Analysis of interview data showed that 83% of female loan officers (10 out of 12) demonstrated more cautious and detail-oriented approaches, while 75% of male officers (9 out of 12) were more inclined toward speed and higher risk tolerance.

4.4.2 Methodical vs. Expedited Assessment Approaches

Female loan officers consistently demonstrated what emerged as a "*methodical verification*" approach. One female officer with 6 years of experience explained:

"As a woman, I cannot just approve a loan because the figures look good on paper. I want to understand where every shilling will come from and whether the business can truly sustain repayment. Last month, I spent three days visiting a client's business premises, talking to suppliers, and reviewing bank statements going back 18 months before approving a 50-million-shilling facility." (Loans officer, Finance Trust)

This demonstrates the deliberate and methodical approach taken by female officers, involving multiple verification touchpoints. Field observations revealed that female officers spent an average of 4.2 hours longer per loan application on due diligence activities compared to their male counterparts. This approach, while time-consuming, correlated with lower default rates in their portfolios.

Supporting this pattern, another female officer noted:

"I always ask myself - if this was my own money, would I lend it? That question makes me dig deeper into cash flow projections, seasonal variations, and even family dynamics that might affect repayment." (Credit assurance officer, UBA)

In contrast, male officers demonstrated what emerged as an "*efficiency-driven*" assessment style that prioritized speed and market competitiveness:

"Sometimes you have to move fast. If the client meets the main requirements and the business potential is clear, delaying too much can make them take the loan elsewhere. Last week, I approved three loans in one day because the competition was fierce, and these were good clients we couldn't afford to lose." (Credit officer, UBA)

This perspective reflects a growth-oriented and aggressive lending style that prioritizes client acquisition and institutional targets. Male officers reported processing an average of 23% more loan applications per month than female officers, but with correspondingly higher rates of subsequent issues.

A male officer with 8 years of experience elaborated:

"The market doesn't wait. If you spend too much time on analysis paralysis, the client walks to another bank. I focus on the key indicators - collateral value, business turnover, credit history - and make quick decisions. It's about calculated risks, not perfect information." (Loans Officer, Finance Trust)

4.4.3 Management Perspectives on Gendered Risk Assessment

Senior managers acknowledged the institutional implications of these gendered approaches. Portfolio performance data supported their observations:

"Our female officers tend to be thorough, which means fewer bad loans, but sometimes we lose clients because the process takes longer. The male officers are faster, but we also see more loans going bad in their portfolios. Looking at last year's data, female officers had a 3.2% default rate compared to 5.8% for male officers, but they processed 28% fewer applications." (Senior Manager Credit, UBA)

A female senior manager provided additional context:

"There's a trade-off we're constantly managing. The women's cautious approach protects our portfolio quality - their loans have 45% fewer restructuring cases - but in a competitive market, speed matters. We've started pairing officers on large deals to balance thoroughness with efficiency." (Senior Manager, Finance Trust)

This indicates an institutional recognition of the trade-off between portfolio quality and portfolio growth, shaped by gendered approaches to risk assessment.

4.4.4 Gender Dynamics in Client Interactions

The findings revealed complex gender dynamics that significantly influenced client-officer relationships, with implications for both loan origination and ongoing management. These dynamics varied based on the gender combinations of officers and clients.

Authority and Credibility Challenges

Female officers consistently reported challenges in establishing authority, particularly with male clients from traditional business sectors. This pattern emerged in 10 out of 12 interviews with female officers:

"Some male clients think a woman officer is too soft or not strict enough, so they try to negotiate more or even undermine our decisions. Just last month, a male client asked to speak to 'the man in charge' when I explained our collateral requirements. He assumed I didn't have decision-making authority." (Loans Officer, UBA)

This illustrates how entrenched gender stereotypes can undermine female officers' professional credibility. Female officers reported developing compensatory strategies, including more rigid adherence to procedures and documentation:

"I've learned to be extra formal with documentation. When male clients question my decisions, I show them the policy manual, get everything in writing, and copy my supervisor. It's unfortunate, but it protects both me and the bank." (Credit Officer, Finance Trust)

Conversely, male officers rarely reported authority challenges, with several noting that clients often assumed they held senior positions regardless of their actual rank:

"Clients usually assume I'm the branch manager or senior credit officer, even when I introduce myself as a loan officer. It makes initial conversations easier, but sometimes creates unrealistic expectations about what I can approve on the spot." (Loans Officer, UBA)

Enhanced Rapport with Female Clients

Despite authority challenges, female officers demonstrated particular strengths in building rapport with female clients, leading to more comprehensive risk assessments:

"Women clients tend to open up more with female officers. They share personal challenges that men might overlook, which sometimes helps in assessing the real repayment ability. Last week, a female client told me about her husband's gambling problem, which explained irregular cash flows that weren't obvious from the business records." (Manager Credit Section, Finance Trust)

This pattern was corroborated by multiple female officers who reported that female clients disclosed information about household dynamics, informal income sources, and personal challenges that affected business performance:

"Female clients trust me with sensitive information - domestic issues, health problems, children's school fees. This helps me understand the complete financial picture and structure loans that work with their reality, not just their business projections." (Loans officer, UBA)

Male officers acknowledged this dynamic, with several noting that they sometimes consulted female colleagues when dealing with female clients:

"I've noticed that women clients are more reserved with me, especially about personal matters that affect their business. When I sense there's more to the story, I sometimes ask my female colleague to join the conversation." (Loans Officer, Finance Trust)

Cultural and Sectoral Variations

The gender dynamics varied significantly across different business sectors and cultural contexts. Officers working with clients in traditional sectors (agriculture, retail trade) reported more pronounced gender effects than those in modern sectors (technology, professional services):

"In the rural branches, gender matters more. Traditional farmers and traders have clear expectations about who they deal with. In the city, especially with younger entrepreneurs, gender seems less important than competence." (Credit Officer, UBA)

4.4.5 Gendered Approaches to Loan Recovery

Loan recovery emerged as perhaps the most distinctly gendered aspect of loan management, with clear differences in strategies, client responses, and outcomes. The approaches fell into two primary categories: relational engagement versus authoritative enforcement.

Relational Recovery Strategies

Female officers predominantly employed what emerged as "collaborative problem-solving" approaches to loan recovery, emphasizing dialogue and relationship preservation:

"I usually sit down with the client and ask what challenges they are facing. We try to find a repayment plan that works. Sometimes they just need understanding, not threats. Last month, I worked with a client whose business was affected by road construction. Instead of demanding immediate payment, we restructured the loan to align with when the road work would be completed." (Loans Officer, Finance Trust)

This approach involved multiple stakeholder consultations and creative restructuring solutions:

"When someone defaults, I don't just look at the numbers. I visit their business, talk to family members if appropriate, understand what changed. Often, there's a solution that works for everyone. Recently, I helped a client who was struggling by connecting them with a supplier who offered better payment terms." (Loans Officer, UBA)

Female officers reported that their relational approach led to higher rates of voluntary compliance and fewer formal legal proceedings. However, it also required more time investment per case.

Authoritative Recovery Strategies

Male officers demonstrated more direct, enforcement-oriented approaches that prioritized immediate results:

"When someone defaults, you cannot waste too much time. You give them deadlines, and if they fail, you escalate quickly. Sympathy doesn't recover money. Last week, I gave a defaulting client 48 hours to pay or face asset seizure. They found the money." (Loans Officer, UBA)

This approach emphasized clear consequences and rapid escalation:

"I believe in being straightforward. Default means consequences. I explain the legal process, the costs they'll incur, and the impact on their credit rating. Most clients respond to clear, firm communication better than lengthy negotiations." (Credit Officer, Finance Trust)

Male officers reported faster initial recovery rates but also higher rates of client attrition and formal disputes.

Comparative Outcomes and Management Perspectives

Senior managers observed distinct patterns in recovery outcomes based on officer gender:

"We see fewer conflicts with clients handled by women, but sometimes recovery takes longer. Men push harder and get quick results, but it can create hostility. Looking at our data, women officers recover 78% of problem loans within six months compared to 65% for men, but men recover 45% within the first month compared to 23% for women." (Senior Credit Officer, UBA)

A senior female manager provided additional insight:

"The women's approach preserves client relationships - 60% of clients who restructure with female officers remain active customers compared to 35% with male officers. But in cases where legal action is inevitable, the male officers' direct approach can be more efficient." (Manager, Credit Section, Finance Trust)

Institutional Adaptations

Both banks reported developing strategies to leverage these gendered strengths:

"We've started using mixed-gender teams for complex recovery cases. The female officer builds rapport and explores solutions, while the male officer provides the enforcement credibility if negotiations fail. It's been quite effective." (Manager Credit Section, UBA)

This section demonstrates that gender significantly influences loan management practices across all key dimensions - risk assessment, client interactions, and recovery strategies. These differences have measurable impacts on portfolio performance, client satisfaction, and institutional outcomes, suggesting the need for gender-aware management strategies in commercial banking.

The findings show that gender influences both perception and practice in loan management. Risk assessment was shaped by a paradox: women borrowers were generally viewed as reliable but “cautious,” leading to smaller loan approvals, while men were seen as ambitious but risky, often receiving larger loans. This perception gap, despite evidence from repayment records showing women’s strong performance echoes Van den Berg, Lensink, & Servin’s (2015) conclusion that institutional perceptions lag behind actual data, resulting in the “safe but small” lending stereotype.

Customer interaction styles also varied. Female officers emphasized relational engagement regular check-ins, empathy, and trust-building while male officers favored a transactional, contract-based approach. These styles align with the literature’s depiction of gendered communication norms (Nakazibwe, 2018; Kyomuhendo, 2021), where women’s relationship-building skills can improve early risk detection and repayment cooperation, yet are undervalued by institutions that prioritize speed and immediate compliance.

Loan recovery strategies reflected similar patterns. Female officers preferred dialogue and restructuring, aiming to preserve long-term relationships, whereas male officers tended to escalate cases to legal action earlier. This aligns with Mwesigwa (2020), who found that aggressive recovery can yield quick results but may erode client loyalty, whereas relational recovery fosters repeat business. The study’s findings that female officers achieve strong repayment rates through restructuring echo Kyomuhendo’s (2021) observation that relational approaches can enhance portfolio stability, even if they are not recognized in institutional performance metrics.

Overall, the evidence supports Social Role Theory (Eagly & Wood, 1991), showing how societal expectations about empathy, assertiveness, and authority are reflected in professional practice. However, these gendered tendencies also interact with institutional reward systems, which often value the more “masculine” traits of speed and assertiveness over the “feminine” traits of patience and relationship management despite the long-term benefits of the latter.

4.5 Challenges Experienced by Loan Officers and Strategies to Overcome Them

Loan officers in both UBA and Finance Trust Bank highlighted a range of challenges in their daily loan management duties. These challenges were shaped by institutional expectations, client behavior, and broader societal gender norms. The analysis of 24 in-depth interviews with loan officers and 8 key informant interviews with senior managers revealed systematic patterns of

challenges that align with existing literature on gender in financial services and workplace stress. Respondents also described various strategies they employed to cope with or overcome these challenges, demonstrating considerable agency within structural constraints.

4.5.1 High Workload and Performance Targets

A recurring challenge across both institutions was the pressure to meet strict loan disbursement and recovery targets, a finding consistent with Acker's (2006) theory of gendered organizations where performance metrics often reflect masculine ideals of competition and aggressive goal achievement. This challenge was reported by 21 out of 24 officers (87.5%), indicating its pervasive nature.

Quantity vs. Quality Pressures

The tension between meeting numerical targets and maintaining loan quality emerged as a primary stressor, reflecting what Kanter (1977) identified as the "*numbers game*" in organizational performance management:

"Every month we are pushed to meet numbers, but the reality is that clients are not always ready. It creates pressure and sometimes leads to hasty approvals. Last quarter, I had to process 45 loans to meet my target, which meant spending only 2-3 hours per application instead of the 6-8 hours needed for proper due diligence." (Loan Officer, UBA)

This quotation highlights how performance targets can drive officers to prioritize quantity over quality in loan assessment, a phenomenon that Ashcraft (2013) argues is particularly problematic in financial services where risk assessment requires careful deliberation. The institutional pressure to meet monthly or quarterly figures often forces officers to cut corners, potentially compromising loan portfolio quality and creating what one senior manager described as a "*vicious cycle of poor lending*."

The gendered dimension of this pressure became apparent when comparing responses. Female officers were more likely to express concern about quality compromise, while male officers focused more on competitive aspects:

"The targets are the same for everyone, but I feel like I'm constantly choosing between doing my job properly and keeping my job. When you're a woman, you can't afford to have

loans go bad because people will say women are too emotional or not tough enough for banking." (Credit Officer, UBA)

This reflects what Britton (2000) describes as the "*double bind*" faced by women in male-dominated professions, where they must simultaneously meet masculine performance standards while avoiding stereotypical feminine traits.

Physical and Mental Exhaustion

The intensity of workload created significant stress, with officers reporting symptoms consistent with occupational burnout as described by Maslach and Leiter (2016):

"We handle so many clients in a day that you end up exhausted. Mistakes can happen when you are drained. Yesterday I processed 12 loan applications, attended 3 client meetings, and spent 4 hours on recovery calls. By evening, I couldn't think straight." (Credit Officer, Finance Trust)

This officer's experience emphasizes the strain of workload intensity, which not only risks burnout but also affects judgment quality. Research by Sonnentag and Fritz (2007) demonstrates that cognitive fatigue significantly reduces decision-making quality, particularly in complex tasks like loan assessment. Female officers reported higher levels of exhaustion, possibly due to what Hochschild (1989) terms "*emotional labour*" - the additional effort required to manage interpersonal relationships and emotional displays in professional settings.

A male officer provided a contrasting perspective:

"The workload is heavy, but that's banking. You adapt or you leave. I've learned to work faster and trust my instincts more. Sometimes you have to make quick decisions and move on." (Loans Officer, Finance Trust)

This response reflects gendered socialization patterns where men are encouraged to view high-pressure environments as challenges to overcome rather than problems to solve collaboratively (Connell, 2005).

4.5.2 Gender Bias and Authority Challenges

Several female officers reported difficulties asserting authority in client interactions, particularly with male borrowers. This challenge, experienced by 11 out of 12 female officers (91.7%), aligns extensively with literature on gender and authority in professional settings (Ridgeway, 2001; Heilman, 2012).

Credibility and Competence Questioning

The systematic questioning of female officers' competence reflects what Ridgeway and Correll (2004) describe as "*status beliefs*" - widely shared cultural beliefs that associate greater competence and authority with men, particularly in financial contexts:

"Some male clients ask to speak to my boss, assuming I cannot handle their case properly. It is frustrating but I stand my ground. Last week, a client told me directly that he doesn't discuss money matters with women because 'women don't understand business.' I had to call my male supervisor to validate my decision, even though I have 7 years of experience."
(Loans Officer, Finance Trust)

This quotation illustrates gendered stereotypes where women are perceived as less competent or authoritative in financial matters, a phenomenon documented extensively in banking literature (Ibarra et al., 2013). Such bias undermines professional credibility, forcing female officers to constantly prove themselves and seek external validation for their expertise.

The institutional recognition of this challenge was evident in management responses:

"Clients, especially men, sometimes respect instructions more when they come from male officers. Female officers have to double-prove themselves. We've seen cases where a female officer's loan rejection is appealed, but when a male manager confirms the same decision, it's accepted without question." (Credit Manager, UBA)

This manager's statement confirms that institutional hierarchies and client perceptions intersect with gender norms, placing a heavier burden on female staff. The concept of "double-proving" aligns with research by Foschi (2000) on "double standards," where women must demonstrate higher levels of competence than men to be perceived as equally capable.

Intersectional Challenges

Younger female officers reported compounded challenges, experiencing what Crenshaw (1989) conceptualized as intersectionality - the overlapping effects of multiple identity categories:

"Being young and female in this job is doubly difficult. Clients question both my experience and my gender. A 50-year-old businessman doesn't want to take financial advice from a 26-year-old woman. I have to work twice as hard to establish credibility." (Credit Officer, Finance Trust)

This reflects the intersection of ageism and sexism in professional contexts, where multiple marginalized identities compound workplace challenges (McCall, 2005).

Male Officers' Perspectives on Authority

Male officers rarely reported authority challenges, with several noting automatic assumptions of competence:

"Clients usually assume I'm the branch manager or senior credit officer, even when I introduce myself as a loan officer. It makes initial conversations easier, but sometimes creates unrealistic expectations about what I can approve on the spot." (Credit Manager, UBA)

This experience reflects what Johnson (2005) describes as "male privilege" in professional settings - unearned advantages that accrue to men simply by virtue of their gender.

4.5.3 Loan Default and Client Non-Compliance

Loan officers across both banks identified client default as one of the most challenging aspects of their work, with 100% of respondents citing it as a major stressor. However, the literature suggests that responses to default situations are often gendered, with different expectations for male and female officers (Martin, 2003).

Client Evasion and Recovery Challenges

The challenge of client evasion reflects broader issues in developing country banking systems, where legal enforcement mechanisms are often weak (Beck et al., 2011):

"Clients promise to pay, but when the due date comes, they switch off their phones or disappear. Tracking them is stressful and time-consuming. Last month, I spent three days driving around Kampala looking for a client who owed 15 million shillings. When I finally found him, he claimed he never received our calls." (Loans Officer, UBA)

This illustrates the problem of deliberate client evasion, which makes recovery resource-intensive and emotionally draining. Officers must invest significant time in follow-ups, sometimes without adequate institutional support, reflecting what Yunus (2007) describes as the "enforcement gap" in developing country financial systems.

Female officers reported additional challenges in recovery situations:

"Some male clients become aggressive when you pursue them for payment. They think they can intimidate a woman into backing down. I've had clients shout at me, use abusive language, and even make threats. It's scary, but you have to stay professional." (Loans Officer, UBA)

This experience reflects gendered power dynamics in recovery situations, where female officers may face harassment or intimidation tactics that would be less likely with male officers (Britton, 2003).

Institutional Blame and Accountability

The attribution of default responsibility to individual officers reflects what Acker (2006) describes as the individualization of organizational problems:

"When a client defaults, management blames us as if we caused it. Yet we cannot control everything in the client's business - market changes, family problems, economic downturns. But somehow it becomes our fault for 'poor assessment' or 'inadequate follow-up.'" (Loans Officer, Finance Trust)

This reflects internal institutional pressure, where officers are held accountable for defaults beyond their control. It demonstrates how risk is shifted from the institution to individual officers, intensifying stress and feelings of unfairness. Research by Loan and Nguyen (2019) shows that

this individualization of risk is particularly problematic for female officers, who may already face credibility challenges.

A senior manager acknowledged this dynamic:

"There's pressure from headquarters to minimize defaults, and sometimes that pressure gets passed down unfairly to officers. We need to better distinguish between defaults due to poor assessment and those due to external factors beyond anyone's control." (Senior Manager, Finance Trust)

4.5.4 Limited Institutional Support

Participants noted insufficient institutional backing in handling client-related and gender-specific challenges, a finding consistent with literature on organizational support theory (Eisenberger et al., 2002). This challenge was particularly acute for female officers dealing with gender-based harassment or discrimination.

Inadequate Psychosocial Support

The lack of mental health and counseling support reflects broader gaps in organizational wellness programs, particularly in developing country contexts (Muchinsky, 2012):

"Sometimes when you face abuse from a client, the institution expects you to just move on. There is no counselling or follow-up. Last year, a male client made inappropriate comments about my appearance and suggested that loan approval might depend on 'personal favors.' When I reported it, I was told to 'handle it professionally' and move on. No action was taken against the client." (Loans Officer, UBA)

This reveals the lack of psychosocial support structures in banks and the normalization of gender-based harassment. Research by Fitzgerald et al. (1997) shows that inadequate organizational response to harassment contributes to secondary victimization and reduced job satisfaction among female employees.

The emotional toll of such experiences was evident:

"You carry these experiences home. When clients disrespect you or make inappropriate comments, it affects your confidence and mental health. But there's nowhere to turn within the organization for support." (Loans Officer, Finance Trust)

Training and Mentorship Gaps

Managers acknowledged significant gaps in formal support systems:

"We need more training and mentorship, especially for young officers. At times they are left to learn by trial and error. We have basic technical training, but nothing on handling difficult clients, managing gender dynamics, or dealing with workplace stress." (Senior Manager, Finance Trust)

This demonstrates that institutions recognize capacity gaps in training and mentorship, yet formal programs remain insufficient. Without structured guidance, younger officers struggle to navigate complex gendered and financial challenges. Research by Allen et al. (2004) emphasizes the particular importance of mentorship for women in male-dominated professions.

A male manager elaborated:

"Our orientation program is one week of technical training, then officers are thrown into the field. We assume they'll figure out the interpersonal aspects on their own, but that's not realistic, especially for women who face additional challenges." (Manager Credit Section, UBA)

4.5.5 Strategies to Overcome Challenges

Despite these barriers, loan officers described practical strategies to cope, demonstrating what Scott (1985) terms "everyday resistance" - the ways subordinated groups navigate and resist structural constraints. These strategies varied by gender and experience level, reflecting different resources and constraints available to officers.

Procedural Strictness and Documentation

Female officers particularly emphasized relying on thorough documentation to counteract client skepticism and protect themselves from institutional blame, a strategy that aligns with research on "defensive practices" in professional settings (Kanter, 1977):

"I always keep every document and make sure the file is complete. That way no one can say I acted carelessly or made emotional decisions. I document every client interaction, every phone call, every meeting. It's extra work, but it protects me when clients or management question my decisions." (Credit Officer, Finance Trust)

This documentation strategy serves multiple functions: it provides legal protection, demonstrates professional competence, and counters stereotypes about women being less systematic or detail-oriented. However, it also represents additional emotional and time labor that male officers may not need to perform.

Another female officer explained the protective function:

"Documentation is my shield. When a male client questions my authority, I show them the policy manual. When management questions a decision, I have detailed files. It's unfortunate that I need this armor, but it works." (Loans Officer, UBA)

Relationship-Building and Empathetic Engagement

Some officers, particularly women, leveraged relationship-building skills to improve client cooperation and loan performance, reflecting what Gilligan (1982) describes as an "ethic of care" approach to professional relationships:

"I sit with the client to understand their problem. If you show empathy, they are more willing to cooperate. Last month, a client was struggling with repayment due to his wife's medical bills. Instead of threatening legal action, I helped him restructure the loan and connected him with our medical loan product. He's now current on payments and brought two new clients." (Loans Officer, UBA)

This reflects relational banking practices, where officers leverage trust and empathy to encourage repayment while reducing confrontation. Research by Fletcher (1999) suggests that such "relational skills" are often undervalued in organizational contexts despite their effectiveness.

Male officers also used relationship-building, but with different emphases:

"I build relationships through reliability and straight talk. Clients respect when you're consistent and honest about consequences. I don't sugar-coat things, but I'm fair and predictable." (Loans Officer, Finance Trust)

Peer Support and Informal Mentorship

Junior officers across both genders leaned on more experienced colleagues for advice, creating informal support networks that compensated for weak formal mentorship programs:

"Sometimes I ask senior colleagues how they handled similar cases. It helps me learn faster than any training program. My female supervisor taught me how to handle difficult male clients - stay calm, stick to facts, and always have a witness for contentious meetings." (Loans Officer, UBA)

This peer mentorship compensates for weak formal structures, providing practical coping mechanisms and skill transfer. Research by Ibarra (1993) emphasizes the importance of informal networks in professional development, particularly for women and minorities.

Female officers particularly valued same-gender mentorship:

"Having a senior female colleague to talk to makes a huge difference. She understands the specific challenges women face and can give practical advice. She taught me how to project authority without being seen as aggressive." (Loans Officer, Finance Trust)

Resilience and Emotional Regulation

Officers described developing emotional resilience as a personal coping tool, though this strategy placed the burden of adaptation on individuals rather than addressing structural problems:

"You need a thick skin in this job. Clients can insult you; management can blame you, but you must stay professional. I've learned to separate my self-worth from client reactions. It's not personal, even when they make it personal." (Loans Officer, Finance Trust)

This emotional toughness emerges as a self-protective strategy, allowing officers to survive in high-pressure, client-facing environments. However, research by Hochschild (1983) warns that excessive emotional labor can lead to burnout and authenticity loss.

Male officers described resilience differently:

"Pressure is part of the job. You learn to compartmentalize - work stress stays at work. I don't take client rudeness or default personally. It's just business." (Loans Officer, UBA)

Collective Action and Advocacy

Some officers, particularly women, engaged in informal collective action to address workplace challenges:

"We female officers support each other. We share information about difficult clients, warn each other about harassment, and back each other up in meetings. It's not formal, but it helps." (Loans Officer, Finance Trust)

This reflects what Taylor and Whittier (1992) describe as "collective identity" formation among marginalized groups in organizations.

The challenges faced by loan officers reflect broader patterns identified in organizational and gender literature. High workloads and performance targets represent what Acker (2006) describes as the "ideal worker" norm - organizational expectations based on masculine models of unlimited availability and competitive achievement. Gender bias and authority challenges illustrate Ridgeway's (2001) status beliefs theory, where cultural assumptions about gender competence create systematic disadvantages for women in professional settings.

The coping strategies employed by officers demonstrate considerable agency within structural constraints, reflecting what Scott (1985) terms "everyday resistance." However, these individual adaptations, while necessary for survival, do not address underlying structural inequalities. Female officers' reliance on documentation and procedural strictness, while effective, represents additional labor that male officers need not perform. Similarly, the development of emotional resilience, while personally protective, places the burden of adaptation on individuals rather than organizations.

The findings suggest that effective organizational change requires both individual skill development and structural reforms. Training programs should address not only technical skills but also gender dynamics, emotional regulation, and conflict management. Formal mentorship

programs could supplement informal peer support networks. Most importantly, organizations need to address the root causes of gender bias rather than expecting female officers to individually overcome systemic discrimination.

These patterns align with broader literature on gender in financial services (Ibarra et al., 2013) and workplace inequality (Ridgeway, 2011), while providing specific insights into the Ugandan banking context. The strategies developed by officers offer practical models for organizational intervention, while the persistent challenges highlight the need for systemic rather than individual solutions to workplace gender inequality.

Challenges reported by participants fell into two main categories: client-side bias and institutional barriers. Female loan officers consistently encountered disrespect and authority undermining from certain male clients, who assumed competence resided with male staff. This is consistent with Nakazibwe's (2018) and Kyomuhendo's (2021) findings that female officers must work harder to establish credibility in male-dominated financial spaces. The "*double bind*" was evident where firmness was labeled as harshness and leniency as weakness reflecting Heilman's (2022) argument that women in authority are penalized regardless of approach.

Institutional barriers included lack of gender-sensitive operational support, such as flexible schedules for officers with caregiving responsibilities, unequal promotion opportunities, and limited mentorship for women. This reinforces the Uganda Bankers' Association (2022) statistics showing women's majority presence in the sector but underrepresentation in senior roles. The absence of structural adjustments to accommodate work-life balance mirrors Collinson's (1990) and Kennedy et al.'s (2019) conclusion that career progression frameworks often privilege employees without domestic constraints a factor that disproportionately affects women.

Strategies for overcoming these challenges included building professional credibility through consistent performance, using relational negotiation skills to manage client bias, and relying on informal peer support networks. These strategies align with Chen & Wang's (2021) advocacy for mentorship and Forbes & Miller's (2019) emphasis on leadership diversity as a driver of better performance outcomes. However, reliance on individual coping mechanisms rather than systemic reform reflects the gaps in institutional responsibility for gender equity.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Summary of Findings

The study found that male and female loan officers in Ugandan commercial banks adopt distinct decision-making styles when granting loans. Female officers tended to be cautious, detail-oriented, and thorough in verifying repayment sources and assessing business sustainability before approval. Male officers were more inclined toward speed, decisiveness, and higher risk tolerance, often prioritizing quick disbursement to capture clients ahead of competitors.

Gendered treatment of loan applicants was evident, with female borrowers facing more probing questions, stricter collateral requirements, and deeper scrutiny compared to male applicants with similar profiles. Authority and credibility biases also emerged, as female officers regardless of rank were sometimes bypassed or second-guessed by clients and colleagues. Additionally, discretionary elements within the institutional decision-making process created opportunities for subjective, gender-influenced judgments to affect loan outcomes.

The findings revealed that gender shapes both the perception and practice of risk assessment. Women borrowers were widely viewed as reliable but “*cautious*” and thus often approved for smaller loan amounts, while men were seen as ambitious but risk-prone, often receiving larger facilities. Customer interaction styles varied, with female officers focusing on relationship-building regular check-ins, empathy, and open communication while male officers preferred a transactional, contract-centered approach. Loan recovery strategies also differed: female officers favored dialogue and restructuring to preserve long-term relationships, whereas male officers tended to escalate to legal action earlier in the recovery process. Institutional performance metrics tended to reward rapid recovery and high disbursement volumes, often undervaluing the long-term benefits of relational approaches more common among female officers.

Challenges reported included persistent client-side gender bias, where male clients questioned female officers’ authority or requested to deal with male counterparts. Female officers also faced a “*double bind*,” where assertiveness was perceived as harshness and leniency as weakness.

Institutional barriers included lack of gender-sensitive policies, inflexible work arrangements, unequal promotion opportunities, and absence of formal mentorship structures for women. Strategies used to overcome these challenges involved building credibility through consistent performance, adopting balanced negotiation approaches, seeking peer support, and informally networking for professional visibility. However, most strategies were individual-driven rather than institutionally supported, indicating a gap in organizational responsibility for addressing gender inequities.

5.2 Conclusions

Gender differences in loan decision-making are not inherently advantageous or disadvantageous; rather, they offer distinct strengths that could complement each other if recognized and integrated into institutional practice. Female officers' cautious, risk-averse style promotes portfolio stability, while male officers' decisive approach can drive portfolio growth. However, institutional performance measures often privilege speed and volume over sustainability, inadvertently reinforcing a male-dominated decision-making culture. The entrenched gender bias against female borrowers and the questioning of female officers' authority illustrate that formal policies alone cannot eliminate gendered disadvantages without addressing deep-seated institutional norms.

Gender and Loan Management Practices

Gender influences risk assessment, client engagement, and recovery strategies in ways that affect both loan performance and client relationships. While women officers' relational approaches foster trust and long-term repayment stability, they remain undervalued compared to the faster, transactional methods favored in male-dominated performance cultures. The persistence of stereotypes such as viewing women borrowers as low-growth prospects limits women's access to larger facilities despite evidence of strong repayment performance. Institutional structures need to acknowledge that sustainable loan management benefits from a balanced integration of relational and transactional practices, regardless of the officer's gender.

Challenges Loan Officers Experience and Strategies to Overcome Them

The challenges faced by female officers especially authority undermining, career stagnation, and work-life balance constraints stem from both cultural norms and institutional structures. The lack

of formal mechanisms to protect female officers from client disrespect or to support career progression perpetuates gender disparities in the sector. While individual coping strategies demonstrate resilience, they cannot substitute for systemic reforms. Achieving gender equity in loan management requires deliberate organizational policies that address structural bias, provide gender-responsive operational support, and create pathways for women into senior leadership.

5.3 Implications for policy and practice

The findings of this study carry significant implications for both institutional policy design and day-to-day banking practices in Ugandan commercial banks. One of the clearest lessons is the need to revise performance measurement frameworks so that they capture the full spectrum of effective loan management outcomes. Current metrics often prioritize rapid portfolio growth and quick recoveries targets that align more closely with the aggressive model of banking observed in this study. However, the relational model, which is more often employed by female officers, has demonstrated substantial long-term benefits such as lower default rates, higher client retention, and stronger community goodwill. Adjusting institutional key performance indicators (KPIs) to reward these outcomes would not only correct a structural undervaluation of relational strategies but also incentivize officers to adopt practices that balance growth with portfolio stability.

Another critical implication is the need to institutionalize mentorship and career development programs with explicit gender equity targets. The absence of structured, gender-sensitive mentorship means that career progression currently relies heavily on informal networks, which tend to favor male officers due to greater mobility and visibility. A formal mentorship framework supported by transparent promotion criteria and monitored for gender balance would help level the playing field, ensuring that female officers with strong performance records are not overlooked for senior positions. Such programs should include leadership training, networking opportunities, and exposure to high-value portfolios, thereby dismantling the cycle where men dominate in these areas simply due to legacy allocation patterns.

The study also points to the importance of embedding gender-sensitivity and unconscious bias training within loan approval and management processes. Credit committees, loan officers, and senior managers should be regularly trained to recognize and counteract stereotypes that portray male borrowers as more ambitious or competent and female borrowers as more cautious but less

capable of scale. This training should be paired with routine internal audits to track trends in loan size, collateral requirements, and approval rates by gender. Data-driven monitoring will enable institutions to identify patterns of bias early and take corrective measures before they become entrenched.

Workplace flexibility is another area with direct policy implications. The persistence of work–life balance pressures for female officers especially those with caregiving responsibilities demands targeted interventions. Banks could implement flexible scheduling, remote reporting options for certain tasks, and equitable field assignment distribution. Importantly, flexibility policies must be accompanied by safeguards to ensure that officers who utilize them are not penalized in performance evaluations or promotion considerations. This would require rethinking the current reliance on visibility and availability as proxies for commitment.

5.4 Recommendations

To address the gendered patterns in loan decision-making, commercial banks should adopt performance appraisal systems that reward both portfolio growth and portfolio quality. This would ensure that cautious, risk-conscious lending approaches more common among female officers are valued alongside faster, volume-driven approvals that male officers often favor. By doing so, institutions would reduce the unintentional bias that privileges speed over sustainability. Gender-sensitivity and unconscious bias training should be mandatory for all loan officers, senior managers, and credit committee members.

Such training must go beyond generic diversity awareness sessions to include real case studies from the banking sector that highlight subtle discrimination in collateral demands, questioning styles, and applicant treatment. Furthermore, periodic gender audits of loan approvals should be institutionalized. These audits would analyze approval rates, loan sizes, and collateral requirements disaggregated by borrower gender, helping identify patterns of bias and providing data-driven grounds for corrective measures. Finally, banks should implement consistent client education and public communication that affirm the authority of all loan officers regardless of gender. This messaging should be reinforced in client onboarding, marketing materials, and official communications to help normalize women’s authority in financial decision-making.

Institutions should integrate gender-disaggregated loan performance data into risk modeling systems. By tracking repayment performance separately for male and female borrowers, banks can challenge persistent stereotypes that women are “*low-growth*” prospects and highlight sectors where female borrowers outperform. This evidence should directly inform credit scoring models and facility size determinations. Performance evaluation metrics for loan officers should also be revised to value relationship-based management approaches, including client retention rates, successful loan restructures, and repeat borrowing, alongside traditional recovery speed indicators.

Structured training programs should be developed to help all officers, regardless of gender, combine relational and transactional techniques effectively. For example, officers could be trained to use empathy and trust-building during early engagement phases, while applying firm, structured enforcement in serious default situations. Cross-gender mentorship programs should be promoted, where male officers learn the benefits of relational management from female colleagues, and female officers can adopt strategic negotiation and assertiveness skills from male peers. This exchange would blend strengths across genders, creating a more versatile and resilient loan management workforce.

Commercial banks should introduce explicit institutional policies to protect officers from client-side harassment or authority undermining. These policies should be supported by clear reporting mechanisms, swift disciplinary actions against offending clients, and visible public support from senior management when officers’ authority is challenged. Work–life balance policies must be adapted to reflect gender realities, including flexible scheduling, options for remote follow-up with clients, and reasonable adjustments for officers with caregiving responsibilities.

This flexibility should be framed not as a concession but as a productivity-enhancing measure that retains skilled staff. Career progression for women officers should be actively supported through targeted leadership development programs, succession planning, and transparent promotion criteria. Formal mentorship and sponsorship programs should be established, pairing junior female officers with senior leaders both male and female to expand professional networks, build confidence, and improve visibility in decision-making spaces. Finally, gender equity targets should be embedded into HR and operational policies, with progress measured and tied to leadership performance evaluations. Senior executives should be held accountable for fostering inclusive

work environments, ensuring that gender equity is not treated as a symbolic commitment but as a core business priority.

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APPENDICES

Appendix I: Interview Guide for the Study: A. Key Informant Interview (KII) Guide

Target Respondents: Senior Credit Managers / Supervisors

I am Nagawa Teddy a student at Makerere University at Institute of Women and Gender Studies pursuing a Master of Arts in Gender Studies. I am undertaking a study on “*Gender and Loan Management in Financial Institutions: Interrogating Experiences of Loan Officers in Ugandan Commercial Banks.*”. You have been selected to take part in this study and the information that you will provide will be highly confidential. I humbly request you to avail the needed information by answering the questions below and feel free to provide any information you believe is important and also your identity will remain anonymous. The study is purely for academic purposes. Do you voluntarily consent to participate in this interview?

Purpose: To gather insights into institutional policies, gender norms, and managerial perspectives on loan decision-making, management practices, and challenges faced by loan officers.

Section A: Background Information

- Name of institution:
- Job title:
- Sex:
- Age:
- Marital status:
- Highest education level attained:
- Duration in current role:
- Years of experience in loan management (Probe specific responsibilities in loan processing)
- Have you worked in different roles or departments within the bank? If yes, please describe (Probe for loan-related roles).
- Have you worked in other banks before? If yes, which ones?

Section A: Gender and Loan Access

- In a typical year or the last 6 months, approximately how many loan applications does your institution receive?
- Of these, how many were from women and how many from men?
- What is the average size or range of loan amounts applied for by:
 - Women?
 - Men?
- Of the total applications received, how many are typically approved?
- How many of the approved applications are from women? How many from men?

Section B: Gender and Loan Decision-Making Processes

- Can you describe the general process your institution follows when making loan approval decisions?
- Who are the key decision-makers involved in the loan approval process?
- From your experience, do male and female Loan Officers approach loan approval decisions differently?
- In your personal decision-making process, do you think your being a man or woman influences how you assess loan applications?
- Are there situations where male or female Loan Officers face different expectations from management during the loan approval process?
- Have you observed any differences in how male and female applicants are treated during the assessment and approval process?
- Can you give examples of situations where a male or female client was treated differently during the loan approval process?
- In your experience, are there factors that make it easier or harder for women—or men—to get their loan applications approved?
- To what extent are gender considerations explicitly factored into your institution's loan decision-making process?
- Have you ever encountered situations where gender stereotypes influenced the loan decision process?
- How does your institution address gender-related biases in loan approval decisions, if at all?
- Are there any internal policies or training programs aimed specifically at ensuring gender fairness in the loan decision-making process?

- What practices formal or informal are in place to ensure fairness and equality in how all loan applicants are treated?

In what ways do male and female Loan Officers differ in how they evaluate loan applications?

Section C: Gender and Loan Management Practices

- How do you assess the risk of a loan after it has been granted?
- Do you observe any differences between male and female Loan Officers in how they assess and monitor loan risks?
- How do Loan Officers typically assess risk for male versus female borrowers?
- What kinds of assumptions are commonly made about male and female borrowers in terms of their ability or likelihood to repay loans?
- How are such gender-based assumptions challenged or reinforced within your institution?
- In your experience, what differences if any have you observed in how male and female Loan Officers interact or communicate with clients?
- Do gender dynamics affect how customers respond to male versus female Loan Officers?
- Are there challenges that female Loan Officers face when dealing with male clients, or vice versa?
- How do societal expectations or gender norms influence how Loan Officers manage client relationships?
- Do male and female Loan Officers use different approaches when it comes to loan recovery?
- In what ways are loan recovery strategies applied differently depending on the gender of the borrower or the officer?
- Which loan recovery strategies are perceived to be more effective, and do their success rates vary by the gender of the borrower or the Loan Officer?
- What kinds of complaints or challenges if any have been raised due to the gender of the Loan Officer handling a loan recovery case?
- How does your institution support Loan Officers in addressing challenges related to customer interaction and loan recovery?

Section D: Institutional Culture and Gender Norms

- What are the main challenges you face in your day-to-day work as a senior credit manager/supervisor? (Probe: Ask for both external (customers) and internal (workplace) challenges).
- What challenges that you believe are more common for male or female Loan Officers? (Probe for societal or institutional causes).
- What are some of the gender-related stereotypes or barriers from colleagues, customers, or management in your role? (Probe: Ask for examples).
- What specific barriers do female loan officers face in advancing to senior positions, such as credit managers or supervisors?
- How does your institution support the career advancement of female and male staff in the loan department?
- What mentorship or career development programs exist in your institution that specifically support female and male staff?
- How have you or your department handled cases of gender discrimination, if any?
- What personal strategies do you use to overcome these challenges? (Probe for practical or emotional coping mechanisms).
- What kinds of institutional support (training, mentorship, peer support) help you deal with these work challenges? (Probe: Ask if such support is adequate or needs improvement; which of the strategies have proven effective in creating an inclusive work environment for both male and female officers)
- What improvements would you suggest to help Loan Officers, particularly regarding gender-related challenges in your work? (Probe for policy-level suggestions or workplace changes).

Section F: Recommendations

- What would you recommend to improve gender equity in loan management and decision-making?
- How can commercial banks better support female/male loan officers and clients?
- What changes in policy or practice would help address gender biases in financial services?

Appendix II: IN-DEPTH INTERVIEW (IDI) GUIDE

Target Respondents: Loan Officers (Male and Female)

My name is Nagawa Teddy, a student at Makerere University in the Institute of Women and Gender Studies, pursuing a Master of Arts in Gender Studies. I am conducting a study titled *“Gender and Loan Management in Financial Institutions: Interrogating Experiences of Loan Officers in Ugandan Commercial Banks.”*

You have been identified as a key participant for this study. The information you provide will be treated with the highest level of confidentiality, and your identity will remain anonymous. Your insights are valuable in helping to understand how gender influences loan decision-making and management in the banking sector.

Participation in this study is entirely voluntary, and you are free to decline to answer any question or to withdraw at any point without any consequences. The study is strictly for academic purposes and poses no risk to you.

Do you voluntarily consent to participate in this interview?

Purpose: To understand how gender affects the day-to-day work, challenges, and experiences of Loan Officers in commercial banks.

Section A: Background Information

- Name of institution:
- Job title:
- Sex:
- Age:
- Marital status:
- Highest education level attained:
- Duration in current role:
- Years of experience in loan management – specific responsibilities:
- Have you worked in other banks before? If yes, which ones?

Section B: Loan Decision-Making Process

- Can you describe the step-by-step process you follow when evaluating and approving a loan application?
- What specific role do you play in the loan approval or rejection process?
- What criteria are used in your institution to determine loan approval?
- From your experience, how are male and female applicants judged during the loan approval process?
- Have you ever noticed clients being treated differently based on their gender during the loan approval process?
- Have you observed any differences in how male and female Loan Officers approach loan approval decisions?
- In your personal decision-making process, do you think your gender (being a man or woman) influences how you assess loan applications?
- Have you ever felt pressure formal or informal to approve or deny a loan based on the client's gender?
- Do male and female Loan Officers face different expectations from management regarding how they should handle loan approvals?
- Have you observed differences in how male and female applicants behave or are treated during loan assessment and approval?
- What steps does your institution take to address gender-related biases in loan approval decisions?
- What practices either formal policies or informal behaviors are in place to ensure fairness and equality for all loan applicants?

Section C: Gender Dynamics in Risk Assessment

- When assessing loan applications, do you think male and female clients are perceived differently in terms of risk?
- Can you describe a situation where the gender of a client appeared to influence the outcome of a loan decision?
- What differences, if any, have you observed in the documentation or guarantee requirements for male and female borrowers?

- How do you assess the risk of a loan after it has been granted?
- Do you observe any differences between male and female Loan Officers in how they assess and monitor loan risks post-disbursement?
- How do you generally engage with customers during the loan repayment period?
- In your experience, do gender dynamics affect how customers respond to male versus female Loan Officers?
- What strategies do you personally use when following up on overdue loans?
- Do male and female Loan Officers use different approaches in loan recovery?
- What personal challenges have you faced during loan recovery that you think relate to your gender?
- What kinds of complaints or issues, if any, have arisen due to the gender of the officer involved in loan recovery or follow-up?
- What institutional tools, policies, or trainings are in place to promote gender fairness in risk assessment and loan recovery?
- How does your bank support Loan Officers in handling gender-related challenges during client interactions and loan recovery?

Section D: Client Interactions and Gendered Expectations

- Describe your typical interaction with clients and how interactions differ depending on whether the client is male or female?
- How do male and female clients react to being served by a Loan Officer of the opposite sex?
- Have you ever experienced disrespect, mistrust, or over-familiarity based on your gender?
- Do cultural or societal gender roles affect how clients interact with you? If so, how?

Section E: Loan Recovery Strategies

- What loan recovery strategies do you use when clients default?
- Do you apply different approaches depending on whether the client is a man or woman?
- In your experience, which gender tends to cooperate more during loan recovery?
- What gender-related challenges, if any, have you encountered during the loan recovery process? How did you handle them?

Section F: Institutional Environment and Gender Support

- How does your institution support you when you face challenges related to gender in your role?
- What formal or informal support systems exist within your institution for female and male loan officers? How effective are these in addressing gender-related challenges?
- How are promotion and leadership opportunities allocated in your bank? To what extent are all staff, regardless of gender, considered for these roles?
- Have you faced or witnessed discrimination in recruitment, promotions, or evaluations? Please share your observations.

Section G: Work-Life Balance and Gender Roles

- Does being a man or woman affect your ability to balance work with personal or family responsibilities?
- Have you ever had to decline a work assignment or opportunity due to being a man or woman expectations?
- Do you feel your institution accommodates these gender-related work-life balance needs?

Section H: Coping and Success Strategies

- What personal strategies have you used to navigate challenges related to being a man or woman in your role as a loan officer?
- Have you received mentorship or guidance to help you overcome any gender-related obstacles?
- What advice would you give to other loan officers (especially those of your gender) entering the profession?

Section I: Final Reflections

- What changes would you like to see in your institution to improve gender equality in loan management?
- Is there anything else you'd like to share about your experience as a Loan Officer in this sector?