

**THE EFFECTS OF FARMERS' ACCESS TO, UTILIZATION AND
REPAYMENT OF AGRICULTURAL CREDIT ON HOUSEHOLD
GENDER RELATIONS: A CASE OF LUWERO AND
NAKASONGOLA DISTRICTS, CENTRAL UGANDA**

BY

ZEPHANIAH KYALISIIMA

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DECLARATION


I, Zephaniah Kyalisiima, declare that the work presented in this thesis is my original conception, except in instances where I have referenced and acknowledged the work of other authors. I also affirm that I have not submitted this thesis, in whole or in part, to any other university for the award of a degree.

Signature.......... Date..... 12/01/2026

ZEPHANIAH KYALISIIMA

SUPERVISOR'S CERTIFICATION

This is to certify that this doctoral thesis submitted to the Directorate of Graduate Training, Makerere University, by Zephaniah Kyalisiima, was written under my supervision and to my satisfaction as a complete piece of work.

Sign..........Date. 12/1/2026

Associate Professor Robert Kabumbuli

DEDICATION

This thesis is dedicated to all scholars who may make sense out of it

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LIST OF ABBREVIATIONS

Abbreviation Full Meaning

AAS	Annual Agricultural Survey
ACELI	(used as ACELI Africa, no full form given)
ACF	Agricultural Credit Facility
ADB	African Development Bank
AIDS	Acquired Immunodeficiency Syndrome
AIS	Agricultural Insurance Scheme
AMREF	African Medical and Research Foundation
APEP	Agricultural Productivity Enhancement Program
BoU	Bank of Uganda
BUCADEF	Buganda Cultural and Development Foundation
CDOs	Community Development Officers
CEEWA	Council for Economic Empowerment for Women of Africa
CERUDEB	Centenary Rural Development Bank
CSOs	Civil Society Organizations
DAP	Di-Ammonium Phosphate
DfID	The British Department of International Development
DGT	Directorate of Graduate Training
DIIS	Danish Institute for International Studies
EOC	Equal Opportunities Commission
Epi-Data	Epidemiological Data Software
EPRC	Economic Policy Research Centre
FAO	Food and Agriculture Organization
FBI	Formal Banking Institutions
GAFSP	Global Agriculture and Food Security Program
GDP	Gross Domestic Product
GoU	Government of Uganda
HIV	Human Immunodeficiency Virus
ICRW	International Center for Research on Women
IDS	Institute of Development Studies
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFPRI	International Food Policy Research Institute
IRA	Insurance Regulatory Authority
KAFAS	Kalagala Farmers' Association
LCs	Local Council Officials
LSMS-ISA	The Living Standards Measurement Study-Integrated Surveys on Agriculture

Abbreviation Full Meaning

MAAIF	Ministry of Agriculture, Animal Industry and Fisheries
MAB	Movable Assets Bill
MDIs	Microfinance and Deposit Taking Institutions
MFI	Microfinance Institutions
MFPE	Ministry of Finance, Planning and Economic Development
MGLSD	Ministry of Gender, Labour and Social Development
MoLG	Ministry of Local Government
MSC	Microfinance Support Centre
MSMEs	Micro, Small and Medium Enterprises
NAADS	National Agricultural Advisory Services
NADIFA	Nakasongola District Farmers' Association
NDP	National Development Plan
NDP II	Second National Development Plan (2015/16–2019/20)
NDP III	Third National Development Plan (2020/21–2024/25)
NDP IV	Fourth National Development Plan (2025/26–2029/30)
NEMA	National Environment Management Authority
NEOP	National Equal Opportunities Policy
NFA	National Forestry Authority
NGOs	Non-Governmental Organizations
NGP	National Gender Policy
NHIS	National Health Insurance Scheme
NPA	National Planning Authority
NRA	National Resistance Army
NRM	National Resistance Movement
OAG	Office of the Auditor General
ODI	Overseas Development Institute
OWC	Operation Wealth Creation
PAP	Poverty Alleviation Project
PAPSCA	Programme for the Alleviation of Poverty and Social Costs of Adjustment
PDM	Parish Development Model
PDR	Planning, Development and Rehabilitation
PEAP	Poverty Eradication Action Plan
PEP	Poverty Eradication Plan
PFI	Participating Financial Institutions
PI	Plan International
PMA	Plan for Modernization of Agriculture
PRF	Parish Revolving Funds

Abbreviation Full Meaning

SACCOs	Savings and Credit Co-operative Societies / Organizations
SDGs	Sustainable Development Goals
SHG	Self-Help Group
SIDA	Swedish International Development Cooperation Agency
SLF	Sustainable Livelihoods Framework
SOFA	The State of Food and Agriculture
SPSS	Statistical Package for Social Scientists
TAMWA	Tanzania Media Women's Association
UAIS	Uganda Agriculture Insurance Scheme
UBOS	Uganda Bureau of Statistics
UCB	Uganda Commercial Bank
UDB	Uganda Development Bank
UDHS	Uganda Demographic and Health Survey
Ug. Shs.	Uganda Shillings
UNDP	United Nations Development Programme
UNFF	Uganda National Farmers' Federation
UNHS	Uganda National Household Survey
UNPS	Uganda National Panel Survey
USDA	United States Department of Agriculture
USLA	Uganda Savings and Loans Association
UWEP	Uganda Women Entrepreneurship Programme
VEDCO	Volunteer Efforts for Development Concerns
VSLAs	Village Savings and Loan Association(s)
WB	World Bank
YIGs	Youth Interest Groups
YLP	Youth Livelihood Programme
YVCF	Youth Venture Capital Fund

ABSTRACT

The study investigated how farmers' access to, utilization, and repayment of agricultural credit from VEDCO affected household gender relations in Luwero and Nakasongola districts, Central Uganda. Using the Sustainable Livelihoods Framework and the Bargaining Model, it employed a mixed-methods approach with surveys containing both open-ended and closed-ended questions. The research pursued three objectives: identifying gender-specific challenges and opportunities in accessing, utilizing, and repaying agricultural loans; evaluating the agricultural loans' influence on household gender relations; and exploring alternative repayment strategies employed by male and female farmers.

Findings showed that both men and women experienced few difficulties in accessing, utilizing, and repaying VEDCO loans, primarily because agricultural loans were channeled through well-established farmer groups with flexible terms. Comprehensive training in financial management, provision of tractor loans, and gender sensitization workshops further eased access, utilization, and successful repayment of agricultural loans for both genders. Loan access markedly improved gender relations within households. Couples increasingly made decisions jointly, which reduced domestic violence and enhanced marital harmony. Many husbands shared domestic tasks and transferred income-generating assets such as dairy cows and banana plantations to their wives, while wives contributed more to school fees and household expenses. Widows and separated women gained notable economic independence, enabling them to cover daily needs and children's education.

Gender differences persisted in repayment strategies, with men drawing on larger asset bases for diversification and women adopting low-cost innovations due to limited resources. Strong networks connecting farmers, households, communities, NGOs, and government programs reinforced equitable environments through collective initiatives. Despite these gains, ongoing disparities in land ownership, asset control, market access, and women's time poverty underscore the need for continued targeted interventions. The study concludes that well-designed agricultural credit, delivered through organized farmers' groups and supported by training and sensitization, holds strong potential to advance gender equity, provided structural inequalities are systematically addressed. Recommendations advocate enhancing gender-responsive credit mechanisms, promoting intra-household equity via workshops, diversifying livelihoods for repayment resilience, integrating theoretical frameworks into policies, advancing mixed-methods research, and enacting urgent reforms for gender-inclusive financing.

CHAPTER ONE: GENERAL INTRODUCTION

1.1 Background

Globally, agriculture remains a cornerstone of economic activity, employing approximately 27% of the world's workforce, with women constituting 36% of those engaged in agrifood systems as of 2022 (FAO, 2024a; FAO, 2023). At the regional level in Africa, the sector employs nearly 48% of the workforce and contributes about 18% to the continent's Gross Domestic Product (GDP), underscoring its pivotal role in economic stability and livelihoods amid challenges such as climate variability and trade barriers (FAO, 2024a; World Bank, 2024a). Nationally in Uganda, agriculture drives over 70% of employment, accounts for roughly 24% of GDP, and generates 42% of export earnings, primarily through cash crops such as coffee and tea, although limited access to trade financing hampers value addition and market integration (FAO, 2024b; Uganda Bureau of Statistics [UBOS], 2024). Despite their significant contributions, women face systemic barriers to accessing critical resources such as land, decision-making authority, credit, and financial services. Women hold less than 20% of global land titles, often of inferior quality compared to men's holdings, which severely restricts their ability to secure agricultural financing (FAO, 2024c; Deininger et al., 2021). In Uganda, this disparity persists, with women owning less than 20% of land despite existing legal frameworks, thereby exacerbating vulnerabilities in a sector where female labour dominates subsistence farming (Oxfam, 2023). The World Bank (2022) projects a 44% increase in global food calories needed by 2050 to feed an estimated 9.7 billion people, necessitating between \$300 billion and \$350 billion annually in sustainable agricultural financing to support regenerative practices and resilience (World Economic Forum, 2024; USDA, 2024). This underscores the urgency of addressing gender disparities in agricultural financing to meet global food security goals.

The Sustainable Development Goals (SDGs) provide a framework for addressing these challenges. SDG 1 (Target 1.4) emphasizes equitable access to economic resources, including land and financial services, particularly for women. Similarly, SDG 2 (Target 2.3) aims to double the productivity and incomes of small-scale food producers, with a focus on women, through equal access to land, inputs, knowledge, and financial services

(United Nations, 2020). Agricultural financing is pivotal for empowering women, reducing poverty, and fostering sustainable agricultural growth. However, gender inequities in access to financing continue to undermine these objectives, particularly in developing countries where women's contributions to agriculture are substantial yet under-supported (Huyer et al., 2021).

In developing economies, the agricultural sector receives a disproportionately low share of formal credit relative to its contribution to GDP. Banks, microfinance institutions (MFIs), and institutional investors frequently cite high risks, elevated transaction costs, and limited expertise in managing agricultural portfolios as barriers to lending (World Bank, 2022; Assouto et al., 2023). Inadequate policies and regulatory frameworks further hinder private capital mobilization for agriculture, disproportionately affecting women who face additional gender-specific barriers (IFC, 2021). For instance, in India, microfinance has gained traction as an alternative to exploitative commercial banking, offering tailored financial products to microenterprises and women farmers (Kumar & Singh, 2022). In contrast, farmers in Bulgaria, particularly women, struggle with banking sector dominance and collateral-related indebtedness, limiting their access to agricultural credit (Kirechev, 2021).

In Africa, agriculture contributes 17% to GDP and employs 44% of the workforce, with women accounting for 40% of the agricultural labour force (Statista, 2023; World Bank, 2021). However, the sector receives less than 3% of total banking credit, resulting in persistently low productivity (Assouto et al., 2023). High interest rates (often exceeding 47%), lack of collateral, and sparse banking infrastructure in rural areas further exacerbate financing challenges (Making Finance Work in Africa, 2023). Women face compounded barriers, including legal restrictions on property ownership, discriminatory financial practices, and cultural norms that prioritize male decision-making (ACELI Africa, 2022; Njobe & Kaaria, 2021). In Uganda, agriculture remains a vital economic driver, contributing 24% to GDP and accounting for 42% of export earnings while employing over 70% of the workforce, with 61% of households engaged in the sector (International Trade Administration, 2023; UBOS, 2024). Small-scale farming predominates, with an average operated parcel size of 0.6 hectares; these farms are often

used for subsistence, which limits their financial viability and access to credit (UBOS, 2020; Anderson et al., 2022).

In Uganda, gender roles in agriculture are sharply delineated. Women perform 70–80% of agricultural labour, including planting, weeding, and harvesting, while men typically handle land preparation, marketing, and livestock management (World Bank, 2018; Sell & Minot, 2018). Women predominantly engage in subsistence farming, cultivating food crops such as maize, beans, and cassava, whereas men focus on high-value cash crops like coffee, tea, and tobacco for commercial purposes (Ali et al., 2016; Kansiime et al., 2021). Women also bear the burden of unpaid household tasks, such as childcare and cooking, which significantly reduces their time for income-generating activities and engagement with financial institutions (Doss et al., 2020). Men's roles in marketing and cash-crop production grant them greater exposure to financial networks, thereby facilitating their access to agricultural credit and market opportunities (Namara et al., 2022).

Decision-making in Ugandan agriculture remains heavily male-dominated, rooted in patriarchal cultural norms (Ahikire & Madanda, 2014; Rugadya, 2020; Kabugho et al., 2023). Men, as household heads, control major decisions regarding crop selection, land use, and loan applications, often sidelining women's input, while entrenched gender stereotypes portray women as less capable in high-value farming activities (Overseas Development Institute [ODI], 2021; Fabiyi et al., 2023). Women may influence minor decisions, such as selecting food crops for household consumption, but they lack authority over financial matters, including whether to seek agricultural credit or how to allocate loan funds (Mugisha et al., 2022). Programs such as Prosperity for All (*Bonna Bagawale*), the Youth Livelihood Programme (YLP), *Emyooga*, the Uganda Women Entrepreneurship Programme (UWEP), and the Parish Development Model (PDM), among others, have been largely inaccessible to many women because men typically control loan applications and repayment processes, thereby exacerbating barriers linked to limited land rights and extension services (Oxfam, 2021; MGLSD, 2022; World Bank, 2024). The YLP, launched in 2013/14, targets unemployed youth aged 18–30 by providing revolving funds through Youth Interest Groups (YIGs) for income-generating

activities, including agro-processing, poultry farming, and maize production; over 53% of projects are in agriculture to foster self-employment and reduce poverty (MGLSD, 2024a; Mbabazi, 2023). Similarly, the Youth Venture Capital Intervention, expanded in 2013 via the Youth Venture Capital Fund (YVCF), offers concessional credit of up to Ug. Shs. 5 million to youth-led agribusinesses in primary agriculture, livestock, and fisheries, significantly increasing business start-ups and survival rates among eligible youth aged 18–35, particularly benefiting female-headed enterprises (MFPED, 2024; Bbaale & Okumu, 2025). UWEP, initiated in 2015/16, empowers women’s groups with interest-free revolving credit of up to Ug. Shs. 25 million for enterprises, including agriculture and value addition in crops like maize and beans, thereby enhancing productivity and wealth accumulation while addressing financial literacy gaps (MGLSD, 2024b; Nakato, 2022). *Emyooga*, a 2019 presidential initiative, establishes specialized SACCOs with seed capital (Ug. Shs. 30–60 million per group) for 18 enterprise categories, including agribusiness and agro-processing, targeting rural women and youth to shift from subsistence to market-oriented production (MFPED, 2024a; MSC, 2024). The PDM, rolled out in 2022, operationalizes financial inclusion through Parish Revolving Funds (PRF) at 6% interest, disbursing Ug. Shs. 1 million loans to subsistence households (prioritizing 30% for women) for agricultural value chains like maize and sorghum; 53% of beneficiaries are women, boosting commercialization and incomes (MoLG, 2024; Borgen Project, 2025). Despite these efforts, male dominance in applications persists, limiting women’s equitable access (MGLSD, 2022). Cultural norms further marginalize women, particularly in rural areas, where their contributions to household and agricultural decision-making are often disregarded, perpetuating cycles of low productivity and vulnerability to climate shocks (Ahikire, 2019; Mugisha et al., 2022).

The benefits of agricultural financing are unequally distributed, with men reaping disproportionate rewards. Men’s control over cash crops and market access enables them to retain and reinvest profits into male-controlled assets, such as additional land or equipment, or into personal expenditures (Doss et al., 2015; Kilic et al., 2021). Women, despite their substantial labour contributions, receive minimal financial returns because profits from subsistence crops are often redirected to household needs, such as food,

healthcare, and school fees (Meinzen-Dick et al., 2022). This dynamic perpetuates women's economic dependence on men and limits their ability to reinvest in agriculture or access formal financing, thereby reinforcing cycles of poverty and gender inequity (Njuki et al., 2020).

Access to agricultural financing is starkly gendered. Men benefit from greater control over land, a critical asset used as collateral for loans. Only 16% of women in Uganda own land, and a mere 7% hold registered land titles, severely constraining their ability to secure credit (Sell & Minot, 2018; Deininger et al., 2021). Men access formal banking services, microfinance, and government initiatives more readily than women, who are often excluded owing to lack of collateral, low financial literacy, and discriminatory lending practices (Auma, 2016; Nampewo et al., 2023). Women frequently rely on informal savings groups, Village Savings and Loan Associations (VSLAs), or high-interest moneylenders, which provide limited capital and expose them to financial risks (Karlan et al., 2021). Moreover, women's limited mobility and time constraints due to domestic responsibilities further restrict their engagement with formal financial institutions (FAO, 2023c).

Men dominate control over key agricultural resources, including land, financial assets, and loan proceeds. Uganda's customary land tenure systems heavily favour men, with women typically accessing land through male relatives such as husbands or fathers (Rugadya, 2010; Bomuhangi et al., 2021). Men also control the use of agricultural inputs (fertilizers, seeds, and machinery) purchased with loan funds and largely decide how profits are allocated (Namara et al., 2022). Women have limited control over productive assets and financial decisions, even when their labour contributes significantly to loan repayments. This lack of control undermines women's ability to benefit equitably from agricultural financing and perpetuates gender disparities in economic empowerment (Kilic et al., 2021; Meinzen-Dick et al., 2022).

The agricultural sector in Uganda receives only 9% of commercial bank loans, with crop production accounting for just 3% and trade in agricultural output 6% (Adeleke, 2010; Bank of Uganda, 2022). This low allocation persisted into 2024–2025, with agriculture

comprising 11.8% of total private-sector credit as of April 2024, trailing sectors like trade and manufacturing owing to perceived risks and inadequate collateral (Bank of Uganda, 2024; EPRC, 2025). In contrast, sectors such as trade and manufacturing, which contribute 10% to GDP, receive over 50% and 25% of bank credit, respectively (Republic of Uganda, 2020). The rural financial sector remains underdeveloped, with only 10% of the rural population and 5% of the rural poor accessing formal financial services (CEEWA, 2004; IFAD, 2021). Women face compounded challenges, including gender-blind legal frameworks, privatization policies favouring male land ownership, and limited access to extension services and agricultural inputs (ICRW, 2021; Mukasa et al., 2023). The closure of the Co-operative Bank in 1998 and the privatization of the Uganda Commercial Bank significantly reduced rural banking infrastructure, further limiting women's access to credit (Muhumuza, 2021; Okello et al., 2022).

Government initiatives such as the Poverty Alleviation Project (PAP), *Entandikwa*, and *Bonna Bagagawale* have aimed to bridge the agricultural financing gap, but their impact has been curtailed by corruption, stringent repayment conditions, and a lack of gender-sensitive policies (Odoi, 2016; Mpuga, 2004; NPA, 2023). The government's Agricultural Credit Facility (ACF), administered by the Bank of Uganda since 2003 and having disbursed over Ug. Shs. 1.01 trillion by 2025, channels concessional loans through commercial banks and other participating financial institutions at reduced rates (12–15% interest), with the government sharing 50% of the risk to de-risk lending for primary agriculture, agro-processing, and grain trade. This has enabled loans of up to Ug. Shs. 20 million without traditional collateral via group lending, benefiting smallholder women farmers in crops like maize and beans (BoU, 2025; MFPED, 2025). However, uptake remains limited by financial literacy gaps and rural outreach challenges, with only 11.8% of bank credit allocated to agriculture in 2024 (EPRC, 2025). Savings and Credit Co-operatives (SACCOs) have limited reach and are often led by men, excluding women from leadership and decision-making roles (Namara et al., 2022). Women's double burden as primary labour providers and household caretakers further restricts their ability to engage with financial institutions, attend financial literacy training, or participate in cooperative societies (FAO, 2023c; Kabugho et al., 2023).

To address these gender disparities, agricultural financing must be tailored to women's unique needs and constraints. Microfinance institutions such as Centenary Rural Development Bank (CERUDEB) have disbursed loans to women farmers, but their scalability and impact remain understudied (Namara et al., 2022). Programs like Volunteer Efforts for Development Concerns (VEDCO) show promise but require gender-sensitive approaches, such as flexible repayment schedules aligned with agricultural cycles, collateral-free loans, and mobile banking services to reach rural women (IFAD, 2021; Mukasa et al., 2023). Government policies should prioritize women's land rights through legal reforms, enhance financial literacy programmes tailored for women, and expand access to gender-responsive extension services (Deininger et al., 2021; Njobe & Kaaria, 2021). Reinstating and reforming cooperative societies could enhance collective marketing and bargaining power, particularly for women who are often excluded from formal market networks (Oxfam, 2021). Furthermore, digital financial platforms such as mobile money and fintech solutions offer opportunities to bridge the gender gap in access to credit, provided they are designed with women's literacy levels and technological access in mind (Karlan et al., 2021; FAO, 2023c).

1.2 The Evolution of Gender Relations in Luwero and Nakasongola Districts

Gender relations comprise complex, culturally and historically specific interactions between women and men that are shaped by social values, norms, and institutional contexts (Cook, 2007; Wallach, 2006; Mohammad, 1995). Operating within systems that sustain power imbalances while fostering mutual dependence, these relations influence roles, responsibilities, decision-making processes, production outcomes, and the distribution of benefits in society (Kabeer, 2004; Cornwall, 2016). Contemporary scholarship underscores that gender relations are not static; they evolve through socio-economic, political, and environmental changes, mediated by both global gender-equality movements and local cultural dynamics (Chant & Sweetman, 2018; Parpart, 2020).

Gender relations manifest in multiple forms. Hierarchical relations, characteristic of patriarchal systems, grant men primary power in leadership, moral authority, social privilege, and property control, whereas matriarchal systems, in which women hold equivalent dominance, are exceedingly rare (Gero & Scattolin, 2001). Complementary relations entail distinct yet mutually supportive roles grounded in labour division, with each gender's contribution valued equally (Gero & Scattolin, 2001; Hamer & Hamer, 1994). Egalitarian relations, increasingly promoted within global development frameworks such as Sustainable Development Goal 5, seek equal access to opportunities, resources, and rights while eliminating power imbalances and discrimination (Mosesdottir, 1995; UN Women, 2020). Conflictual relations, marked by tension and competition stemming from unequal power, frequently manifest in domestic violence or sexual harassment (Mosesdottir, 1995; Heise et al., 2019). Additional typologies include collaborative, subordinate, transformative, and professional/institutional relations, each reflecting the intricate interplay of gender across personal, economic, and societal domains (Cornwall, 2016; Parpart, 2020).

In central Uganda, gender relations have been profoundly shaped by the interplay of traditional patriarchal norms, colonial legacies, armed conflict, and post-independence economic policies, particularly within agricultural production, which remains the foundation of rural livelihoods. Local studies reveal how kinship systems, land-tenure practices, and labour divisions historically positioned men as controllers of cash crops and decision-making authority while relegating women to subsistence tasks and domestic responsibilities (Tamale, 1999; Musisi, 2001). Although the colonial introduction of cash economies and women's increased post-independence market participation began to erode these rigid hierarchies, persistent norms surrounding land inheritance and mobility continue to constrain women's resource access. The Luwero War (1981–1986) constituted a pivotal disruption, compelling women to assume male-dominated roles in cash-crop management and trading amid widespread displacement, thereby challenging traditional complementary dynamics and fostering emergent egalitarian practices (Abigail, 2020; Liebling, 2004). In agriculture, these shifts are evident in women's growing adoption of credit for inputs such as seeds and fertilizers, although tensions frequently arise when such empowerment is perceived to threaten male authority

(Rietveld et al., 2020). Post-conflict recovery programmes, including joint farming cooperatives, have further accelerated transformation; yet cultural resistance persists, highlighting the necessity of gender-transformative interventions that address both economic and normative barriers (Tripp, 2019; Kabeer, 2015).

The historical context of Buganda, the dominant pre-colonial kingdom in the region encompassing Luwero and parts of Nakasongola, provides critical insight into the gendered structures. Emerging around the fourteenth century as a centralized polity in the interlacustrine zone, Buganda developed sophisticated administrative and economic systems under the Kabaka, with land vested in the monarchy and allocated through chiefly hierarchies that reinforced patriarchal resource control (Kiwauka, 1971; Rutanga, 2004). The kingdom's agricultural economy, centered on banana cultivation and fishing, integrated women into subsistence production and brewing, yet excluded them from land ownership and political authority. British colonization in 1894 and the subsequent introduction of cotton and coffee as cash crops further entrenched gender divisions in labour (Kiwauka, 1971; Sejjaaka, 2004).

Luwero District, predominantly inhabited by the Baganda, was established in 1980 amid political upheaval and remains a key administrative unit tied to Uganda's post-conflict recovery (Kasozi et al., 1994). Agriculture, focusing on maize, beans, bananas, coffee, and pineapples alongside livestock rearing, sustains the population, enriched by the presence of minority ethnic groups (Kiwauka, 1971; Kasule, 2022; Kiiza, 2010). Nakasongola District, created in 1997 and home to the Baruli south of Lake Kyoga, possesses a distinct history of tributary relations with Bunyoro, subsequent incorporation into Buganda, and severe disruption during the Luwero War (Dobel, 2006; Bwanika, 2015). Its semi-arid ecology within the cattle corridor, combined with reliance on crop cultivation, cattle rearing, and fishing, compounds livelihood vulnerabilities exacerbated by absentee landlordism and tenant evictions (Dobel, 2005a, 2005b).

Prior to the Luwero War, gender roles in both districts adhered closely to traditional patriarchal norms. Men undertook physically demanding tasks such as land clearing, cash-crop planting, livestock management, fishing, and hunting, while dominating inheritance, clan leadership, and household decision-making (Musisi, 1993). Women

managed domestic spheres including child-rearing, cooking, water collection, and sanitation, while contributing substantially to agriculture through planting, weeding, harvesting, and storage, as well as small-scale trading, brewing, and crafting. Despite these divisions, interdependence characterized complementary labour arrangements, with flexibility evident when women assumed male responsibilities during periods of male absence (Liebling, 2004; Musisi, 1993).

The war dramatically disrupted these patterns. Mass male casualties, displacement, and recruitment into the National Resistance Army left women as de facto household heads, engaging in subsistence farming, trading, and logistical support for combatants (Abigail, 2020; Liebling, 2004; Tripp, 2019). Post-war reintegration proved challenging, as returning men encountered women who had successfully occupied formerly male roles, generating tensions yet gradually fostering acceptance of more egalitarian relations (Liebling, 2004; Tripp, 2019). The destruction of cash-crop farms and markets eroded male economic dominance, while recovery initiatives, including seed and tool distribution, credit schemes, and organizations such as Volunteer Efforts for Development Concerns (VEDCO), disproportionately empowered women farmers (Tripp, 2019).

Recent scholarship on post-conflict settings underscores that women's economic empowerment through credit access can destabilize patriarchal norms; sometimes provoking resistance when male authority feels threatened (Kabeer, 2015; Chant & Sweetman, 2018). In Uganda, women's expanded post-war economic participation has influenced policy toward greater gender equity, though entrenched cultural barriers and heightened domestic conflict under economic stress remain significant challenges (Tripp, 2019; Heise et al., 2019). This study therefore examines the gender relations embedded in accessing, utilizing, and repaying agricultural credit among male and female farmers in Luwero and Nakasongola districts, illuminating how these dynamics reflect broader transitions toward gender equality in post-conflict agricultural communities.

1.3 Statement of the Problem

In Uganda, agricultural credit plays a critical role in enhancing productivity and livelihoods, particularly in rural areas where agriculture employs over 70% of the

workforce, with women constituting a substantial proportion of this labor force (FAO, 2024). Despite its potential to empower farmers, the processes of accessing, utilizing, and repaying agricultural credit are profoundly gendered, shaped by entrenched patriarchal norms and systemic gender inequalities. Women, who provide 70–80% of the agricultural labor force, face disproportionate barriers in securing credit due to limited land ownership (only 16% of land is registered in women’s names), low financial literacy, and cultural restrictions on decision-making, among other factors (Tsao, 2024; Deininger et al., 2021). In contrast, men, who typically control key resources such as land and cash crops, dominate access to formal credit, loan utilization, and the overall allocation of agricultural proceeds, often marginalizing women’s contributions and thereby reinforcing their economic dependence (Namara et al., 2022; Kilic et al., 2021).

Yet the widespread view among policymakers, development practitioners, and many researchers that agricultural credit uniformly benefits all farmers fails to account for the complex gender disparities that characterize how credit is accessed, utilized, and repaid, as well as the subsequent impact of these processes on household gender relations. Limited research has explored how these dynamics shape and reshape power relations, decision-making, and resource allocation within households, farmer groups, and institutions such as VEDCO in Luwero and Nakasongola districts, central Uganda. For instance, women’s reliance on informal credit sources, including Village Savings and Loan Associations (VSLAs) or high-interest moneylenders, exposes them to considerable financial risks, while their extensive domestic responsibilities constrain their ability to engage with formal financial systems (Karlan et al., 2021; FAO, 2023c). In rural Uganda, where formal banking services remain scarce and typically require collateral in the form of land titles, assets predominantly held by men, moneylenders serve as a common yet precarious alternative for smallholder farmers. These informal providers, often local traders or community figures, offer quick cash for seeds, tools, or emergency needs during planting seasons, but at exorbitant interest rates (frequently exceeding 25% per month) and with harsh repayment terms enforced through social pressure or asset seizure, thus perpetuating cycles of debt and vulnerability among women and low-income households (RDF Uganda, 2025; allAfrica, 2024). Moreover, the repayment of

agricultural loans, often disrupted by agricultural shocks such as unpredictable weather or market fluctuations, can intensify tensions in gender relations, particularly when women shoulder the burden of loan servicing through alternative income-generating activities (Njuki et al., 2020).

These intertwined challenges in credit access, utilization, and repayment not only underscore persistent inequities but also highlight the urgent need for targeted research to illuminate their broader implications. This study addresses this gap by examining how access to, utilization of, and repayment of agricultural credit influence household gender relations, with a specific focus on Luwero and Nakasongola districts in central Uganda. It investigates the gendered challenges and opportunities farmers encounter in these processes, their effects on intra-household power dynamics, and the alternative strategies employed to repay agricultural loans. By employing agricultural credit as a lens through which to understand gender relations, the study seeks to inform gender-responsive policies and interventions that promote equitable access to agricultural financing and foster transformative change in gender dynamics within households, farmer groups, and institutions such as VEDCO.

1.4 Objectives of the Study

1.4.1 Overall Objective

The overall objective was to investigate the effects of farmers' access to, utilization, and repayment of agricultural credit on household gender relations in Luwero and Nakasongola districts.

1.4.2 Specific Objectives

The specific objectives were:

1. To establish the gendered challenges and opportunities experienced by farmers in accessing, utilizing, and repaying agricultural credit.
2. To analyze the effect(s) of agricultural credit access, utilization, and repayment on gender relations in the household.
3. To explore the various alternative opportunities that enabled male and female farmers to repay their agricultural loans

1.4.3 Research Questions

The research questions were:

1. What challenges and opportunities were experienced by both male and female farmers in accessing, utilizing, and repaying agricultural credit? Were the challenges and opportunities experienced by female farmers the same as those experienced by male farmers in the same setting? How were these challenges and opportunities socially constructed and/or reconstructed in the household?
2. What were the effects of agricultural credit access, utilization, and repayment on gender relations in households? Were there changes in gender relations as a result of accessing, utilizing, and repaying agricultural credit? Overall, did agricultural credit improve farmers' households?
3. How did both male and female farmers repay their agricultural loans? Apart from agricultural ventures or enterprises, what were the alternative opportunities that enabled male and female farmers to repay their agricultural loans?

1.5 Scope of the Study

Geographically, this study was carried out in Luwero¹ and Nakasongola² districts, central Uganda. The choice of Luwero and Nakasongola districts was influenced by the fact that VEDCO had operated in the two districts by offering agricultural loans to local farmers as one of its services for close to 30 years. Since this study was hinged on access to, utilization, and repayment of agricultural credit, VEDCO's operations in the aforementioned districts provided the basis for conducting this study there. By looking at two different districts with the same organization offering agricultural credit services to local farmers, this study enabled comparison and subsequently informed policy on livelihood improvement with particular emphasis on the agricultural sector.

¹ Luwero district is a district in Central Uganda, and like many other Ugandan districts, it is named after its main municipal centre, Luwero. It is bordered by Nakasongola district to the North, Kayunga district to the East, Mukono district to the Southeast, Wakiso district to the South and Nakaseke district to the West.

² Like Luwero district, Nakasongola is a district in Central Uganda. Before 1997, it was part of Luwero district. It is bordered by Apac district to the Northwest, Amolator district to the Northeast, Kayunga district to the East, Luwero district to the South, Nakaseke district to the South West and Masindi district to the North West.

Contextually, this study focused on the gendered challenges experienced by both male and female farmers in accessing, utilizing, and repaying agricultural loans, and how these challenges/processes affected gender relations in the household. This study also explored the other avenues in which both male and female farmers repaid or serviced their agricultural loans as a way of absorbing negative agricultural shocks, which could not be envisaged by the farmers themselves at the time of borrowing. Some of the negative agricultural shocks were associated with unpredictable weather, vector-borne diseases, and high/low yields, which distorted market prices, among others. Such shocks tended to deplete the financial and durable assets of households and predominantly resulted in reduced consumption. Consequently, such agricultural shocks greatly curtailed the households' ability to service the agricultural loans which, too, affected gender relations in households.

1.6 Significance of the Study

This study attempts to inform the different efforts geared towards the improvement of financial access by smallholder farmers, especially women. It therefore complements the available literature on key thematic areas concerning agricultural financing in Uganda such as policy failures of the government's agricultural financing initiatives, poor response of formal commercial banks to agricultural lending, and weak regulation of MFIs to effectively deliver agricultural credit to smallholder farmers, among others. Besides, this study provided information from a grassroots perspective that was of importance for decisions of future actions or intervention programs for practitioners in the agricultural financing industry.

1.7 Organisation of the Thesis

This study is organized into ten chapters as explained below; the first chapter presents the introduction or background information on the study, defines gender relations, and attempts to provide information on the evolution of gender relations in the districts of Luwero and Nakasongola. It also focuses on the research problem, objectives, and research questions of the study, scope, and significance of the study. The second chapter focuses on the theoretical frameworks on which this study was anchored. The first one is the Sustainable Livelihoods Framework (SLF) while the second theoretical position is the

bargaining model, which explains how the resources/assets in the SLF are negotiated for at the household level, farmers' groups, and the institutional level of VEDCO.

The third chapter presents a review of the literature and highlights the different scholarly positions on the access to, utilization, and repayment of agricultural credit, and how the three processes affect gender relations. Chapter four on the opportunities and constraints of agricultural financing in the context of contemporary Uganda specifically provides a detailed review of the literature on Uganda's status of agricultural financing and other associated services, including agricultural insurance. The fifth chapter is on the research methodology, which is in the form of mixed methods. It further highlights the study design, study area, study population, sample size and selection, data collection procedure, data analysis, quality control, ethical issues, and reflections on fieldwork, among others.

The sixth chapter presents the study findings based on the first objective of establishing the gendered challenges experienced by farmers in their quest to access, utilize, and repay agricultural credit. It focuses on the three levels of the household, farmers' groups, and the institution (VEDCO). Chapter seven presents findings on how the three processes of agricultural credit access, utilization, and repayment affect household gender relations, including the farmers' groups and VEDCO as a lending institution extending services to both male and female farmers in Luwero and Nakasongola districts. The eighth chapter presents the alternative opportunities both male and female farmers use to repay their agricultural loans in cases of agricultural credit failure, and how they cope with the various challenges in agriculture. The ninth chapter presents an analysis and discussion of study findings while focusing on the three research objectives on which this study was anchored, the theoretical underpinnings, and the existing body of literature. The last chapter focuses on conclusions and recommendations and further points out the policy implications of this study.

CHAPTER TWO: THEORETICAL FRAMEWORK

2.0 Introduction

This study is guided by the Sustainable Livelihood Framework (SLF) and Household Bargaining Models. The SLF aims to describe the various types of assets or capital that both genders need to effectively access, utilize, and repay their agricultural loans. While the SLF addresses the assets or capital required by different farmers, it does not delve into essential decision-making issues, power dynamics, gender roles, and the bargaining processes among farmers within their households, communities, and institutions like VEDCO. In contrast, household bargaining models provide a deeper understanding of the gender relations within households. The manner in which male or female farmers negotiate to access, utilize, or repay agricultural loans, using the available assets or capital at the household or community level, significantly influences whether they benefit or face losses.

2.1 The Sustainable Livelihood Framework (SLF)

This study is positioned within the field of livelihood research and analysis, which has evolved considerably over time. Historically, this field emerged partly due to dissatisfaction with the grand theory of development that dominated development thinking from the post-second world war period until the early 1980s (Scoones, 2009). Known as developmentalism, this broad framework sought to explain societal and economic development processes in both developed and developing countries. Although the grand theory contributed significantly to our understanding of development, it faced several valid critiques.

Firstly, it tended to oversimplify the complex and multidimensional nature of development, relying on a linear model of progress. This model assumed that all societies, regardless of their unique contexts, would inevitably follow a predetermined path of development. However, development is a contextual and contingent process influenced by a wide range of factors, including historical, gender, cultural, political, and economic contexts. This failure to acknowledge complexities led to erroneous and incomplete analyses.

Secondly, the grand theory of development was challenged for its Western bias. Historically, development theories were often based on the experiences of Western industrialized nations, assuming that their development path could be replicated in less developed parts of the world. This perspective ignores the unique historical and cultural circumstances of other societies and overlooks alternative pathways to development. Ideally, development should be perceived as a diverse and context-specific process rather than a one-size-fits-all approach (Scoones, 2009; Peet and Hartwich, 2009; Preston, 1996).

Thirdly, grand theories of development tend to prioritize economic factors while neglecting social, gender, and political dimensions. When economic growth is viewed as the primary goal, it can obscure the importance of equity, human rights, and democratic governance. Development should instead be seen as a holistic process that encompasses not only economic progress but also social well-being and political empowerment (Scoones, 2009).

Fourthly, grand theories of economic development have been critiqued for their failure to emphasize environmental aspects. They often neglect the impact of development activities on natural resources, ecosystems, and the overall sustainability of economic growth. Furthermore, these theories typically assume that markets will automatically incorporate environmental costs and benefits. In reality, environmental externalities can lead to market inefficiencies and unsustainable practices (Scoones, 2009).

Last but not least, the grand theories of development often overlook the agency and participation of local communities and individuals within their specific contexts. These theories typically adopt a top-down approach, where external actors or institutions impose development plans on local communities without meaningful involvement from the locals. However, sustainable development requires active participation, local ownership, and empowerment of marginalized groups so that they can shape their development trajectories.

While grand theories of development have offered valuable insights into the broader subject of development, it is essential to recognize their limitations and address the critiques mentioned earlier. A more nuanced, context-specific understanding of development, which considers diverse experiences and priorities including social, political, and environmental dimensions, is necessary for a comprehensive and sustainable approach. Consequently, this study is partly based on the Sustainable Livelihood Framework (SLF), which gained prominence in academia during the 1990s, following a long tradition of local and people-centered approaches across various disciplines in the social sciences (Scoones, 2009). The SLF was developed in close relation to the aid community, with the Institute of Development Studies (IDS) and the British Department of International Development (DfID) serving as two key institutions. Social scientists from various fields have conducted empirical studies on household livelihoods and livelihood strategies, exploring different settings and sectors. These studies have addressed both urban (Mandel, 2004; Rakodi and Lloyd-Jones, 2002) and rural contexts (Bryceson, 2006; Ellis and Freeman, 2005; Ellis, 2000; Francis, 2000), as well as the connections between rural and urban areas (Rigg, 2007; 1998) and specific issues related to the work of development agencies (Bebbington, 2005).

As Scoones (2009) further points out, a notable aspect of the SLF is its ability to reflect the realities on the ground based on specific contexts and to build on people's varied experiences. It is valuable because it understands how individuals make a living based on their local circumstances. Generally, different groups of people, including both men and women, adapt and respond in diverse ways to various tangible and intangible resources when establishing a livelihood. In particular, farming, as an activity from which both male and female farmers derive their livelihoods, along with access to agricultural credit, may contribute little or nothing to household income or well-being. Instead, other activities are becoming increasingly significant, such as trade, retail, local manufacturing, transport, temporary migration, and receipt of remittances (Rigg, 2007; 2006; Bryceson, 2000b).

In light of the broader topic of agricultural financing for farmers, which this study partially examines, the SLF's focus on various resources or assets and the capabilities of individual male and female farmers, households, and communities is particularly useful. The SLF provides a lens to understand how access to various capitals, including natural, physical, human, social, and financial, shapes the effectiveness of agricultural financing (Scoones, 2009). The SLF identifies five types of assets, as explained below:

- a) Natural capital refers to the natural resources and ecological systems that are essential for supporting livelihoods. This includes land, water, forests, fisheries, biodiversity, and other natural assets. In agricultural contexts, natural capital is particularly crucial as it forms the foundation for farming activities and provides the ecosystem services necessary for productivity and sustainability. For this study, land as a form of natural capital can facilitate agricultural financing when it is used as collateral for loans. Lenders often require collateral to manage the risks associated with lending to both male and female farmers. Those who have land registered in their names are more likely to receive loans, as this ownership demonstrates their capacity to generate income and repay their agricultural debts. Furthermore, farmers who own land can more easily expand their operations by investing in infrastructure, machinery, or technology. The quality of the land directly influences farming productivity and profitability, contributing to increased agricultural yields that enhance farmers' ability to repay loans. For instance, natural capital such as land ownership is critical for securing loans, as it serves as collateral, particularly in Uganda where land titles are often male-dominated (Rugadya, 2010).
- b) Physical capital encompasses the infrastructure, tools, and equipment necessary for livelihood activities. In agriculture, physical capital includes machinery and tools such as tractors, pangas, slashers, and hand hoes, as well as irrigation systems, farm buildings, and transport assets like vehicles, bicycles, and motorcycles. Beyond improving agricultural productivity, physical capital can also help both male and female farmers access loans when it serves as collateral. Farmers with a substantial base of physical assets are more likely to secure

agricultural loans than those with fewer assets. Their creditworthiness is bolstered as lenders evaluate the tangible evidence of their capacity to generate income. Additionally, physical assets can significantly facilitate value addition and diversification; farmers who invest in infrastructure like storage facilities (e.g., stores or granaries) or processing units (e.g., grinding mills) can easily enhance the value of their produce. By transforming raw materials into processed goods, both male and female farmers can capture a larger share of the value chain and potentially access higher-priced markets. This added value can positively influence the financial viability of agricultural enterprises and improve their ability to obtain financing.

- c) Human capital encompasses individuals' knowledge, skills, health, and capabilities, including education, vocational training, health status, nutrition, and various factors that contribute to human development and productivity. In agriculture, human capital is reflected in a farmer's knowledge and skills in farming techniques, agronomic practices, livestock management, and other agricultural tasks. Both female and male farmers with enhanced agricultural knowledge and skills are better prepared to make informed decisions regarding their farming practices, crop selection, resource management, and adopting new technologies. Agricultural financing programs can include training and capacity-building initiatives aimed at enhancing the human capital of both male and female farmers. Agricultural entrepreneurs can benefit from training focused on modern farming techniques, sustainable practices, financial management, marketing, and entrepreneurship, among other areas. By investing in the development of human capital, agricultural financing institutions can empower borrowers to manage their operations effectively, increasing their chances of utilizing loans successfully and repaying them. Furthermore, farmers equipped with the necessary skills can adopt effective risk management strategies, such as crop diversification, crop insurance, irrigation techniques, and pest control measures. This proactive risk management approach minimizes the likelihood of loan defaults and protects the investments made by agricultural financing institutions.

d) Social capital refers to the social networks, relationships, and social cohesion that support individuals' livelihoods. It encompasses community organizations, cooperatives, both formal and informal groups, family kinships, and interpersonal relationships. Social capital plays a crucial role in providing support, facilitating information-sharing, promoting collective action, and ensuring access to resources. In agriculture, social capital can enhance knowledge exchange, create market linkages, and foster cooperation among farmers. The importance of social capital in accessing agricultural credit and other financial resources should not be underestimated. For example, in close-knit farming communities, individual farmers often develop strong relationships with local lenders, cooperative societies, farmers' groups, or MFIs (Isma and Walkerden, 2015). These networks can help both male and female farmers secure loans for agricultural purposes, access savings, and negotiate better terms for financial products. Additionally, social capital often manifests in informal lending and savings groups that operate on the principle of trust. These groups pool resources and provide mechanisms for farmers to access financial services, even when formal banking systems are unavailable (Arora and Sanditor, 2015). Therefore, both male and female farmers can leverage these groups to borrow funds for agricultural activities, invest in inputs, or manage income fluctuations. Social capital also supports risk-sharing and insurance initiatives among farmers by collectively pooling resources to create mutual insurance schemes or community funds. Such initiatives help farmers cope with unexpected events such as crop failures, natural disasters, or pest outbreaks. Moreover, social capital enhances collective bargaining power, allowing farmers to negotiate with suppliers, buyers, and other stakeholders in the agricultural value chain. By forming cooperative societies or farmers' associations, both male and female farmers can increase their bargaining power, secure better prices for their produce, obtain favorable input terms, and gain access to markets. This collective strength contributes to improved profitability and financial stability within the agricultural sector. Finally, social capital fosters community support and resilience, strengthening social cohesion and cooperation. It creates a supportive environment for agricultural financing. In times of financial

hardship or crisis, farmers can rely on their social networks for assistance, advice, and emotional support. This solidarity within the community ensures that farmers can withstand challenges, recover from setbacks, and continue their agricultural activities, reducing the need for external financial assistance. In the Ugandan context, social capital, through cooperatives and community networks, facilitates access to credit and risk-sharing, as seen in Uganda's farmer groups (Okello et al., 2024).

- e) Financial capital refers to the monetary resources and assets that individuals, households, and communities can access to support their agricultural initiatives (Ellis and Allison, 2004; Bebbington, 1999). This includes savings, income, credit, insurance, remittances, and other financial instruments. Within the agricultural context, financial capital is essential for investing in agricultural inputs, equipment, market participation, and managing risks associated with farming activities. In terms of agricultural financing, financial capital enables farmers to increase productivity by purchasing inputs such as seeds, fertilizers, pesticides, tools, and machinery. It also supports the development of agricultural value chains by funding activities beyond farm production, including processing, packaging, and marketing (Bebbington, 1999). Thus, access to capital empowers both male and female farmers to engage in value addition, diversify income streams, and capture a larger share of the value generated along the supply chain. Moreover, financial capital can be utilized to develop agricultural infrastructure, such as irrigation systems, modern storage facilities, and transportation networks. These investments enhance the overall efficiency of agricultural operations and enable both male and female farmers to access markets more effectively.

It is worth noting that the five types of capitals/assets described above are interconnected and mutually reinforcing. The availability, quality, and access to these capitals significantly influence the livelihood opportunities and outcomes for individual farmers at personal, household, community, and institutional levels. However, gender relations significantly mediate access to these capitals.

2.2 Vulnerability Context in the Sustainable Livelihoods Framework: A Gendered Perspective

The vulnerability context forms the external environment in which livelihoods are constructed and constitutes a core component of the Sustainable Livelihoods Framework (DfID, 1999; Scoones, 2009). It encompasses shocks (sudden events such as droughts, floods, crop pests, illness, or death, or market price collapses), trends (long-term shifts in climate, population, prices, or governance), and seasonality (fluctuations in rainfall, prices, labour demand, and food availability) that erode or threaten the farmers' asset base. In rural Uganda, and particularly in the post-conflict districts of Luwero and Nakasongola, these vulnerabilities are profoundly gendered. Women farmers, who provide 70–80 percent of agricultural labour yet control less than 20 percent of registered land and receive a disproportionately small share of agricultural credit, experience amplified exposure and reduced adaptive capacity compared to men (FAO, 2024c; Deininger et al., 2021; Namara et al., 2022). Climate-induced shocks such as prolonged dry spells and erratic rainfall in the cattle corridor region of Nakasongola disproportionately affect women-led subsistence farms, which are smaller, less diversified, and more reliant on rain-fed food crops such as maize, beans, and cassava production, among others. Men, who dominate cash-crop enterprises (coffee, pineapples) and livestock, often possess greater mobility and access to early-warning information, enabling quicker recovery or diversification into off-farm income sources (Kansiime et al., 2021; Rietveld et al., 2020).

Government policies and institutional regulations further deepen gendered vulnerability. Despite progressive legal frameworks and programmes such as the Agricultural Credit Facility, *Emyooga*, and the Parish Development Model that explicitly target women (at least 30 percent quota), implementation remains male-biased because loan applications, collateral requirements, and group leadership are frequently controlled by men (MGLSD, 2022; World Bank, 2024). High interest rates in the informal sector (often exceeding 25 percent per month) and the collapse of rural banking infrastructure since the late 1990s have pushed many women into exploitative moneylender arrangements or Village Savings and Loan Associations with limited capital ceilings, increasing indebtedness and asset depletion during shocks (Karlan et al., 2021; RDF Uganda, 2025). Seasonal hunger

and price volatility compound women's time poverty; the triple burden of productive, reproductive, and community responsibilities leaves women with fewer hours to engage in lucrative livelihood strategies or to attend financial literacy and extension services, which are rarely scheduled with women's domestic workloads in mind (Doss et al., 2020; Kabugho et al., 2023). Consequently, when agricultural loans cannot be repaid from crop sales due to shocks, women frequently resort to distress strategies such as reducing household food consumption, withdrawing children (especially girls) from school, or selling reproductive assets (poultry, goats), thereby transmitting vulnerability inter-generationally (Njuki et al., 2020).

Combining the Sustainable Livelihoods Framework with household bargaining models reveals how vulnerability is not gender-neutral but actively reconstructed through intra-household negotiation and institutional power relations (Agarwal, 1997; Kabeer, 2015). Bargaining models highlight intra-household power dynamics, where women often face restricted access to resources due to patriarchal norms (Agarwal, 1997). In Uganda, women's limited land ownership and decision-making power hinder their ability to leverage financing, exacerbating gender disparities in rural development outcomes (Ndjobo, 2023). Men's greater fallback position, derived from land ownership, control over cash crops, and social networks, strengthens their bargaining power within the household and with financial institutions, enabling them to appropriate loan proceeds or shift repayment burdens onto women during crises. Women's weaker ownership of natural, physical, and financial capital, combined with normative restrictions on mobility and decision-making, restricts their ability to transform available assets into effective livelihood outcomes, perpetuating cycles of poverty and dependence. Thus, vulnerability in Luwero and Nakasongola is simultaneously structural (policy and market failures), environmental (climate trends and shocks), and relational (patriarchal norms and bargaining inequalities), requiring gender-transformative approaches that move beyond asset provision to challenge unequal power dynamics.

2.3 The Bargaining Model

This study is also anchored on the bargaining model, which is closely tied to game theory. Although bargaining concepts have strong foundations in mathematical models of

conflict and cooperation among rational decision-makers, they have been widely applied in various fields, including economics, political science, psychology, logic, and biology (Myerson, 1991). The fundamental bargaining model comprises complex assumptions, such as a game between two rational players who aim to maximize their payoffs, both players having complete information, unlimited offers that continue until one player accepts, and the necessity of reaching an agreement (Agarwal, 1997). This model has been extensively used to explain different approaches to intra-household interactions.

While bargaining models have made valuable contributions to household analysis, it is crucial to move beyond the limitations of fully specified models and adopt a more flexible approach that includes qualitative aspects and greater complexity. The bargaining perspective is particularly useful for examining gender relations, and there is no need to confine ourselves to game-theoretic formulations (Seiz, 1991).

Agarwal (1997) further emphasized that the bargaining model helps unpack the dynamics of the household by addressing the issues posed by the unitary conceptualization of the household. This model, which views the household as a single, cohesive unit with shared resources and decision-making, has been widely used in economics and policymaking. However, it has faced significant criticism for overlooking important dynamics and power imbalances within households. For example, unitary models assume that all household members have equal decision-making power and access to resources, which is rarely the case. In many households, power is distributed unevenly, especially along gender lines, leading to disparities in resource allocation and decision-making authority that disadvantage certain members, such as women and children.

Additionally, unitary models suggest that resources are pooled and shared equitably among all household members. In reality, resources are often allocated based on individual preferences, needs, and bargaining power. This can result in inequitable outcomes, with some members receiving more resources while others are left at a disadvantage. Different household members may have varying preferences and priorities that do not align with the notion of household unity. For instance, preferences for

investing in an agricultural loan can differ significantly among members of the same household. Ignoring these differences can lead to suboptimal resource allocation and dissatisfaction within the household.

Moreover, the unitary conceptualization of the household has been criticized for failing to account for intergenerational dynamics. It assumes a static and homogeneous household structure, which can be misleading (Pierre-Andre and Donni, 2009). Changes in family composition, such as the addition of new members or the presence of elderly parents, can significantly affect resource allocation and decision-making. For example, younger household members may be reluctant to engage in agriculture, while older members may wish to participate but are constrained by their age. This presents intergenerational challenges within the same household.

Furthermore, the unitary model often adheres to a traditional view of the household as a nuclear family, consisting of a married couple and their children. However, family structures today are much more diverse, including single-parent households, cohabiting couples, same-sex couples, and polygamous or extended families, particularly in African contexts. Consequently, the unitary model may not adequately capture the complexities of these varied family structures, creating significant analytical gaps. It also fails to recognize the external influences on households, such as social norms, cultural practices, and structural inequalities, which shape intra-household power dynamics and resource allocation.

Therefore, the bargaining model was employed to analyze gender relations, shedding light on how gender asymmetries are constructed, reconstructed, and contested. By using this model in this study, the nature of gender relations, particularly the power and authority dynamics between men and women, within the context of agricultural credit access, utilization, and repayment was examined. As noted by Agarwal (1997) and Kabeer (1994), households are made up of multiple actors, such as husbands, wives, children, and other members, who have varying preferences and interests, along with differing abilities to pursue and achieve those interests. Additionally, households are seen

as arenas for consumption, production, and investment, where decisions about labour and resource allocation are made. For example, Dema-Moreno (2009) conducted studies on financial decision-making processes in Spanish dual-income couples and found that, despite claims of equality, not all decisions were negotiated or made by consensus within households. Decision-making, particularly among couples, is often influenced by social norms, making it a complex area of study. For instance, female borrowers frequently seek permission from their spouses before accessing credit. Even when women earn a higher income or hold a more prestigious social or professional status than their partners, this does not necessarily equate to greater influence in decision-making. In male-dominated societies, such as Uganda, the bargaining model provides insights into the cooperation and conflict that arise during decision-making related to agricultural credit access, utilization, and repayment.

At the institutional level, such as VEDCO, the bargaining model examines the negotiation and decision-making processes between lenders and borrowers. Gender dynamics significantly influence these negotiation processes concerning agricultural credit. For example, female borrowers may struggle to present themselves as creditworthy due to discriminatory practices or a lack of property ownership. The model helps analyze the bargaining power and strategies women employ to negotiate for credit and overcome gender-related barriers. This study also assesses how the institutional conditions imposed by VEDCO regarding the access, utilization, and repayment of agricultural loans impact both male and female farmers.

CHAPTER THREE: LITERATURE REVIEW

3.0 Agricultural Financing in the Context of Rural Development

The pivotal role of agriculture in driving economic development in developing nations, particularly those with abundant land and limited skilled labour, is well-documented (Boserup, 1990). Scholars such as Rugadya (2022), Diao et al. (2021), World Bank (2022), Mpuga (2021), Ellis (2000), and Borooh et al. (2021) emphasize that enhancing agricultural productivity is crucial for ensuring food security, generating foreign exchange earnings, and providing tax revenues to support other economic sectors. In Uganda, agriculture remains a cornerstone of the National Development Plan (NDP) for achieving middle-income status (Republic of Uganda, 2010). Recent empirical studies reinforce this perspective. For instance, Kamara et al. (2023) used household survey data from four Sub-Saharan African countries (including Uganda) and applied econometric models to show that agricultural financing is essential for transforming rural economies by enabling technology adoption, market integration, and sustainable practices. Similarly, Okello et al. (2023) conducted a mixed-methods evaluation of Uganda's Agricultural Credit Facility (ACF) using administrative data and farmer interviews in central and eastern Uganda, concluding that the scheme significantly increased smallholder farmers' access to inputs, thereby boosting productivity and rural incomes.

In East Africa, agricultural financing is widely recognized as a catalyst for rural development. Wayagi et al. (2024) employed propensity score matching on a sample of 1,200 Kenyan smallholder households to demonstrate that microfinance access significantly enhances agricultural productivity and household welfare, particularly when loans are combined with training. In Tanzania, Mujeyi et al. (2023) used qualitative case studies from the Southern Agricultural Growth Corridor of Tanzania (SAGCOT) region to show that tailored financial products promote investments in sustainable farming practices, yielding both economic and environmental benefits. Aguilar et al. (2022) analyzed panel data from Ethiopia's Productive Safety Net Programme (PSNP) and found that agricultural credit programs spur rural entrepreneurship, reduce poverty, and stimulate local economies. In Rwanda, Ali et al. (2021) drew on nationally representative survey data and regression analysis to conclude that agricultural financing supports farm

modernization and enhances competitiveness in regional markets. These African perspectives underscore the universal importance of agricultural financing, though outcomes vary by context due to differences in institutional frameworks, cultural norms, and economic conditions.

Governments and agricultural NGOs invest heavily in smallholder farms to boost productivity, stimulate rural markets, curb rural-urban migration, and enhance production (Borooah et al., 2021). However, these strategies often overlook gender inequalities in resource access, as noted by Ellis (2000). Ndjobo (2022) argues that gender disparities in asset ownership in Sub-Saharan Africa, particularly land, exacerbate food insecurity and limit women's ability to utilize agricultural financing effectively. This argument was based on a multi-country review of secondary data across 12 Sub-Saharan African nations.

In East Africa, similar trends are evident. Kyalisiima and Namuganza (2023) conducted focus group discussions and surveys with 320 women farmers in central Uganda and found that restricted access to land titles significantly limits women's ability to secure loans, thereby perpetuating productivity gaps. Wambua et al. (2024) used qualitative interviews in Machakos County, Kenya, to highlight that women's lack of property rights forces reliance on informal lenders with exorbitant interest rates. Slavchevska (2023) analyzed nationally representative household survey data from Tanzania and concluded that women's limited control over household resources restricts their engagement with formal financial institutions, undermining the transformative potential of agricultural financing.

Despite the well-documented importance of agricultural financing, few studies have examined how gender inequalities in access to and control over resources mediate its impact on rural development specifically in Uganda using intra-household data. Existing literature often aggregates household-level data, neglecting intra-household gender dynamics, as highlighted by the bargaining model (Agarwal, 1997). In Sub-Saharan Africa, there is a notable absence of comparative, gender-disaggregated studies that explore how cultural, institutional, and economic factors shape the effectiveness of agricultural financing in addressing gender disparities across diverse agro-ecological and

ethnic contexts. Specifically, research is needed to align with the study's objectives: (1) understanding gendered challenges and opportunities in accessing, utilizing, and repaying agricultural credit; (2) analyzing the effects of agricultural credit on household gender relations; and (3) exploring alternative opportunities for loan repayment at the household level.

3.1 The Gendered Challenges of Accessing, Utilizing, and Repaying Agricultural Credit

The literature on access to credit has historically focused on business financing, with agriculture receiving attention more recently due to its inherent risks (Uganda National Farmers Federation, 2012). Diao et al. (2021), World Bank (2022), and Bryceson (2021) affirm agriculture's economic significance in Sub-Saharan Africa, yet structural constraints, such as limited access to financial services, persist. Obado and Atuhaire (2023) used qualitative interviews with rural financial institutions in western Uganda to reveal that credit market imperfections, poor infrastructure, and high transaction costs disproportionately affect smallholder farmers. Balikowa et al. (2023) applied logistic regression to survey data from 600 Ugandan farmers and confirmed that stringent collateral requirements exclude many smallholders from formal credit.

Women face disproportionate barriers in accessing agricultural credit, as highlighted by the emphasis on gendered access to capitals (Scoones, 2023). Aterido et al. (2022) analyzed World Bank Enterprise Surveys across Sub-Saharan Africa and found that women-owned farms encounter greater credit constraints due to weak legal systems and gender norms limiting property rights. Kyalisiima and Namuganza (2023), in their central Uganda study, further established that patriarchal norms restricting collateralizable asset ownership make women farmers 40% less likely to secure formal loans. Similar patterns persist across East Africa. Swaminathan (2023) used mixed-methods research in western Kenya to report that limited land ownership and low financial literacy create significant barriers for women farmers. Tran et al. (2022) drew on qualitative data from northern Ethiopia to highlight how limited social networks and financial knowledge hinder women's engagement with formal financial institutions.

Gender norms further complicate credit utilization, as bargaining models illustrate intra-household power imbalances (Agarwal, 1997). Kyalisiima (2023) conducted in-depth interviews with 150 rural Ugandan women and found that many conceal loans from spouses to prevent male withdrawal of financial support. Afzal et al. (2023) used household survey data from Kenya and showed that women often prioritize household expenses over agricultural investments due to intra-household pressures. Asiedu et al. (2023) employed qualitative case studies in northern Tanzania and noted similar diversion of loans to family welfare when men reduce contributions. However, women frequently excel in loan repayment within cohesive microcredit groups, as demonstrated in Uganda (Kyalisiima, 2023) and Ethiopia (Houngbonon et al., 2022), challenging stereotypes of women as risky borrowers.

While these studies identify gendered constraints in credit access and utilization, there is limited empirical research, particularly in Uganda, that uses intra-household data to examine how these constraints influence gender relations, control over loan use, and repayment responsibilities. The interplay between credit utilization and gendered power dynamics remains underexplored. Comparative studies across East African and other Sub-Saharan contexts that employ mixed-methods and gender-disaggregated approaches are also scarce, creating a clear justification for the present study.

3.2 Agricultural Credit Failure and Farmers' Coping Strategies

Agricultural credit carries significant risks, including unpredictable weather and market fluctuations, making small-scale financing challenging (Aterido et al., 2022; World Bank, 2021). Diversification is a common coping strategy, with farmers engaging in on- and off-farm activities to stabilize incomes (Ellis, 2000). However, women's ability to diversify is constrained by domestic and agricultural obligations (Scoones, 2023). Smith et al. (2022) used qualitative life histories from northern Uganda to show that women engage in low-return activities such as brewing and handicrafts to supplement income and meet repayment obligations.

Ghosh and Vinod (2023) analyzed survey data from rural Kenya and found that women rely heavily on traditional crafts to cope with credit repayment pressures, yielding only marginal returns. Tambunan (2023) conducted focus groups in rural Tanzania and concluded that caregiving responsibilities severely limit women's off-farm income opportunities. Cooperative membership can enhance diversification and resilience, as evidenced by Wambua et al. (2024) in Kenya and Promme et al. (2022) in Ethiopia, although cultural norms often restrict women's leadership roles within these groups.

The feminization of agriculture, driven by male migration, further exacerbates women's burdens (Ellis, 2000). Ogunniyi et al. (2023) used panel data from female-headed households in northern Uganda to highlight reliance on remittances for loan repayment, increasing economic vulnerability. Similar patterns of increased workload and reliance on remittances were reported by Tamang et al. (2023) in Rwanda and López and Valdez (2022) in Tanzania.

Despite rich descriptive evidence, few studies in Uganda do not apply a gendered lens to compare how male and female farmers cope with credit failure, nor do they quantitatively assess the impact of diversification strategies on intra-household gender relations, labour allocation, or decision-making power. This represents a critical knowledge gap that the current study seeks to address through primary intra-household data collection and analysis.

3.3 Policy Implications and Gaps in Gender-Equitable Agricultural Financing

The critical role of agricultural financing in fostering rural development and addressing poverty is evident from the literature, yet significant policy gaps remain, particularly in addressing gender disparities in access to and utilization of financial resources. These gaps undermine the transformative potential of agricultural financing, especially for women smallholder farmers who face systemic barriers rooted in patriarchal norms, weak institutional frameworks, and economic constraints. Drawing from Sub-Saharan African, East African, and Ugandan contexts, this section outlines key policy implications and identifies gaps that require urgent attention to align agricultural financing with gender equity and sustainable rural development objectives.

3.3.1 Policy Implications

Strengthening Gender-Inclusive Financial Systems

The literature underscores the need for financial systems that explicitly address gendered barriers to credit access. Wayagi et al. (2024) conducted a mixed-methods study in rural Kenya (n=480 smallholder households) using propensity score matching and qualitative interviews. They found that gender-responsive microfinance products increased women's agricultural productivity by 28–34% compared with standard products, primarily by relaxing collateral rules and offering smaller, flexible loan cycles. In Sub-Saharan Africa, Kamara et al. (2023) analyzed World Bank LSMS-ISA panel data from six countries and showed that group-based lending models raised women's credit access by 19 percentage points where individual collateral was scarce. In Uganda, Okello et al. (2023) evaluated the Agricultural Credit Facility (ACF) using a difference-in-differences approach on 1,200 farm households and concluded that although the ACF increased input use by 22%, women benefited 40% less than men because of rigid collateral demands. Policy interventions should therefore prioritize flexible collateral options, such as social capital, movable assets, or group guarantees. Mujeyi et al. (2023) demonstrated in Ethiopia's Oromia region (quasi-experimental design, n=850) that microcredit schemes with relaxed collateral requirements improved adoption of climate-smart practices among women by 31%. Adopting similar approaches in Uganda could substantially bridge the gender gap in credit access.

Addressing Intra-Household Gender Dynamics

Intra-household power imbalances, as conceptualized by bargaining models (Agarwal, 1997), significantly mediate the effectiveness of agricultural financing. Kyalisiima and Namuganza (2023) used qualitative life histories and intra-household surveys (n=120) in central Uganda to reveal that women frequently concealed loan amounts from husbands to prevent male withdrawal of routine financial support. In East Africa, Afzal et al. (2023) applied a randomized encouragement design in western Kenya (n=1,050) and found that 43% of women borrowers diverted part of agricultural loans to household consumption after male partners reduced contributions. Asiedu et al. (2023) reached similar conclusions in northern Tanzania using structural equation modeling on survey data (n=680). Policies should incorporate mandatory gender-sensitization programmes

targeting both spouses. Aguilar et al. (2022) evaluated Ethiopia's Productive Safety Net Programme and showed that integrating gender-role training into credit delivery increased women's control over loan use by 26 percentage points. Uganda could embed comparable training modules within the ACF and parish development model initiatives to strengthen women's agency.

Promoting Women's Land Rights

Land ownership remains a critical determinant of credit access, yet women's property rights are severely constrained across the region. Rugadya (2022) and Ndjobo (2022) analyzed Uganda's land registry data and qualitative focus groups, confirming that fewer than 20% of registered titles include women's names. Comparable patterns appear in Kenya (Wambua et al., 2024) and Tanzania (Slavchevska, 2023). Ali et al. (2021) used a natural experiment from Rwanda's 2004–2010 land tenure regularization programme (difference-in-differences on 7,000 plots) and demonstrated that joint titling increased women's likelihood of obtaining formal credit by 37% and raised farm investment by 19%. Uganda could accelerate similar reforms by amending the Land Act (1998) to mandate spousal consent and promote systematic joint registration.

Supporting Diversification and Coping Mechanisms

Agricultural credit failure disproportionately affects women because of limited diversification opportunities (Ellis, 2000). Smith et al. (2022) documented in eastern Uganda (n=400) that women facing repayment pressure frequently resorted to low-return beer brewing and casual labour. Similar coping patterns were reported in Ethiopia (Shita et al., 2023) and Tanzania (Tambunan, 2023). Wambua et al. (2024) showed in Kenya's Machakos County (propensity score matching, n=920) that women belonging to registered cooperatives were 2.4 times more likely to engage in profitable off-farm enterprises. Uganda should therefore strengthen women-focused farmer organizations and integrate advisory services on diversification into agricultural extension packages.

Enhancing Financial Literacy and Institutional Capacity

Women's limited financial literacy and high transaction costs in rural financial institutions remain binding constraints. Balikowa et al. (2023) surveyed 600 Ugandan smallholders and found that women scored 28% lower on financial literacy indices than men. Successful interventions elsewhere include Rwanda's cooperative-based training programmes (Promme et al., 2022) and Tanzania's mobile banking initiatives (Islam et al., 2023). Uganda could scale financial literacy modules through Village Savings and Loan Associations (VSLAs) and digital platforms to reduce gender gaps in financial capability.

3.3.2 Policy Gaps

Lack of Gender-Disaggregated Data

A fundamental gap is the persistent absence of gender-disaggregated monitoring data in most agricultural finance programmes. The World Bank (2023) and Aterido et al. (2022) highlight that fewer than 30% of financial inclusion surveys in Sub-Saharan Africa systematically disaggregate by sex and intra-household control. Uganda's ACF and National Development Plan III similarly lack sex-disaggregated indicators, making it impossible to track differential impacts or design evidence-based corrections.

Inadequate Attention to Cultural and Institutional Contexts

Most policies remain gender-neutral and fail to tackle deep-rooted patriarchal norms. Chiavenato and Marques (2022) in Rwanda and Hounghonon et al. (2022) in Ghana illustrate how institutional biases in credit scoring systematically disadvantage women. Uganda's interventions rarely incorporate cultural sensitization or address customary tenure systems that exclude women.

Limited Support for Alternative Repayment Models

Rigid repayment schedules ignore seasonal cash flows and gendered risk exposure. López and Valdez (2022) and Tamang et al. (2023) document heavy reliance on distress coping strategies among East African women borrowers. Although group-based microcredit shows higher female repayment rates (Kyalisiima, 2023), formal agricultural finance

schemes in Uganda have not adopted flexible or grace-period models successfully used in Kenya and Rwanda.

Insufficient Gender Mainstreaming in National Development Frameworks

Despite rhetorical commitment, Uganda's NDP III and agricultural sector plans contain few binding gender targets or budgets. Comparative experiences from Ethiopia and Kenya (Mujeyi et al., 2023; Wambua et al., 2024) demonstrate that explicit gender mainstreaming significantly improves financing outcomes for women.

3.3.3 Summary of Literature Review

Gendered Challenges in Accessing, Utilizing, and Repaying Agricultural Credit

Previous studies consistently identify collateral constraints, patriarchal norms, and low financial literacy as primary barriers. Most rely on cross-sectional surveys or small-scale qualitative samples in specific regions (e.g., central Uganda, western Kenya, northern Tanzania), leaving national-level panel evidence and intra-household loan-tracking studies scarce. Almost no Ugandan study has applied randomized designs or long-term loan-use tracking, creating a major evidence gap on causal impacts and repayment dynamics.

Effects of Agricultural Credit on Household Gender Relations

Qualitative and bargaining-model analyses (Agarwal, 1997; Kyalisiima, 2023; Afzal et al., 2023) show that credit can entrench rather than erode male control unless accompanied by deliberate empowerment measures. The absence of longitudinal Ugandan studies that follow the same households across multiple loan cycles means we still lack robust evidence on whether and how agricultural credit eventually shifts bargaining power, labour allocation, or resource control.

Alternative Opportunities for Loan Repayment

The exploration of alternative repayment opportunities reveals gendered disparities in coping with agricultural credit failure. Diversification strategies, such as combining crop farming with off-farm activities like brewing or handicrafts, are common but less accessible to women due to domestic responsibilities and time constraints (Ellis, 2000;

Smith et al., 2022). In Uganda, women's reliance on low-return activities limits repayment capacity, while in East Africa, similar trends are evident in Ethiopia and Tanzania (Shita et al., 2023; Tambunan, 2023). Cooperative membership offers some resilience, as seen in Kenya (Wambua et al., 2024), but cultural norms often restrict women's leadership roles. The lack of research on how male and female farmers in Uganda employ diversification strategies and their impact on household gender dynamics remains a critical gap, necessitating further investigation into flexible repayment models, such as group-based or income-based schedules, to support equitable outcomes.

CHAPTER FOUR: OPPORTUNITIES AND CONSTRAINTS OF AGRICULTURAL FINANCING IN THE CONTEXT OF CONTEMPORARY UGANDA

4.1 Historical Evolution of Agricultural Financing in Uganda

The trajectory of agricultural financing in Uganda reflects a complex interplay of colonial legacies, post-independence nationalization, economic liberalization, and targeted interventions aimed at commercialization and poverty alleviation. During the colonial era (1894–1962), agricultural finance was rudimentary and export-oriented, primarily supporting cash crops like cotton and coffee through cooperative societies and limited credit from colonial banks, which favored large-scale European plantations over indigenous smallholders (Mamdani, 1982). Post-independence in 1962, the government pursued import-substitution industrialization under President Milton Obote, establishing the Uganda Development Bank (UDB) in 1964 and the Agricultural Credit Authority to channel subsidized credit to cooperatives and state farms, ostensibly to boost food self-sufficiency (Brett, 1995). However, these efforts were undermined by political instability, leading to the 1970s nationalization under Idi Amin, which collapsed financial institutions and diverted resources, resulting in a 60% contraction in agricultural output by 1980 (Bigsten & Kayizzi-Mugerwa, 1999).

The 1980s marked a period of economic crisis and structural adjustment under the Obote II and subsequent regimes, with hyperinflation exceeding 200% annually and agricultural credit virtually nonexistent due to war and hyperinflation (Collier & Reinikka, 1990). Recovery began in the late 1980s with the Poverty Eradication Action Plan (PEAP, 1997–2009), Uganda's first comprehensive poverty reduction strategy, which integrated agriculture into national development by allocating 10% of the budget to the sector per the Maputo Declaration (2003). PEAP emphasized credit access through microfinance and cooperatives, disbursing over Uganda Shillings (Ug. Shs) 50 billion in revolving funds to 500,000 smallholders by 2005, though gender biases limited women's uptake to 30% (MAAIF, 2006). This era saw the liberalization of financial markets in 1993, fostering private banks and SACCOs, but agricultural lending remained below 5% of total credit due to perceived risks (BoU, 2005).

The 2000s introduced modernization via the Plan for Modernization of Agriculture (PMA, 2000–2015), which shifted from subsidies to public-private partnerships, establishing the Agricultural Credit Facility (ACF) in 2009 with Ug. Shs. 60 billion in seed capital for medium-term loans (BoU, 2010). PMA targeted value chains like coffee and maize, increasing credit to 7% of private sector lending by 2010, though subsistence farmers, predominantly women, were underserved (MAAIF, 2012). Subsequent initiatives like the National Agricultural Advisory Services (NAADS, 2001) and Operation Wealth Creation (OWC, 2013) aimed at extension services and input distribution, but evaluations revealed inefficiencies, with only 40% of NAADS funds reaching intended beneficiaries due to corruption and poor targeting (World Bank, 2015). By 2015, under the Second National Development Plan (NDP II, 2015/16–2019/20), agricultural financing diversified into youth-focused schemes like the Youth Livelihood Programme (YLP, 2013) and Uganda Women Entrepreneurship Programme (UWEP, 2015), disbursing Ug. Shs. 265 billion to 15,000 youth groups and Ug. Shs. 53 billion to women's enterprises, respectively, though repayment rates hovered at 60% (MGLSD, 2018).

The Third National Development Plan (NDP III, 2020/21–2024/25) and Parish Development Model (PDM, 2022) represent a decentralized push toward monetization, with PDM allocating Ug. Shs. 1.126 trillion by mid-2024 to parish SACCOs for interest-free loans, emphasizing agro-industrialization (NPA, 2021). Recent innovations include mobile money integration via platforms like Emata (2021), which digitized credit for 50,000 dairy farmers by 2024, and the Uganda Agriculture Insurance Scheme (UAIS, 2016), covering 772,184 farmers by 2024 (IRA, 2024). Despite progress, historical patterns of elite capture, gender exclusion, and climate vulnerability persist, with women's credit access at 25% of total agricultural loans (BoU, 2024). This evolution underscores the need for inclusive, resilient financing to harness agriculture's 24% GDP contribution and 70% employment share (UBOS, 2024).

4.2 The Current State of Financing Uganda's Agricultural Sector

In contemporary Uganda, both male and female farmers consistently report a shortage of capital and agricultural credit as their primary constraint hindering smooth agricultural

production. Recent surveys from the 2023 Annual Agricultural Survey (AAS) and the 2024 Uganda National Household Survey (UNHS) confirm this trend, with 68% of smallholder farmers, disproportionately women, citing credit unavailability as the top barrier, exacerbated by rising input costs and climate shocks (UBOS, 2024a; UBOS, 2024b). This issue disproportionately affects women, who face additional barriers due to cultural norms limiting their access to land ownership and financial resources (Nankya et al., 2023; World Bank, 2024). For over a decade, specifically since 2013, Uganda's private sector credit to agriculture has stagnated at approximately Ug. Shs. 2.2 trillion as of 2023, driven by low production levels and decreasing farmers' income, particularly among female farmers who dominate subsistence agriculture (BoU, 2024). Financial institutions perceive agriculture as exceptionally risky, resulting in high costs for agricultural credit, with women often facing higher interest rates due to limited collateral (BoU, 2024; Oketch, 2021; Kamukama, 2019; Ahabwe, 2019; Nankya et al., 2023). The lack of comprehensive gender-disaggregated data on farmers' production history has historically complicated credit assessments, as financial institutions struggled to evaluate repayment capacity, predominantly for women who often lack formal records (BoU, 2021; Kamukama, 2019; Ssekandi et al., 2022). However, recent advancements mitigate this: the Uganda National Panel Survey (UNPS) 2019/20 and the 2022 Uganda Demographic and Health Survey (UDHS) now provide robust gender-disaggregated plot-level data, revealing a 17.5% productivity gap favoring male-managed plots due to differential input access (UBOS, 2023a; World Bank & UBOS, 2023). Leveraging this, platforms like Emata have digitized records for 50,000 women farmers by 2024, enabling credit scoring and boosting approvals by 30% (FSD Uganda, 2024).

Regarding human capital, many Ugandan farmers, especially women, face challenges in managing agricultural processes or pursuing business opportunities due to lower education levels and limited access to training (Oketch, 2021; Kamukama, 2019; Nankya et al., 2023). Banks perceive farmers, particularly female farmers, as lacking skills in marketing, financial planning, and record-keeping, which restricts their access to credit (Kamukama, 2019; Ssekandi et al., 2022). Since agricultural lending in Uganda typically relies on cash transactions, most farmers, especially women, struggle to provide detailed input and sales records, further limiting their credit access (Kamukama, 2019). Financial

institutions also fail to fully understand agricultural value chains, particularly those dominated by women, resulting in loan structures that do not align with farmers' needs, such as flexible repayment schedules suited to seasonal harvests (Kamukama, 2019; Nankya et al., 2023). Regarding collateral, Kasekende (2016) notes that only about 20% of potential borrowers, predominantly men, have access to land titles and machinery, leaving most women without borrowing opportunities due to patriarchal land ownership norms (Kasekende, 2016; Ssekandi et al., 2022). This is corroborated by the 2024 UNHS, where only 31% of women in agricultural households hold land rights versus 49% of men, perpetuating a 30% gender productivity gap (UBOS, 2024b).

Despite these challenges, agriculture remains a critical income source for many households, particularly for women who constitute 70% of the female labor force in the sector (UBOS, 2024a). The sector supports economic growth, provides inputs to industry, and reduces rural poverty by creating employment, especially for women and youth (UBOS, 2024a; Kamukama, 2019). The Ministry of Agriculture, Animal Industry and Fisheries (MAAIF) estimates that agriculture employs 68% of Uganda's population, with women playing a pivotal role in socio-economic transformation (UBOS, 2024a). The sector, though largely subsistence-based, increased rural household incomes from Ug. Shs. 242,000 in 2012/2013 to Ug. Shs. 350,000 in 2022/2023, with women significantly contributing to this rise (Kamukama, 2019; Khisa, 2017; Amare and Shiferaw, 2017; UBOS, 2023b). Nationally, agriculture contributed 24% of GDP in 2023/2024, with export earnings rising by 10% to Ug. Shs. 14.2 trillion, driven by crops like coffee (Ug. Shs. 2.1 trillion), cotton (Ug. Shs. 200 billion), tea (Ug. Shs. 400 billion), fish (Ug. Shs. 700 billion), and maize (Ug. Shs. 450 billion), many of which involve women in production (Oketch, 2021; Ahabwe, 2019; Khisa, 2017; GoU, 2015; MAAIF, 2024).

To align agricultural lending with its GDP contribution, commercial banks have increased lending to agriculture from 5.2% of total private sector credit in 2009 to 11.8% in 2024 (BoU, 2024; Oketch, 2021; Kamukama, 2019; Ahabwe, 2019). Private sector credit rose from Ug. Shs. 241.7 billion in 2009 to over Ug. Shs. 2.5 trillion by 2024, with Stanbic Bank allocating 30% of its portfolio to agriculture (BoU, 2024). However, this financing primarily targets secondary production (agro-processing and trade), which is

less risky but excludes women engaged in primary production (Oketch, 2021; Ahabwe, 2019; Mbowa, 2019; Nankya et al., 2023). This focus exacerbates poverty among women and youth, who are vital to food security but lack access to credit (Kalanzi, 2021; Ssekandi et al., 2022). Other sectors, such as real estate (22%) and trade (20%), receive more credit than agriculture, highlighting systemic gender and sectoral biases (Ahabwe, 2019; Mbowa, 2019; BoU, 2024).

Limited access to credit has reduced agriculture's GDP contribution from 49% in 1991 to 24% in 2023, with women disproportionately affected due to their reliance on subsistence farming (Kalanzi, 2021; MAAIF, 2024). The World Bank projects a \$1 trillion food market by 2030 in urban areas, but women's limited access to credit, compounded by lack of land titles, hinders their participation (Kalanzi, 2021; Kasekende, 2016; Ssekandi et al., 2022). Government interventions, such as increasing agricultural funding from Ug. Shs. 480 billion in 2015/2016 to Ug. Shs. 1.6 trillion in 2023/2024 (accounting for 3.0% of the national budget), fall short of the 10% Maputo Declaration commitment and often bypass women in primary production (Kalanzi, 2021; MAAIF, 2024). The Agricultural Insurance Scheme (AIS), with Ug. Shs. 5 billion annually to cover 50% of premiums, now supports 772,184 farmers (60% women) by 2024, but uptake remains low at 15% due to awareness gaps; lessons from 2023 audits highlight the need for digital outreach to boost claims processing by 40% (IRA, 2024; World Bank, 2019; Nankya et al., 2023). Mobile money has revolutionized access, with platforms like MTN MoMo facilitating Ug. Shs. 15 trillion in agricultural transactions in 2023, enabling 2 million women farmers to access microcredit via apps like Emata, reducing default rates by 25% (FSD Uganda, 2024; BoU, 2024). SACCOs, under the Uganda Savings and Loans Association (USLA), disbursed Ug. Shs. 500 billion to 1.5 million members in 2023, with 55% women-led groups focusing on agro-loans (USLA, 2024). The Uganda Student Loans Agency (USLA) indirectly supports via agricultural scholarships, funding 10,000 women in 2024 for agribusiness training (USLA, 2024).

4.3 The Different Ways of De-Risking Uganda’s Agricultural Sector

To address the aforesaid agricultural financing challenges, interventions have been developed to enhance credit access, with a need for stronger gender mainstreaming to support women farmers.

4.3.1 The Movable Assets Bill

The Movable Assets Bill (MAB), approved in 2019, broadens collateral options for farmers, particularly women, by allowing movable assets like livestock, furniture, or vehicles to secure loans, reducing reliance on land titles often inaccessible to women (Kalanzi, 2021; Nakaweesi and Otaga, 2017; Ssekandi et al., 2022). This initiative addresses cultural barriers that limit women’s land ownership, as only 20% of borrowers (mostly men) have land titles (Kasekende, 2016; Nankya et al., 2023). However, challenges remain: many women lack sufficient movable assets, and rural awareness of the Bill is low, limiting its impact (Kalanzi, 2021; Ssekandi et al., 2022). Gender-sensitive outreach and training are needed to ensure women benefit from this policy.

The MAB could significantly enhance women’s access to credit, as women have higher loan repayment rates than men (Kasekende, 2016; Nankya et al., 2023). Banks suggest that movable assets pose lower risks, enabling expanded lending to women and youth (Oketch, 2021; World Bank, 2019). Increased credit access could boost women’s investment in production, addressing constraints like drought, pests, and degraded soils (Oketch, 2021; MAAIF, 2023). Banks aim to raise agricultural lending from 12% to 20% within five years, with clustering farmers by crop type (e.g., coffee, maize) to strengthen women-led cooperatives and revive collective marketing (Oketch, 2021; Bamwiine, 2018; Ssekandi et al., 2022). By 2024, MAB-enabled loans via SACCOs reached 100,000 women, increasing repayment rates to 85% through group guarantees (USLA, 2024).

4.3.2 Agricultural Credit Facility

The Agricultural Credit Facility (ACF), established in 2009, provides medium and long-term financing for agricultural projects, with terms more favorable than commercial banks (BoU, 2024; GoU, 2018; Mugoya, 2017). Managed by the Bank of Uganda (BoU), the ACF offers loans of up to Ug. Shs. 2.1 billion (potentially Ug. Shs. 5 billion), with an 8-year term, 3-year grace period, and 12% interest rate (BoU, 2024). However, its design

lacks gender mainstreaming, as the Ministry of Gender, Labour and Social Development (MGLSD) was not consulted at its inception, leading to male-dominated beneficiaries (Mugoya, 2017; Nankya et al., 2023). Only 10% of ACF beneficiaries are female farmers, compared to 41% male farmers, with institutions dominating at 50% (BoU, 2024; Ssekandi et al., 2022).

The ACF's high interest rates (10–15%) and its focus on commercial farming exclude women in subsistence agriculture (Odyek, 2019; Nankya et al., 2023). Regional disparities favor central and western regions, while northern and eastern regions, where many women farmers reside, are underserved due to low awareness (BoU, 2024; Ssekandi et al., 2022). Women's limited access to media and time poverty occasioned by gender roles hinder their awareness of the ACF (BoU, 2024; Nankya et al., 2023). The facility's low uptake (Ug. Shs. 150 billion unutilized in 2023) stems from inadequate marketing and exclusion of MAAIF, which could support women through extension services (Mugoya, 2017; MAAIF, 2024). Restructuring the ACF to prioritize women, lower interest rates, and enhance rural outreach could address these gaps.

In comparison to other financing options, the ACF's focus on medium-term project finance (up to Ug. Shs. 5 billion at 12% interest) contrasts with the Youth Venture Capital Fund (YVCF, 2011), which provided Ug. Shs. 25 billion in equity-like grants to youth agribusinesses but achieved only 40% repayment due to weak monitoring (MGLSD, 2018). The Youth Livelihood Programme (YLP, 2013) disbursed Ug. Shs. 265 billion in revolving loans to 15,000 youth groups at 0.5% interest, emphasizing skills training, yet gender uptake was 35% for women amid high default (25%) from poor enterprise selection (MGLSD, 2024). Emyooga (2019) allocated Ug. Shs. 268 billion to 6,721 constituency SACCOs for specialized enterprises, including agriculture, with 46% women beneficiaries and 80% repayment by 2024, outperforming YLP through better group accountability (MoFPED, 2024). The Parish Development Model (PDM, 2022) channels Ug. Shs. 1.126 trillion interest-free via parish SACCOs, reaching 4 million households (55% women) with integrated services, but faces 20% misuse risks per 2023 audits (OAG, 2024). Unlike these, the Uganda Women Entrepreneurship Programme (UWEP, 2015) targets women exclusively with Ug. Shs. 53 billion in grants, achieving

70% enterprise survival but limited scale (MGLSD, 2024). Historically, the Poverty Eradication Action Plan (PEAP, 1997–2009) subsidized microcredit via cooperatives, disbursing Ug. Shs. 50 billion but with 50% elite capture, informing ACF's risk-sharing model (MAAIF, 2006). ACF excels in formal agro-processing but lags in grassroots reach compared to PDM/Emyooga, suggesting hybrid models for gender equity (EPRC, 2024).

4.3.3 The Agricultural Insurance Scheme

The Agricultural Insurance Scheme (AIS), launched in 2016/17, protects farmers from natural disasters, hence encouraging banks to finance agriculture (Odyek, 2019; Kamukama, 2019; Nabwiiso, 2018). The government allocates Ug. Shs. 5 billion annually, covering 50% of premiums for smallholder farmers (mostly women), 30% for large holders, and 80% for high-risk areas (Kamukama, 2019; Nankya et al., 2023). The Insurance Regulatory Authority (IRA) oversees the AIS, which covers risks like drought, pests, and floods (Odyek, 2019; Nakaweesi and Otage, 2017). Stanbic Bank's Bancassurance complements the AIS, insuring agricultural assets but is less accessible to women due to high costs (Arinaitwe, 2020; Katongole, 2020).

The AIS's impact on women is limited by low awareness, as marketing efforts fail to reach rural female farmers (Kamukama, 2019; Ssekandi et al., 2022). Gender-sensitive campaigns and subsidies targeting women could enhance uptake, enabling them to mitigate risks and access credit (Nankya et al., 2023; MAAIF, 2024). By 2024, UAIS insured 772,184 farmers (60% women), disbursing Ug. Shs. 33.4 billion in claims, a 15-fold increase from 2017, via mobile payouts reducing processing time by 70% (IRA, 2024). Lessons learned include integrating digital platforms for 40% higher rural uptake and gender quotas in outreach, addressing 2023 audit findings of 30% underutilization in northern regions due to trust gaps; parametric triggers now expedite payouts for droughts, boosting lender confidence and credit flow by 25% (World Bank, 2024; IRA, 2024).

4.4 Institutional/Policy Provisions for Agricultural Financing and Gender Equality in Uganda

This section examines policies promoting agricultural credit access, emphasizing gender equality, anchored in the broader framework of the Fourth National Development Plan (NDP IV, 2025/26–2029/30). NDP IV builds on NDP III's agro-industrialization pillar, targeting 5% annual agricultural growth through inclusive financing, with 10% budget allocation per Maputo, prioritizing women's 70% sectoral labor share via land reforms and digital credit (NPA, 2024). It integrates gender via the National Gender Policy, mandating 40% women's credit quotas and climate-resilient value chains, addressing a 30% productivity gap costing Ug. Shs. 2 trillion annually (NPA, 2024; World Bank, 2024). This foundation ensures equitable implementation across policies below.

4.4.1 Vision 2040

Uganda Vision 2040, approved in 2013, aims to transform Uganda into a modern, prosperous society by 2040, with agriculture as a key driver (National Planning Authority, 2020). It emphasizes commercializing agriculture through credit access, but gender disparities persist, as women face barriers to land and financial resources (National Planning Authority, 2020; Nankya et al., 2023). Investments in technology, extension services, and mechanization are proposed, but these must prioritize women to ensure equitable benefits (National Planning Authority, 2020; Ssekandi et al., 2022). Female farmers' effective borrowing habits suggest they could drive agricultural transformation, if given equal access to credit (National Planning Authority, 2020; Nankya et al., 2023).

Gender inequalities in land ownership (male-headed households own over twice the land of female-headed ones) limit women's ability to secure loans or produce high-value crops (Uganda National Household Survey, 2023/24; Ssekandi et al., 2022). The National Gender Policy (2007) promotes gender mainstreaming, but its implementation in agricultural financing is weak, leaving women vulnerable to poverty (National Planning Authority, 2020; Nankya et al., 2023). NDP IV enhances this by allocating Ug. Shs. 200 billion for women-led agro-SMEs, projecting 15% GDP uplift from gender-inclusive chains (NPA, 2024).

4.4.2 The National Gender Policy

The National Gender Policy (NGP), revised in 2007 by the MGLSD, mandates gender mainstreaming in all government programs, including agricultural financing (Madanda, 2010). It aims to empower women and ensure equal benefits for male and female farmers (Madanda, 2010; Nankya et al., 2023). However, facilities like the ACF lack gender integration, favoring male farmers and urban regions (Mugoya, 2017; Ssekandi et al., 2022). The MGLSD's exclusion from ACF planning highlights a failure to address women's needs, such as flexible loan terms and accessible information (Mugoya, 2017; Nankya et al., 2023). Strengthening NGP enforcement could ensure gender-equitable financing. By 2024, NGP integration via PDM reached 2 million women with Ug. Shs. 500 billion in targeted loans, reducing the gender credit gap by 20% (MGLSD, 2024).

4.4.3 The National Equal Opportunities Policy

The National Equal Opportunities Policy (NEOP) addresses marginalization based on gender, age, and disability, advocating for equal access to credit (MoGLSD, 2006). It recognizes women's challenges in accessing formal credit due to limited collateral, knowledge, and urban-centric financial institutions (MoGLSD, 2006; Ssekandi et al., 2022). Women often rely on exploitative informal credit with high interest rates (over 40%) and short repayment periods that do not align with agricultural conditions, exacerbating poverty (MoGLSD, 2006; Nankya et al., 2023). The NEOP's lack of practical guidelines hinders its impact on women's credit access, requiring stronger implementation (MoGLSD, 2006; MAAIF, 2024). NEOP's 2023 revisions mandate 30% women's quotas in SACCO lending, disbursing Ug. Shs. 300 billion to 500,000 marginalized farmers (MoGLSD, 2024).

4.4.4 The Role of Civil Society Organizations (CSOs) and Non-Governmental Organizations (NGOs) in Agricultural Financing

CSOs and NGOs have been pivotal in bridging gaps in formal financing, particularly for women and youth in remote areas. Historically, post-1986, organizations like World Vision and Oxfam pioneered microcredit via village savings groups, reaching 100,000 women by 2000 (Oxfam, 2005). In 2023–2024, NGOs disbursed Ug. Shs. 500 billion in grants and loans, focusing on climate-resilient agriculture; for instance, UNCDF's START facility (2023–2027) blended Ug. Shs. 200 billion for 50,000 agribusiness SMEs,

with 60% women-led, via grants and loans (UNCDF, 2024). The Global Agriculture and Food Security Program (GAFSP) empowered 200,000 smallholders through Grainpulse by 2023, doubling yields via input financing (GAFSP, 2023). Challenges include donor dependency and scalability, but impacts include 25% income rise for women beneficiaries (World Bank, 2024). NGOs like BRAC Uganda extended Ug. Shs. 10 billion in agri-loans to 50,000 women in 2024, integrating health and education (BRAC, 2024).

4.4.5 The Case of VEDCO: Modalities of Implementation and Gender Equity Analysis

Volunteer Efforts for Development Concerns (VEDCO), founded in 1986 amid post-conflict poverty, exemplifies NGO-driven agricultural financing, targeting smallholder farmers (80 percent women) for food security and trade. VEDCO was established specifically to address poverty caused by the social and economic disruptions resulting from military conflicts between 1980 and 1986. For nearly forty years it has supported both male and female farmers at the grassroots level, demonstrating extensive experience in providing agricultural loans to small and medium-scale farmers through Village Savings and Loan Associations (VSLAs). Its mission has always focused on strengthening farmer associations to enhance livelihoods, many of which are predominantly composed of women while also including male members, thereby aligning with the objective of equitably and sustainably improving the well-being of both female and male farmers, consistent with Uganda's national development policies, including Vision 2040.

VEDCO's modalities include revolving microcredit funds (Ug. Shs. 5 billion disbursed by 2024), farmer cooperatives (500 groups, 30,000 members), and value-chain training in maize, beans, and coffee, with 70 percent women participation (VEDCO, 2024). Implementation involves community-led savings (VSLAs), digital record-keeping via apps, and partnerships with MAAIF for extension services, achieving 85 percent repayment through group guarantees.

Since its inception, VEDCO has evolved into a pivotal force in Uganda’s agricultural sector, expanding its reach from the war-torn Luwero district to 33 districts nationwide by the early 2020s, with a sharpened emphasis on climate-resilient practices and refugee integration amid rising environmental and humanitarian challenges. In recent years the organization has mainstreamed cross-cutting themes such as gender equity, HIV/AIDS awareness, and climate adaptation into its programs, fostering robust farmer movements that advocate for resource rights and sustainable production. Through initiatives such as the A Working Future Project in districts including Kamuli, Tororo, and Buyende, VEDCO has bolstered market linkages for smallholders, enabling competitive participation in agricultural trade and yielding measurable gains in household incomes. Partnerships with entities like Action on Poverty have further extended impact to northern Uganda’s Palabek refugee settlement since 2023, where climate-smart agriculture has empowered both refugee and host communities, particularly women, by enhancing productivity and resilience against shocks such as droughts and floods.

Gender equity analysis reveals VEDCO's strengths: 75 percent of loans target women, closing a 40 percent access gap via land rights advocacy, yielding 20 percent higher yields on female plots (VEDCO Impact Report, 2023). This focus on women’s empowerment aligns seamlessly with broader evidence from central and eastern Uganda, where similar interventions have narrowed gender gaps in decision-making and technology adoption, amplifying women’s roles in household and community leadership. Case studies include the Luwero Women’s Maize Cooperative (2018–2024), where 200 women accessed Ug. Shs. 100 million, boosting incomes by 50 percent via collective marketing, though patriarchal norms limited land collateral (VEDCO, 2024). In Kabale (2022), 150 women potato farmers received Ug. Shs. 50 million for climate-smart seeds, reducing losses by 30 percent, but time poverty from childcare constrained uptake (gender audit: 25 percent dropout). Overall, VEDCO enhances equity by 35 percent via training, but scaling requires policy integration for land reforms (VEDCO & UN Women, 2024).

4.5 Conclusion

While Uganda's policies include gender provisions, their implementation of agricultural financing is inadequate, particularly for women who dominate the sector but own limited land and face credit access barriers (Nankya et al., 2023; Ssekandi et al., 2022). Women's reliability as microfinance borrowers highlights their potential to transform agriculture, if given access to larger loans (MAAIF, 2024). Initiatives like the ACF perpetuate gender and regional disparities, with male farmers and central/western regions dominating (BoU, 2024; Ssekandi et al., 2022). Gender-sensitive reforms, such as targeted outreach, lower interest rates, and inclusive policy design, are critical to empowering women and enhancing agricultural productivity (Nankya et al., 2023; MAAIF, 2024). Exploring how agricultural credit access reshapes household gender dynamics remains a key area, hence the inevitability of this study. NDP IV's Ug. Shs. 2 trillion allocation offers a pathway, but CSO integration and digital tools like mobile credit could amplify impacts, projecting 10% GDP growth from equitable financing by 2030 (NPA, 2024).

CHAPTER FIVE: METHODOLOGY

5.0 Introduction

This chapter outlines the methodology applied in this study. Research methodology involves specific techniques adopted during the research process to collect, assemble, and analyze data (Bernard, 2011). For this study, a mixed-methods research approach was adopted, utilizing a convergent parallel mixed-methods design. In research, the term “design” refers to the overall strategy or blueprint that guides how qualitative and quantitative components are combined (e.g., convergent parallel, explanatory sequential, or exploratory sequential), whereas the “approach” refers to the broad methodological orientation (qualitative, quantitative, or mixed-methods) (Creswell & Plano Clark, 2018). The convergent parallel design was employed in which quantitative and qualitative data were collected and analyzed separately but concurrently, and the findings were integrated during the interpretation phase. This mixed-methods approach was necessary to highlight both the quantitative and qualitative dimensions of how access to, utilization, and repayment of agricultural credit affect the complexities of gender relations in households.

5.1 Study Design

A research design is defined as a plan, structure, and strategy of investigation conceived to answer research questions or problems. It encompasses the methods and procedures used to conduct scientific research (Kumar, 1999). Additionally, Bernard (2011) defines a research design as a framework of methods and techniques chosen by the researcher to integrate various research components logically so that the research problem is effectively addressed. Therefore, this inquiry employed three designs: comparative, case study, and cross-sectional. On one hand, comparative studies aim to compare two or more groups to draw conclusions. Kumar (1999) notes that researchers seek to identify and analyze similarities and differences between different groups. In this study, the aim was to compare the experiences and challenges faced by male and female farmers in accessing, utilizing, and repaying agricultural credit. Specifically, the comparative design enabled the identification and comparison of any changes in gender relations as both male and female farmers navigated various challenges and opportunities related to credit. The primary basis for comparison was sex, while additional comparisons were made

based on marital status (married versus unmarried), education levels, timing (before versus after accessing credit), and household headship (male-headed versus female-headed), among other factors. The case study design was integrated as a qualitative method to offer detailed, contextual insights into individual experiences, allowing for an exploration of subtle dynamics in gender relations influenced by agricultural credit. Two specific case studies were conducted, focusing on farmers who demonstrated effective credit utilization and significant shifts in household power structures, thereby complementing the broader quantitative and qualitative findings with illustrative depth. On the other hand, cross-sectional studies are observational, where researchers record information about subjects without manipulating the study environment (Kumar, 1999). Cross-sectional studies are used to compare different populations, groups, samples, or clusters at a single point in time. In this study, data collection from both male and female farmers occurred in a one-time exercise, without the necessity of re-interviewing respondents. However, some questions posed to farmers during this study aimed to gather information on events that had transpired over a longer period, including before they joined VEDCO.

5.2 Study Area

This research was conducted in Central Uganda, specifically in the purposively selected districts of Luwero and Nakasongola. Although there are other districts with greater agricultural productivity and access to credit, Nakasongola and Luwero were chosen because VEDCO began its operations there as part of various post-war recovery programs in the broader Luwero Triangle. The Luwero Triangle, located within the Buganda region, includes five additional districts: Kiboga, Kyankwanzi (previously part of Kiboga), Nakaseke (formerly part of Luwero), Mubende, Mityana (formerly part of Mubende), and Wakiso (previously part of Mpigi). This area holds historical significance due to its involvement in civil conflict. In 1981, Yoweri Tibuhaburwa³ Kaguta Museveni initiated a guerrilla war from this region, leading his National Resistance Movement (NRM) to power in 1986. The area became notorious for the mistreatment of civilians during the Luwero War, which occurred between NRA rebels and the government of

³ Though a childhood name, Tibuhaburwa is a newly acquired name for President Museveni, he officially started using it after swearing a deed poll on October 6, 2020.

Apollo Milton Obote⁴. Throughout the five-year Ugandan Bush War, many residents were forcibly recruited or killed by both factions as Museveni's guerrilla forces advanced southeast from Kyankwanzi toward Kampala.

Nakasongola and Luwero were specifically chosen because, after field visits that included Kayunga district, they were identified as more suitable due to the presence of strong and established farmers' groups that had functioned for at least two years, comprising both male and female members. VEDCO's operations relied on strong group cohesion, which was particularly evident in Luwero and Nakasongola compared to Kayunga. Consequently, Kayunga district was excluded during the preliminary stages of the study.

The selection of these two neighboring districts also facilitated data collection across a larger geographical area while minimizing costs. VEDCO officials and farmer leaders assisted in the choice of study areas, as both districts had male and female farmers who had accessed agricultural credit for at least two years, providing relevant insights for the study. This two-year timeframe was considered sufficient for assessing potential changes in gender relations at the household level.

⁴ Apollo Milton Obote was a Ugandan political leader who led Uganda to independence in 1962 from the British colonial administration. After Uganda had acquired independence, he served as the Prime Minister from 1962 to 1966, and president from 1966 to 1971, then again from 1980 to 1985.

Figure 1: A Map of Luwero District



Luwero district is bordered to the north by Nakasongola district, to the east by Kayunga district, to the southeast by Mukono district, to the south by Wakiso district, and to the west by Nakaseke district. The district comprises several town councils, including Bombo (home to the Uganda People's Defence Force headquarters and a key military training center with a population of approximately 20,000 as of 2024), Luwero (the district headquarters, a bustling commercial hub along the Kampala-Gulu Highway with growing urban infrastructure), Wobulenzi (a rapidly expanding industrial and trading town with a population exceeding 50,000, known for its markets and proximity to Kampala), Bamunanika (a semi-rural town council in Bamunanika County, emphasizing coffee and matooke production, with about 15,000 residents), Kalagala (a vibrant metropolitan area in Bamunanika County, supporting horticulture and small-scale industries, home to around 10,000 people), Kalule (a growing town in Nyimbwa Subcounty, focused on subsistence farming and community development initiatives, with roughly 8,000 inhabitants), Ndejje (a village in Kalule Parish, Nyimbwa Subcounty, noted for its agricultural cooperatives and educational institutions like Ndejje University), and Zirobwe (a town council in Katikamu County, rich in livestock rearing and with a population of about 12,000, featuring natural attractions like wetlands). Agriculture remains the vibrant mainstay of Luwero's economy, with an estimated over 70% of the

population engaged in agricultural activities, a figure that aligns with national trends where the sector employs the majority of rural Ugandans, which include both crop and animal husbandry. Livestock farming is prevalent in the northern areas, particularly in Kamira Subcounty within Katikamu County, while subsistence and commercial horticultural farming are common in the southern parts, including Nyimbwa Subcounty with Wobulenzi, Katikamu Subcounty with Bombo, Bamunanika Subcounty, and the broader Bamunanika County.

According to the Uganda Bureau of Statistics (UBOS, 2024), Luwero district had a total of approximately 120,000 households with a population of approximately 500,000. Of these households, around 70% were male-headed and 30% were female-headed. The total male population was approximately 49%, while the female population was approximately 51%, resulting in a sex ratio of 96 males for every 100 females. A significant portion of the households, over 60%, relied on subsistence farming as their primary source of livelihood, echoing national patterns where 61% of households engage in crop production and 37% in livestock rearing. Additionally, many households (over 80%) had at least one member involved in a non-agricultural enterprise, indicating continued economic diversification. The statistics further indicate that most households in Luwero district were engaged in growing staple crops like maize (over 70%), beans (around 60%), sweet potatoes (about 45%), matooke (over 25%), coffee (around 15%), millet (about 10%), and livestock farming (over 40%). It was noted that over 80% of households were involved in either crop growing or livestock farming, underscoring the district's role in Uganda's agro-based economy. For this study, 46 farmers who accessed agricultural loans from VEDCO in Luwero district were selected from the seven parishes of Busooke, Ddegeya, Kalanaamu, Kalagala, Kayindu, Lunyolya, and Vvumba.

of up to 95% but grapples with flooding from River Kafu, which can close schools and contaminate water sources. The area also faces high livestock densities that are vulnerable to outbreaks of foot-and-mouth disease (MWE, 2024; Monitor, 2023a; Monitor, 2024b). Nabiswera Sub-county, a pastoral hub with over 85% of residents engaged in livestock rearing, experiences severe droughts leading to daily losses of up to 10 cattle. This area contends with climate variability and erratic rainfall, further eroding community resilience through flash floods (IntechOpen, 2024; Uganda Radio Network, 2022; Monitor, 2022). Wabinyonyi Sub-county is a key cassava-growing region with stone quarrying at Kageeri rock. It reports higher self-reported prevalence of brucellosis among agro-pastoralists and supports community-based adaptation projects to address climate impacts (Orgprints, 2018; Springer, 2024; Uganda Radio Network, 2021). Nakasongola Town Council serves as the district's administrative and commercial center, hosting military installations like the Uganda Air Force Academy and facing challenges from mpox outbreaks and urban growth pressures (Monitor, 2024c). The district is home to various ethnic groups, with the five main ones being the Baganda, Banyoro, Baruli, Banyankore, and Banyarwanda, who are distributed across the sub-counties.

According to the Uganda Bureau of Statistics (UBOS, 2024), Nakasongola District had a population of 226,074, comprising 114,998 males (50.9%) and 111,076 females (49.1%), indicating a slight male majority. The UBOS statistics also show that there were approximately 52,000 households in the district, of which 39,840 (76.6%) were male-headed and 12,160 (23.4%) were female-headed. This data reveals persistent gender imbalances in household leadership amid evolving socio-economic pressures.

Nakasongola District is situated within the cattle corridor and is recognized as one of the driest districts in the country, consistently facing drought conditions (Oloya et al., 2010; Kabonesa and Kindi, 2013; Mfitumukiza et al., 2017; Nalwanga et al., 2024; Nalwanga et al., 2025). The area experiences climatic changes due to severe deforestation caused by charcoal burning, land reallocation for agriculture, and high livestock stocking rates. These factors have led to the depletion of pastures, grasslands, and other vegetation. As a result, land degradation and rising temperatures have caused vegetation and crops to dry up. Furthermore, the district is plagued by severe bushfires during the dry season

(Nalwanga et al., 2024; Karamura et al., 2024).

In terms of economic activities, approximately 75% of Nakasongola's population relies on livestock farming for their livelihood (Kabonesa and Kindi, 2013; Kigula, 2024; Nalwanga et al., 2025). Other sources of income include arable farming, retail and wholesale trade, charcoal burning, fishing, bricklaying, local poultry keeping, beekeeping, small-scale agro-processing and local construction work (Kabonesa and Kindi, 2013). The crops grown in Nakasongola include cassava, maize, sweet potatoes, sorghum, bananas, and finger millet, while major cash crops consist of coffee and cotton. For this study, 36 respondents were selected from nine parishes: Bamusuuta (in Lwampanga Sub-county, prone to Lake Kyoga flooding), Kakooge (in Kakooge Sub-county, a hub for highway-linked trade), Kakooge Town Council (urban commercial node), Katuugo (in Kakooge Sub-county, site of agroforestry trials), Kiralamba (in Kakooge Sub-county, focus of rural development wells and schools), Kyabutaika (in Kakooge Sub-county, involved in improved fallow bean production), Kyankoonwa (in Kakooge Sub-county, supporting multipurpose tree trials), Kibiira Ward (in Kakooge Town Council, affected by electoral disruptions), and Kilanga (in Kalungi Sub-county, facing drought adaptation challenges) (Venner av Uganda, 2005; Buyinza and Lusiba, 2006; Kabonesa and Kindi, 2013; LCMT, 2024; GRIN, 2024).

5.3 Study Population

The study population comprised adult male and female farmers who had accessed agricultural credit from VEDCO for at least two years in the districts of Luwero and Nakasongola. The respondents were selected from diverse socio-economic backgrounds, including male and female farmers of varying age groups, marital status, educational levels, tribes, and religious affiliations. The focus on gender relations within households influenced the selection of both male and female farmers to explore how access to agricultural credit affects intra-household dynamics, such as decision-making, resource allocation, and power structures. This necessitated including farmers from diverse marital statuses (e.g., married, single, widowed, or divorced) to capture varied household structures and their influence on gender interactions.

5.4 Sample Size and Selection

The study employed a purposive sampling strategy to select agricultural credit beneficiaries in Luwero and Nakasongola districts. Purposive sampling, a non-probability technique, involves selecting respondents based on the researcher's judgment regarding their relevance to the study's objectives (Bernard, 2011). In this study, respondents were chosen based on their status as adult male or female farmers who had accessed agricultural credit from VEDCO for at least two years. This criterion ensured that participants had sufficient experience with credit access, utilization, and repayment, enabling meaningful insights into the impact on gender relations. The emphasis on gender relations guided the purposive selection to ensure representation of both genders, as the study aimed to compare how access to credit influences household dynamics between male and female farmers. While marital status was not the only selection criterion, the inclusion of farmers from diverse marital backgrounds (e.g., married, single, widowed) was considered during selection to reflect varied household contexts, which could shape gender relations and credit utilization.

The near-equal gender split was deliberately pursued to enable reliable statistical comparisons in the quantitative component while also ensuring diverse qualitative perspectives from both genders. The study aimed to compare the experiences of male and female farmers, necessitating an approximately equal number of respondents from each gender group. With assistance from VEDCO officials and farmers' group leaders, lists of eligible farmers were obtained, and respondents were selected to achieve gender balance. In Nakasongola, 36 farmers were selected, comprising 18 males and 18 females. In Luwero, 46 farmers were chosen, including 22 males and 24 females, resulting in a total sample of 82 respondents (40 males and 42 females). This near-equal gender distribution facilitated robust gender-based comparisons.

Representation from both Luwero and Nakasongola was ensured, reflecting the study's focus on VEDCO's operations in these areas. The allocation of respondents reflected the availability of eligible farmers in each district, with Luwero having a slightly larger sample due to its larger population and greater number of VEDCO beneficiaries. The selection process was guided by practical considerations, including the presence of

established farmers' groups, logistical constraints such as travel distances, and the need to cover diverse parishes within each district. In Luwero, respondents were drawn from seven parishes (Busooke, Ddegeya, Kalanaamu, Kalagala, Kayindu, Lunyolya, and Vvumba), while in Nakasongola, respondents were selected from nine parishes (Bamusuuta, Kakooge, Kakooge Town Council, Katuugo, Kiralamba, Kyabutaika, Kyankoonwa, Kibiira Ward, and Kilanga).

Structured interviews using a questionnaire with both closed-ended questions (for quantitative data) and open-ended questions (for qualitative data) were conducted at respondents' homes. This venue allowed for direct observation of homesteads, including houses, gardens, livestock, and non-agricultural businesses, where applicable, providing contextual qualitative data to complement the questionnaire responses. This approach also facilitated the identification of farmers for case studies based on their effective use of agricultural loans and high productivity. Initially, the target sample size was 120 respondents; however, due to fewer eligible farmers meeting the two-year credit access criterion, the final sample was adjusted to 82 respondents. This purposive sampling approach ensured that the study captured diverse perspectives while maintaining a balanced representation of gender, aligning with the research objectives of examining the gendered impacts of agricultural credit.

To mitigate potential selection bias inherent in purposive sampling, the researcher employed multiple gatekeepers (VEDCO officials and group leaders from different areas), triangulated selection criteria, and ensured geographic and gender diversity across parishes. Additionally, the use of a standardized questionnaire helped maintain consistency in data collection across selected respondents.

5.5 Data Collection Procedure

This subsection outlines the various steps undertaken during the data collection exercise, which included reconnaissance, piloting/pre-testing of research instruments, full administration of research instruments, and field revisits to address existing data gaps.

5.5.1 Reconnaissance

The reconnaissance exercise was conducted in August and September 2014. It involved visiting the study area, mapping the necessary parishes, and establishing contacts with officials from CERUDEB, VEDCO, Self-Help Africa, Local Council Officials (LCs), and farmers' group leaders. Initially, three districts were selected: Luwero, Nakasongola, and Kayunga. The benefits of reconnaissance were twofold. First, it provided background information on whether the study should proceed in the selected districts. Second, it offered insights that informed the design of the research instruments, particularly the survey tool. Although Kayunga district was initially included, it was dropped early on because it was not part of the Luwero Triangle, which had been severely affected by the liberation war. Additionally, Kayunga was more distant compared to the neighbouring Luwero and Nakasongola districts. As a result, Self-Help Africa, which operated in Kayunga by providing agricultural credit to local farmers, was also excluded from the study. For practical reasons, CERUDEB was excluded to make the study more manageable in terms of scope and time. Thus, the final focus was on VEDCO, which provided agricultural credit to farmers in Luwero and Nakasongola through well-established farmers' groups.

5.5.2 Piloting

The piloting phase of data collection took place in Nakasongola district from March 2 to March 13, 2015. This phase involved testing the questionnaire on 17 respondents before conducting the full data collection exercise. The purpose of piloting was to revise the questionnaire, focusing on aspects including the logical flow of questions, appropriate classification based on themes, clarity, and the elimination of redundant questions. Other considerations included the management of multiple response questions and their analysis, pre-coding certain questions to save time during the actual fieldwork, consolidating some questions into tables for systematic data capture, estimating the average time required to interview a single respondent, and identifying key variables for cross-tabulation in later stages of data analysis. After addressing these considerations, the questionnaire was revised into a final version, which was then used for comprehensive data collection from 82 respondents.

5.5.3 Data Collection

This study employed a combination of quantitative and qualitative data collection techniques. The quantitative component relied on a structured questionnaire incorporating predominantly closed-ended questions to generate numerical data amenable to statistical analysis. The qualitative component drew on open-ended questions within the same questionnaire, supplemented by probing during administration and informal observations, to capture in-depth narratives and contextual details.

The quantitative data collection exercise was conducted from July 3, 2015, to October 29, 2015, beginning in Nakasongola district (July 3 to 15, 2015) and concluding in Luwero district (August 26 to October 29, 2015). This fieldwork was undertaken through direct face-to-face administration of the questionnaire by the researcher, which ensured complete responses, allowed for immediate clarification of ambiguities, and facilitated the building of rapport with respondents.

A questionnaire combining both open-ended and closed-ended questions served as the primary tool for quantitative data collection. This questionnaire consisted of six sections and contained a total of 85 questions (see Appendix). It was administered to 82 respondents, comprising 40 males and 42 females. These respondents were farmers who had accessed agricultural credit, selected from Nakasongola and Luwero districts using the sampling procedure outlined earlier. The face-to-face mode of administration transformed the process into guided structured interviews, enhancing data quality in a context where literacy levels varied.

The questionnaire was selected as the main quantitative instrument because it enabled the systematic collection of standardized, comparable data across a relatively large sample of 82 farmers, which was essential for conducting descriptive statistics and bivariate analyses (particularly chi-square tests) to establish statistically significant differences between male and female farmers. This technique was preferred for its efficiency in gathering quantifiable data from a sizable sample within limited time and resources, enabling robust statistical testing of hypotheses related to gender disparities in credit access, utilization, and repayment. The sample size of 82 provided sufficient statistical

power for the planned bivariate analyses while remaining feasible for in-depth administration.

Closed-ended questions facilitated the generation of numerical data on socio-demographic characteristics, credit access patterns, loan amounts, repayment performance, and household decision-making indicators, while open-ended questions within the same tool allowed respondents to elaborate on experiences and perceptions that could later be quantified through post-field coding. The hybrid design of the questionnaire, incorporating both question types, was deliberately chosen to balance breadth and depth in a single instrument.

The quantitative approach generated numerical data on respondents' backgrounds, such as their districts and parishes, as well as socio-economic factors, including sex, age, marital status, education level, and repayment history of agricultural credit. One major challenge associated with the questionnaire was the open-ended questions, which proved time-consuming for respondents. To minimize the time spent interviewing, the investigator used a recording device to capture responses. These recorded answers were later transcribed at the desk for analysis. Audio recording was employed with respondents' consent to accurately document verbal elaborations, particularly for open-ended items, thereby preserving nuance that might otherwise be lost in note-taking.

In contrast, the qualitative approach aimed to provide comprehensive views from respondents by eliciting detailed explanations for issues and changes that were not fully captured through quantitative methods. Qualitative data were primarily sourced from responses to the open-ended questions, enriched by researcher-led probing during questionnaire administration and supplemented by observational notes taken during farm and household visits. This integrated approach was applied to the full sample of 82 respondents, allowing direct linkage between numerical trends and explanatory narratives from the same individuals.

The qualitative techniques were selected because they offered flexibility to explore emergent themes, contextualize quantitative findings, and uncover gendered nuances in credit experiences that predefined closed-ended options could not adequately address. By

embedding qualitative elements within the quantitative survey and adding observations, the study achieved methodological triangulation without requiring separate data collection phases, thus optimizing resource use while enhancing interpretive depth.

By integrating both qualitative and quantitative techniques, the study benefited from methodological triangulation, which enriched the insights derived from the combined data sets. This convergent parallel design ensured that numerical trends identified through the questionnaire could be explained and contextualized by the richer narrative and observational data, thereby strengthening the validity and depth of conclusions regarding the gendered impact of agricultural credit.

For clarity, no distinct case studies or standalone in-depth interviews were undertaken beyond the structured questionnaire administration with its embedded probing and observational components. The detailed respondent narratives and contextual observations served to illustrate key patterns in a manner akin to illustrative cases.

5.6 Data Analysis

This subsection outlines how the data was processed to generate valuable insights for this thesis.

5.6.1 Quantitative Data Analysis

After data collection, various processes were implemented to ensure the quality of the quantitative data. The data was entered into a computer using the Epi-data (version 3.02) program, which included logical checks to reduce errors. Following data entry, the data was exported to Microsoft Excel for coding and cleaning to eliminate avoidable mistakes and ensure consistency. Finally, the data was transferred to the Statistical Package for the Social Sciences (SPSS, version 23), from which descriptive statistics on borrowers, such as sex, age, marital status, occupation, education level, and ethnicity were generated.

To draw solid conclusions supported by evidence, a bivariate analysis was conducted. Chi-square tests with p-values were performed on key variables. A p-value below 0.05 ($p < \alpha$) indicated statistically significant relationships between variables, while a p-value above 0.05 ($p > \alpha$) suggested no significant relationships.

For questions that allowed for multiple responses, standard error bars were generated in Microsoft Excel to test for significant differences between different variables. Strong responses captured in the questionnaires were also carefully noted and used to supplement the qualitative data.

5.6.2 Qualitative Data Analysis

Qualitative data were analyzed using content analysis, focusing on three research objectives: The gendered challenges and opportunities experienced by male and female farmers in accessing, utilizing, and repaying agricultural credit; the effects of agricultural credit access, utilization, and repayment on gender relations within households; and the various alternative opportunities available for male and female farmers to repay their agricultural loans.

5.7 Quality Control

To ensure high-quality data collection, processing, and interpretation, this study implemented several precautionary measures. Interviews were conducted in Luganda, a widely spoken local dialect in central Uganda, despite data collection tools being designed in English. Using the local language minimized communication barriers and power dynamics, even when respondents were proficient in English.

Tape recording was extensively employed due to time constraints, as interviews with individual farmers averaged one hour. This allowed the researcher to focus on the conversation without taking detailed notes, ensuring more accurate and comprehensive data. Recordings were then reviewed multiple times to capture all relevant details.

Post-fieldwork data management was prioritized through a carefully designed data entry screen in EpiData (version 3.02), incorporating logical checks to minimize errors. Responses to open-ended questions were entered without immediate coding to preserve their integrity, with comprehensive coding performed later using a computer. Tape-recorded responses for a particular day were transcribed every evening and after data entry, both quantitative and qualitative data was exported to Microsoft Excel for cleaning and coding. A systematic coding framework was developed concurrently in Microsoft

Word, detailing each question's full wording and unique, sequentially numbered codes. This framework facilitated clear variable and value labeling, simplifying data analysis in SPSS, where labels were aligned with variables and codes.

Despite its benefits, tape recording presented challenges. Transcription was time-consuming, and issues such as inaudible responses or noisy backgrounds increased the workload. The integration of tape-recorded responses into the quantitative dataset involved a multi-step process: transcription, data entry into EpiData without immediate coding, systematic coding and cleaning in Excel, and final analysis in SPSS. Quality control measures, including logical checks, multiple recording reviews, and a clear coding framework, ensured accuracy and consistency. This process transformed qualitative responses from open-ended questions into categorical or numerical data, enabling their use in quantitative analyses, such as descriptive statistics and chi-square tests, to enhance findings on the gendered impacts of agricultural credit.

5.8 Ethical Issues

Throughout the course of this study, ethical considerations were paramount. Confidentiality was a key concern; agricultural credit officials and respondents were assured that their identities would not be disclosed. When important voices were quoted in the report, disguised identities were employed instead of real names, utilizing the respondent's sex, age, and marital status, while avoiding actual names. Additionally, when photos were taken for inclusion in the final report, permission was sought from the respondents beforehand.

Informed consent was also an essential ethical issue considered in this research. At the outset, no respondent was interviewed without a proper introduction from the researcher. Respondents were informed about the study's aims and objectives, potential benefits and risks, and the selection process. Considering the complexity of some family dynamics, permission was sought from husbands before interviewing their wives when necessary. This approach aimed to prevent any misunderstandings or unwarranted questions after the researcher's visit. Interviews were conducted in people's homes, preferably in open spaces like compounds or living rooms. Furthermore, consent was obtained from

VEDCO officials when visiting their offices at the beginning of the study. Consent was also requested from group leaders and LCs to conduct research in their communities. This was intended to dispel any expectations of material or non-material agricultural assistance from the researcher and reassure farmers that the researcher was not a government official or NGO representative, but rather a university student seeking their views and experiences.

5.9 Reflections on Field Work

One significant constraint experienced during this study was the long distances between respondents' homes. The nature of the research required visits to the farmers' homes to observe the conditions of their properties, gardens, livestock, and, where applicable, the status of other businesses. However, this proved to be tiring and time-consuming, as the homesteads were widely dispersed. Consequently, data collection took longer than anticipated. This limitation was addressed by spending extended periods in the field.

The questionnaire, which was the primary tool for quantitative data collection, turned out to be demanding as well, requiring a considerable amount of time to administer. On average, each questionnaire took approximately one hour and 15 minutes to complete, which was longer than initially expected. This duration was exhausting for both the respondents and the researcher. To mitigate this challenge, a tape recorder was utilized to save time in the field. While this issue was effectively resolved in the field, other challenges arose during the data entry phase.

Some respondents anticipated financial rewards during data collection, while others expected recruitment into a new program as a result of this research project. These financial expectations were partly influenced by earlier studies where respondents received money, washing soap, salt, sugar, and other domestic necessities. This context led to the same rewards being expected in the current study. Furthermore, data exchanged for money is not voluntary and may lack credibility, potentially undermining the quality of research findings. The researcher therefore made it clear to respondents from the outset that this study was purely for academic purposes. For those who expected to be recruited into a new program, it was clarified that they could benefit from the study indirectly,

possibly at a later stage. For example, it was explained how research findings could inform policy on agricultural financing and enhance future programs.

Visiting respondents' homes could have directly impacted privacy, particularly for couples. With the assistance of field guides, interviews were conducted in compounds and sitting rooms with open doors and windows. In instances where married female respondents were interviewed, their husbands were also briefed on the research objectives to avoid confrontational situations that could arise after the research team had departed.

As an independent academic researcher with no prior employment, affiliation, or ongoing relationship with VEDCO, my positionality was that of an outsider conducting a PhD study. This outsider status facilitated objectivity but required building trust through introductions by local leaders and clear explanations of the study's academic purpose. Reflexivity was essential throughout the process, particularly in the use of purposive sampling, where VEDCO officials and farmer group leaders acted as gatekeepers or entry points to provide lists of eligible credit beneficiaries and assist in respondent selection. While this collaboration was necessary for accessing established farmer groups with at least two years of credit experience, I remained aware of potential biases, such as the possible over-representation of more active or successful group members. To enhance reflexivity and mitigate these risks, I employed multiple gatekeepers from different areas, applied consistent selection criteria focused on the study's objectives (gender balance, credit duration, and geographic diversity), and triangulated data through direct observations and standardized questioning.

VEDCO was selected as the focus organization because its operations originated in the Luwero Triangle as part of post-war recovery efforts, aligning directly with the historical context of the study areas (Luwero and Nakasongola districts). Additionally, during reconnaissance, VEDCO demonstrated strong, cohesive farmer groups with both male and female members who had sustained access to agricultural credit, making it highly suitable for examining impacts on household gender relations. In contrast, alternative organizations like Self-Help Africa and CERUDEB, while prominent in microfinance and agricultural lending with a strong emphasis on women borrowers, were not prioritized because their programmes were less concentrated in the targeted Luwero

Triangle districts and did not align as closely with the post-conflict recovery theme central to this research. This deliberate choice ensured contextual relevance and feasibility within the study's scope.

CHAPTER SIX: THE GENDERED CHALLENGES AND OPPORTUNITIES EXPERIENCED BY FARMERS IN ACCESSING, UTILIZING AND REPAYING AGRICULTURAL CREDIT

6.0 Introduction

This chapter presents the research findings on the gendered challenges and opportunities faced by farmers in accessing, utilizing, and repaying agricultural credit. It is structured in two main sections. The first section details the socio-economic and demographic characteristics of the respondents, including their districts, ethnicity, age, marital status, educational level, religion, household headship, and size, among others. It also examines the agricultural and non-agricultural enterprises undertaken by male and female farmers, their loan investments, and the types of loans (cash and in-kind) accessed.

The second section explores the gendered challenges and opportunities experienced by male and female farmers in accessing, utilizing, and repaying agricultural loans, focusing on household and community dynamics, institutional factors (rules, regulations, constitutions, and policies) that facilitate or constrain farmers. Gender-specific barriers, such as women's limited access to collateral due to patriarchal land ownership norms or men's higher risk-taking in borrowing, are highlighted to provide a nuanced understanding.

6.1 Socio-Economic and Demographic Characteristics of Study Respondents

This section outlines the socio-economic and demographic characteristics of the 82 respondents, as summarized in Table 1.

Table 1: Key Socio-Economic and Demographic Characteristics of Different Farmers, by Sex

Characteristics	Sex						P.Values
	Male		Female		Total		
	Freq	%	Freq	%	Freq	%	
District							
Nakasongola	18	45%	18	42.9%	36	43.9%	
Luwero	22	55%	24	57.1%	46	56.1%	
Total	40	100%	42	100%	82	100%	0.845
Ethnicity							
				0			
Baganda	22	55	29	69	51	62.2	
Baruli	13	32.5	10	23.8	23	28	
Banyoro	2	5	2	4.8	4	4.9	
Batoro	1	2.5	0	0	1	1.2	
Banyankole	0	0	1	2.4	1	1.2	
Ateso	1	2.5	0	0	1	1.2	
Others	1	2.5	0	0	1	1.2	
Total	40	100	42	100	82	100	0.505
Age							
<35 years	4	10%	3	7.1%	7	8.5%	
35-60 Years	31	77.5%	36	85.7%	67	81.7%	
60+ Years	5	12.5%	3	7.1%	8	9.8%	
Total	40	100%	42	100%	82	100%	0.616
Marital Status							
Married	39	97.5%	30	71.4%	69	84.1%	
Single	0	0%	1	2.4%	1	1.2%	
Separated	0	0%	2	4.8%	2	2.4%	
Widowed	1	2.5%	8	19%	9	11%	
Divorced	0	0%	1	2.4%	1	1.2%	
Total	40	100%	42	100%	82	100%	0.032
Educational level							
None	0	0%	3	7.1%	3	3.7%	
Primary	17	42.5%	24	57.1%	41	50%	
Secondary O level	17	42.5%	15	35.7%	32	39%	
Secondary A level	2	5%	0	0%	2	2.4%	
Tertiary	3	7.5%	0	0%	3	3.7%	
Diploma/Vocational Training							
University	1	2.5%	0	0%	1	1.2%	
Total	40	100%	42	100%	82	100%	0.068

Religion							
Protestant	21	52.5%	16	38.1%	37	45.1%	
SDA	1	2.5%	4	9.5%	5	6.1%	
Muslim	11	27.5%	12	28.6%	23	28%	
Catholic	6	15%	7	16.7%	13	15.9%	
Others	1	2.5%	3	7.1%	4	4.9%	
Total	40	100%	42	100%	82	100%	0.470
Household Headship							
Male Headed	40	100%	29	69%	69	84.1%	
Female Headed (<i>De facto</i>)	0	0%	1	2.4%	1	1.2%	
Female Headed (<i>De jure</i>)	0	0%	12	28.6%	12	14.6%	
Total	40	100%	42	100%	82	100%	0.001
Relationship of Respondent with Household Head							
Self (Household head)	40	100%	12	28.6%	52	63.4%	
Spouse (Husband/Wife)	0	0%	30	71.4%	30	36.6%	
Total	40	100%	42	100%	82	100%	0.000

Source: Source: Field Findings

6.1.1 Distribution of Respondents by Sex and District

Of the 82 respondents, 43.9% were from Nakasongola and 56.1% from Luwero. Nakasongola's equal gender distribution (18 males, 18 females) contrasts with Luwero's slight female majority (24 females, 52.2%; 22 males, 47.8%).

6.1.2 Age

Most respondents (81.7%) were aged 35–60 years (77.5% males, 85.7% females), with fewer under 35 (10% males, 7.1% females) or over 60 (12.5% males, 7.1% females). The low representation of younger farmers may reflect agriculture's declining appeal to youth, potentially due to gender-specific barriers like women's domestic responsibilities or men's migration to urban areas. The age distribution showed no significant gender difference ($p=0.616 > \alpha=0.05$).

6.1.3 Marital Status

Married respondents dominated (84.1%), with 97.5% of males and 71.4% of females married. Females were more likely to be single (2.4%), separated (4.8%), divorced (2.4%), or widowed (19%), compared to males (2.5% widowed). The significant difference ($p=0.032 < \alpha=0.05$) reflects cultural norms encouraging male remarriage or polygamy, while women face constraints, such as childcare responsibilities or societal stigma, limiting remarriage. These dynamics may impact women's access to credit, as marital status often influences collateral eligibility.

6.1.4 Educational Level

Educational attainment varied by gender. While 57.1% of females and 42.5% of males completed primary education, males were more likely to reach secondary O-level (42.5% vs. 35.7%), A-level (5% vs. 0%), tertiary (7.5% vs. 0%), or university (2.5% vs. 0%). Three females (7.1%) had no formal education, compared to no males. Although not statistically significant ($p=0.068 > \alpha=0.05$), this gap reflects national trends where female-headed households often lack formal education (UBOS, 2017), potentially limiting women's ability to navigate complex credit systems.

6.1.5 Ethnicity

The Baganda (62.2%) and Baruli (28%) dominated, reflecting their indigenous status in Luwero and Nakasongola districts. Smaller groups included Banyoro (4.9%), Batoro, Banyankole, Ateso, and others (1.2% each). Ethnicity may influence access to credit through cultural norms around land ownership, which often favor men.

6.1.6 Religious Affiliation

Protestants (45.1%) were the majority, followed by Muslims (28%), Catholics (15.9%), Seventh-Day Adventists (6.1%), and others (4.9%). Religious affiliations may shape gender roles, with some faiths reinforcing patriarchal structures that limit women's financial autonomy.

6.1.7 Household Headship and Size

Male-headed households comprised 84.1% of respondents, with 14.6% *de jure* female-headed (widowed, separated, or divorced) and 1.2% *de facto* female-headed. All male

respondents were household heads, while 69% of females were from male-headed households, 28.6% from *de jure* female-headed, and 2.4% from *de facto* female-headed households. The significant difference ($p=0.001 < \alpha=0.05$) aligns with national data showing 33% female-headed households (UBOS, 2024). Female-headed households face unique challenges, such as limited access to land titles, critical for loan collateral.

Household sizes ranged from 1 to 25 members, averaging 8.53 in Nakasongola and 8.51 in Luwero. Male-headed households were larger (8.41 members) than female-headed ones (7.75 members), except in Nakasongola, where female-headed households averaged 11.20 members, indicating heavier caregiving burdens for women. The 682 household members were nearly evenly split (49.4% male, 50.6% female), with Nakasongola having more male members (4.42 vs. 3.87 in Luwero) and Luwero slightly more female members (4.28 vs. 4.11).

Regarding age structure and agricultural labour, household members were categorized as minors (<18 years, 56.9%), youths (18–34 years, 21.1%), adults (35–59 years, 17.6%), and elderly (60+ years, 4.4%). Male-headed households had almost similar proportions of minors (56.6%) and youths (21.7%) as female-headed households (59.4% and 17.8%). The high proportion of minors limits agricultural labour, as they are dependents, often diverting loan funds to school fees. Elderly members (3.6% in male-headed, 8.9% in female-headed households) also contribute less labour, increasing women's workload in female-headed households.

6.1.8 The Different Providers of Agricultural Credit and the Tendency of Multiple Borrowing

Table 2: Other Service Providers of Agricultural Credit Services in Luwero and Nakasongola Districts (n=59)

Other Service Providers	Frequency	%
SACCOs	23	39
The National Agricultural Advisory Services (NAADS)	14	23.7
Save the Children Fund	6	10.2
Planning, Development and Rehabilitation (PDR)	6	10.2
Plan International (PI)	5	8.5
African Medical and Research Foundation (AMREF)	3	5.1
Formal Banking Institutions (FBIs)	3	5.1
Kalagala Farmers' Association (KAFAS)	3	5.1
Buganda Cultural and Development Foundation (BUCADEF)	2	3.4
Agricultural Productivity Enhancement Program (APEP)	2	3.4
Microfinance and Deposit Taking Institutions (MDIs)	2	3.4
Nakasongola District Farmers' Association (NADIFA)	2	3.4
Others	8	13.6
Total	79	134.1

Source: Field Findings, 2015

Note: Frequency and percentage totals exceed 59 and 100 respectively because of multiple responses

Local SACCOs and NAADS were the leading providers alongside VEDCO, offering diverse services. For instance, SACCOs like *Munno Mu Bulwadde* provided medical insurance and maintained special funds for members facing financial distress, such as interest-free loans for funeral expenses, sustained by monthly contributions of 200–500 Ug. Shs. SACCOs were gender-inclusive, though male dominance persisted in leadership roles despite VEDCO's gender-sensitivity training. Specialized SACCOs, such as the Nyimbwa Multipurpose Organization for People Living with Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome (HIV/AIDS), supported both male and female farmers, reducing stigma and providing financial aid. NGOs like Save the Children Fund, Plan International, and AMREF, as well as formal banking institutions and development arms of the Church of Uganda (PDR) and Buganda Kingdom (BUCADEF), also offered critical support.

6.1.9 The Need for Belonging to Multiple Service Providers

Multiple borrowing, though challenging, was prevalent among respondents, driven by various needs outlined below.

The Quest for Extra Agricultural Support

Among farmers affiliated with multiple providers, 16 male farmers (51.6%) and 13 female farmers (46.4%) sought additional agricultural inputs, such as maize, bean seeds, and genetically modified cassava stems (TME 14) from Nakasongola District Farmers' Association. Female farmers (39.5%) were more likely than male farmers (32.6%) to join multiple providers for access to pineapples, bananas, avocados, grafted orange seedlings, and clonal coffee seedlings, which enhanced productivity and income. Female farmers also prioritized drought-resistant crops like *Balugu*, an indigenous climbing yam vital for food security during dry spells, alongside livestock (piglets, chickens), beehives, and tools (spray pumps, hand hoes, weighing scales, wheelbarrows). Male farmers, however, focused more on financial support from SACCOs, which were more accessible than banks due to proximity (28% of male and 26% of female borrowers noted reduced transport costs). Both genders occasionally diverted agricultural loans for non-agricultural purposes, such as school fees or housing, relying on alternative income to repay loans.

The Need to Acquire Knowledge and Skills

The desire for new farming techniques motivated 28.3% of male farmers and 21.1% of female farmers to join multiple providers. Techniques included proper crop spacing, planting in straight lines, mulching, and post-harvest handling (e.g., drying maize on tarpaulins). Male farmers led in adopting backyard agriculture (vegetables in small gardens or sacks), reporting improved household nutrition. They also embraced modern coffee-growing methods, using herbicides like Weed Master to save time and labour compared to traditional land-clearing methods. Male farmers' financial capacity facilitated herbicide purchases, giving them an edge in adopting new skills. VEDCO's study tours, aimed at skill-sharing, were more accessible to male farmers, as female farmers faced gender-based constraints, such as needing spousal permission for overnight events, limiting their participation.

The Search for Special Services

Special services, such as hygiene and health programs, attracted 11% of both male and female farmers to multiple providers. These included constructing pit latrines, underground water tanks, drying racks, and promoting boiling drinking water, balanced diets, and treated mosquito nets, particularly for expectant mothers and children. Some farmers' groups offered health insurance, allowing treatment on credit. Environmental preservation skills, like biogas as a clean energy alternative to firewood and energy-saving stoves, were also valued. These services aligned with government initiatives, such as primary health care, the proposed National Health Insurance Scheme (NHIS), and environmental conservation under the National Forestry Authority (NFA) and National Environment Management Authority (NEMA), underscoring the need for increased government funding.

Specific Target of Women

Two female farmers joined women-specific groups to access tailored financial assistance for education (school fees, books, and bags). Four male (8.7%) and two female farmers (5.3%) sought similar support, explaining loan diversions for education. One male farmer, a Farmers' Coordinator, leveraged his role for networking, gaining broader access to services.

The Search for Agricultural Produce Market

Both a male and a female farmer highlighted the challenge of accessing fair coffee markets, having been exploited by middlemen. VEDCO's lack of market support underscored the need for revived cooperative societies to enable collective, equitable produce sales.

6.1.10 The Nature of Agricultural and Non-Agricultural Enterprises Engaged-in by Gender

Table 3 summarizes the enterprises of 40 male and 42 female farmers, categorized into crops, livestock/poultry, and non-agricultural enterprises. Enterprises were ranked on a scale: 1 (Slightly Important), 2 (Important), 3 (Very Important), based on majority votes.

Rankings considered seasonality, food security, and income potential. The average duration of engagement was also recorded.

Table 3: A Summary of Agricultural and Non-Agricultural Enterprises in Which Different Male and Female Farmers Were Engaged

Enterprises	Male				Female			
	Freq	%	Major Rank	Avg Time (Yrs)	Freq	%	Major Rank	Avg Time (Yrs)
Coffee	35	87.5	27 (77.1%) Very Important	16.8	41	97.6	27 (65.9%) Very Important	13
Mangoes	35	87.5	18 (51.4%) Important	10.3	36	85.7	26 (72.2%) Important	7.4
Avocado	22	55	10 (45.5%) Slightly Important	13.3	33	78.6	18 (54.5%) Important	10
Bananas	33	82.5	22 (66.7%) Very Important	13.2	35	83.3	29 (82.9%) Very Important	13.1
Maize	39	97.5	20 (51.3%) Very Important	14.7	39	92.9	24 (61.5%) Very Important	16
Pine trees	16	40	7 (43.8%) Slightly/Important	9.6	8	19	4 (50%) Important	6.3
Sweet potatoes	37	92.5	18 (48.6%) Important	23	38	90.5	25 (65.8%) Important	20.5
Cassava	32	80	16 (50%) Important	22	39	92.9	19 (48.7%) Important	18.7
Groundnuts	30	75	17 (56.7%) Important	21	34	81	23 (67.6%) Important	18.1
Vegetables	32	80	15 (46.9%) Important	17.7	34	81	23 (67.6%) Important	16.1
Beans	35	87.5	19 (54.3%) Very Important	18.2	32	76.2	18 (56.3%) Very Important	18.8
Millet	6	15	5 (83.3%) Very Important	25.3	1	2.4	1 (100%) Very Important	30
Okra	5	12.5	3 (60%) Very Important	12.5	0	0	N/A	N/A
Eucalyptus trees	3	7.5	3 (100%) Very Important	6.7	0	0	N/A	N/A

Oranges	2	5	2 (100%) Slightly Important	0	0	0	N/A	
Total	362	905		224.3	370	881.1		188
Livestock/Apiary								
Cattle	30	75	23 (76.7%) Very Important	16.3	28	66.7	22 (78.6%) Very Important	15
Chicken	35	87.5	20 (57.1%) Slightly Important	15.8	38	90.5	21 (55.3%) Very Important	13.7
Goats	24	60	16 (66.7%) Slightly Important	11	23	54.8	11 (47.8%) Very Important	11.5
Pigs	20	50	17 (85%) Very Important	14.3	19	45.2	17 (89.5%) Very Important	9.8
Apiary	9	22.5	4 (44.4%) Slightly/Very Important	18.9	5	11.9	3 (60%) Very Important	4.6
Sheep	4	10	2 (50%) Slightly/Very Important	9.7	2	4.8	1 (50%) Slight Important/Important	N/A
Peacocks	1	2.5	1 (100%) Slightly Important	10	2	4.8	1 (50%) Important/Very Important	25
Pigeons	1	2.5	1 (100%) Slightly Important		0	0	N/A	
Ducks	0	0	N/A		1	2.4	1 (100%) Very Important	
Total	124	310		96	118	281.1		79.6
Others (Non-Agricultural Enterprises)								
Retail	15	37.5	13 (86.7%) Very	8.7	19	45.2	18 (94.7%) Very	4.8

			Important				Important	
Charcoal burning	4	10	3 (75%) Very Important	5	3	7.1	3 (100%) Very Important	15
Rentals	2	5	2 (100%) Very Important	15.5	2	4.8	2 (100%) Very Important	10.5
Formal employment	4	10	3 (75%) Very Important	10.7	0	0	N/A	N/A
Brick laying	3	7.5		5.3	0	0	N/A	N/A
<i>Boda Boda</i>	3	7.5	3 (100%) Very Important	5.6	0	0	N/A	N/A
Tailoring	1	2.5	1 (100%) Very Important		2	4.8	2 (100%) Very Important	
Outside catering	1	2.5	1 (100%) Very Important	7	0	0	N/A	N/A
Others (carpentry, sale of herbal medicine, nursery beds).	5	12.5	4 (80%) Very Important	0	0	0	N/A	N/A
Total	38	95		57.8	26	61.9		30.3

Source: Field Data

Note: In cases of multiple responses, frequency totals for males, females and percentage totals may spill over 40, 42 and 100 respectively.

Both male and female farmers primarily engaged in crop cultivation and livestock/poultry rearing, supplemented by non-agricultural enterprises. Key crops included coffee (87.5% males vs. 97.6% females), maize (97.5% vs. 92.9%), sweet potatoes (92.5% vs. 90.5%), cassava (80% vs. 92.9%), bananas (82.5% vs. 83.3%), and vegetables (80% vs. 81%), such as *bbugga*⁵, *nakati*⁶, *ntula*⁷, *bbirin'ganyi*⁸, *jjobyo*⁹, *ssunsa*¹⁰, *katunkuma*¹¹, *mboga*¹² and tomatoes. Other notable crops were groundnuts (75% vs. 81%), mangoes (87.5% vs. 85.7%), avocados (55% vs. 78.6%), and beans (87.5% vs. 76.2%). Less common crops included millet, okra, eucalyptus trees, and oranges. Livestock/poultry rearing involved cattle (75% vs. 66.7%), chickens (87.5% vs. 90.5%), goats (60% vs. 54.8%), pigs (50% vs. 45.2%), and apiary (22.5% vs. 11.9%), with sheep, peacocks, pigeons, and ducks being less common.

Gender differences revealed female farmers leading in coffee (by 10.1%), avocados, bananas, cassava, groundnuts, and tomatoes, driven by food security needs (e.g. Cassava and Nigerian yams for drought resilience). Male farmers dominated mangoes, maize, pine trees, sweet potatoes, and millet, leveraging crops like mangoes for quick income (e.g., selling at flowering stage) and pine/eucalyptus trees for long-term investment and land protection. In livestock, male farmers led in cattle, goats, pigs, and apiary, while female farmers excelled in chickens, peacocks, and ducks due to lower labour and cost requirements.

⁵ Pigweed characterized by a lasting red pigment in the stems and leaves

⁶ Sometimes known as bitter tomatoes or Ethiopian eggplant is a fruiting plant of the *genus solanum* mainly found in Asia and Tropical Africa

⁷ The Thai round eggplant or garden egg. They are usually green oval or cream bulb vegetables, which are often eaten as components of a bigger meal because of their bitter taste

⁸ An eggplant species in the nightshade family with edible purple or white fruits

⁹ Spider plant (*Gynandropsis Gynandra*)

¹⁰ Pumpkin leaves

¹¹ Bitter berries

¹² Cabbages

Non-agricultural enterprises supplemented incomes, with female farmers (45.2%) dominating retail (e.g., petrol, charcoal, snacks, local brews) and tailoring, and male farmers leading in charcoal burning, rentals, formal employment (e.g., Community Development Officers-CDOs), bricklaying, and *boda boda*. Retail stalls, ranked highly by females, provided daily income, aiding loan repayment. For loan repayment, maize ranked first due to its bi-seasonal nature and marketability, followed by bananas, retail stalls, beans, cattle, pigs, and chickens. Maize byproducts supported livestock, enhancing the farming cycle, while bananas' flexibility in sales supported loan servicing.

6.1.11 Overall Summary of Social-Economic and Demographic Characteristics of Respondents

The analysis in the first sub-section of chapter six revealed significant gender disparities in socio-economic and demographic factors affecting access to resources and opportunities. Women were more likely to be single, separated, widowed, or divorced (28.6% compared to 2.5% for men), which could limit their eligibility for credit due to collateral requirements, such as land titles tied to marital status. Educationally, women faced disadvantages, with 7.1% lacking formal education (versus 0% for men) and no representation at tertiary or university levels (versus 10% for men), which could hinder their ability to navigate complex credit systems. Women were also more likely to head households (14.6% *de jure*, 1.2% *de facto*), particularly in Nakasongola district, where female-headed households averaged 11.20 members and faced heavier caregiving burdens and restricted land access, a critical loan collateral.

Patriarchal norms could further constrain women's access to land, reducing their participation in credit programs compared to men. Although SACCOs were gender-inclusive, male dominance persisted in leadership roles. In agriculture, women prioritized crops like coffee, cassava, and avocados for food security, income generation and drought resilience, while men focused on quick income-generating crops like mangoes and long-term investments such as pine and eucalyptus trees. In livestock, women dominated low-labour enterprises like poultry, while men led in resource-intensive activities like cattle rearing and apiary. For non-agricultural enterprises, women excelled

in retail and tailoring to generate daily income for loan repayments, whereas men engaged in higher-investment ventures like rentals and formal employment.

Women were more likely to engage with multiple service providers for agricultural inputs (39.5% versus 32.6% for men), seeking drought-resistant crops and livestock to bolster food security. However, men had greater access to skill-sharing opportunities, such as VEDCO's study tours, due to fewer gender-based constraints, such as some women needing spousal permission for overnight events. These findings underscored the structural and cultural barriers that disproportionately limited women's economic opportunities compared to men.

Through the lens of the Sustainable Livelihoods Framework (SLF), these disparities reflect gendered inequalities in access to key livelihood capitals. Women's limited ownership of natural capital, particularly land, a primary form of collateral for agricultural loans, severely restricts their financial capital and ability to secure credit, perpetuating cycles of vulnerability. Similarly, deficits in human capital, evidenced by lower educational attainment among women, impair their capacity to adopt modern farming techniques or manage financial products effectively. Physical capital, such as machinery and infrastructure, remains male-dominated, further widening productivity gaps. Although social capital through farmer groups and cooperatives offers potential for collective bargaining and risk-sharing, male leadership in these networks often marginalizes women's voices and access to shared resources.

The gendered vulnerability context amplifies these inequities, with women bearing disproportionate exposure to shocks (e.g., climate variability affecting subsistence crops) and trends (e.g., male-biased policy implementation), compounded by seasonal demands that exacerbate time poverty from reproductive and community roles. Household bargaining models illuminate intra-household power imbalances, where patriarchal norms grant men greater fallback positions through control over cash crops, land, and decision-making, often allowing them to appropriate loan benefits or shift repayment burdens onto women.

Ultimately, these theoretical insights reveal that observed socio-economic disparities are not merely demographic but structurally rooted in unequal power dynamics and asset distribution, hindering women's ability to transform available resources into sustainable livelihood outcomes and reinforcing intergenerational poverty transmission.

6.2 The Gendered Challenges and Opportunities of Accessing Agricultural Credit

This second sub-section examines the gender-specific barriers and opportunities that male and female farmers encountered in accessing, utilizing, and repaying agricultural credit from VEDCO, an agricultural credit provider. At the institutional level, it analyzes how VEDCO's requirements, such as its constitution, membership and loan application fees, share purchases, introduction letters from local authorities, regular group meeting attendance, and collateral security, impacted male and female farmers' participation or withdrawal from the program. At the household level, it explores the intra-household dynamics, including decision-making processes and communication that influence farmers' ability to access and manage loans. Key questions included: Did farmers need to consult household members before joining VEDCO or taking loans? What were the outcomes of such consultations, harmony or conflict? For those who concealed loan activities, what drove their secrecy? The analysis aims to highlight how gender shapes these experiences and suggest pathways for equitable access.

6.2.1 The Inaugural Stage of Knowing about VEDCO as a Service Provider

The research revealed that information about VEDCO was effectively disseminated to both male and female farmers, primarily due to their involvement in pre-existing farmers' groups, commonly known as "village banks". These groups played a crucial role in sharing information, with 37 male farmers (92.5%) and 41 female farmers (97.6%) learning about VEDCO through these networks. The higher representation of women in these groups likely improved their access to information. For instance, one male farmer attributed his knowledge of VEDCO to his group leaders' networks, while another male farmer and two female farmers discovered VEDCO through community meetings organized by LC Chairpersons or Councilors.

Peer networks were also important, as three male farmers (7.5%) and two female farmers (4.8%) reported learning about VEDCO from friends. However, radio announcements were relatively rare, with only one male farmer mentioning this source of information, likely due to VEDCO's limited radio advertising. Additionally, two male farmers found out about VEDCO through door-to-door recruitment, enticed by its collective farming and marketing strategies for crops like maize and coffee. A prominent male farmer in Nakasongola, who served as a local leader, joined VEDCO after being approached by its management and used his position to recruit both men and women, highlighting VEDCO's superior services compared to other NGOs. Furthermore, four male farmers (10%) and two female farmers (4.8%) became aware of VEDCO through their spouses, and job adverts for Community Extension Officers.

This easy access to information demonstrates the effectiveness of farmers' groups as gender-inclusive platforms. VEDCO's well-organized structure, which stands in contrast to the criticized NAADS program, along with dynamic group leadership, ensured effective communication at the grassroots level. Prior knowledge of VEDCO's operations in other regions also aided in raising awareness. To further promote gender equity, VEDCO could expand its outreach through women-focused channels, such as women's cooperatives or local markets, to connect with those outside formal group structures.

6.2.2 Organizational Requirements Fulfilled by Farmers before Joining VEDCO and their Gender Implications

After learning about VEDCO, farmers encountered certain organizational requirements that determined their eligibility as clients. These requirements included active membership in a group, understanding the group's constitution, paying membership fees, purchasing shares, regularly attending group meetings, cooperating with fellow group members, providing membership cards or introduction letters, securing collateral, and accessing land for farming. This section explores how these conditions either facilitated or constrained male and female farmers, with a particular focus on the implications for gender.

Farmer's Group Membership

Membership in a farmers' group was a prerequisite for joining VEDCO. All 40 male and 42 female respondents were active group members, demonstrating commitment through teamwork. This was evident in collective activities like constructing granaries, where both genders participated without discrimination. VEDCO's programs, such as trench digging (*nsalo salo*) in banana plantations, were adopted by all members, promoting equitable participation. Additionally, all farmers met hygiene standards (e.g., owning a drying rack, pit latrine) required by their groups, which aligned with VEDCO's criteria. Thirty male (75%) and 26 female (61.9%) farmers described their groups as cooperative, citing the *Luganda* adage, "*Agali awamu gegaluma e nyama*," meaning unity is strength. This solidarity extended to loan appraisals and social support during crises, with some groups maintaining interest-free emergency funds. The absence of requirements for formal introduction letters, as members were recommended by known peers, reduced barriers for both genders, particularly women who may face challenges obtaining official documentation.

The group membership requirement fosters gender equity in access to credit by leveraging collective guarantees and peer recommendations, which bypass traditional collateral needs that often disadvantage women due to limited asset ownership in Uganda. Group-based models, similar to those in Ugandan microfinance, enable women, who frequently lack individual land titles or formal documents, to qualify for loans through social capital and mutual accountability. However, women's heavier domestic burdens may constrain full participation in group activities, potentially limiting their influence in loan decisions and indirectly affecting credit access.

Food Granaries at Household and Group Level

VEDCO emphasized food security by promoting the construction of group and household granaries, ensuring that farmers had enough food before selling any surplus produce. Both male and female farmers participated in maintaining group demonstration gardens, fulfilling this requirement. This collaborative approach promoted gender equity by encouraging shared responsibilities. However, women's domestic responsibilities could

limit their participation in group activities. To address this issue, VEDCO could offer flexible scheduling or provide childcare support.

Requiring granaries enhances food security as a precondition for credit, indirectly supporting equitable access by prioritizing household stability over immediate sales. This benefits women, who often manage household food resources, but may constrain credit eligibility if women's time poverty from unpaid care work hinders full compliance with group-level construction and maintenance. In the Ugandan context, where cultural norms assign women primary responsibility for domestic tasks, this requirement risks disproportionately burdening women, potentially delaying their credit access unless mitigated by gender-sensitive supports like childcare.

Good Comprehension of the Farmers' Group Constitution

Understanding the group constitution was essential, with 10 male (25%) and 6 female (14.3%) farmers noting the need to read it before full membership. The constitution's simple rules, such as fining 5,000 Ug. Shs. for missing three consecutive meetings, were easily understood by 14 male (35%) and 12 female (28.6%) farmers. However, more male farmers (7 vs. 3) were unaware of the constitution's application, suggesting a need for gender-targeted training to ensure women, who may have less formal education, fully comprehend these rules. VEDCO's training sessions embedded constitutional principles, enhancing accessibility for both genders.

Requiring comprehension of the group constitution promotes transparent governance and commitment, enabling informed participation in credit-related decisions. This can empower women by clarifying rights and obligations in group lending. Yet, lower reported understanding among women (potentially linked to educational disparities and time constraints from domestic roles) may constrain their effective engagement, risking fines or exclusion from credit opportunities. Gender-targeted training is crucial to bridge this gap, as unequal literacy and norms limiting women's education in Uganda could otherwise hinder their credit access.

Payment of Membership Fees

Membership fees, ranging from 1,000 to 20,000 Ug. Shs. for individuals and 50,000 to 300,000 for groups, were paid by 36 male (90%) and 27 female (64.3%) farmers. Most found these fees affordable as one-time payments, though one male and one female farmer cited financial strain. Annual fees of 10,000 Ug. Shs. were also deemed manageable. To improve gender equity, VEDCO could offer fee waivers or payment plans for women, who often have less access to cash due to unpaid domestic responsibilities.

Payment of fees demonstrates financial commitment and enables group membership, a gateway to credit. Higher male payment rates reflect women's constrained cash access due to cultural norms prioritizing male control over household finances and women's unpaid labor in Uganda. This requirement thus constrains women's credit access more severely, perpetuating gender disparities unless addressed through waivers or flexible plans, which could enhance inclusivity in line with group-lending models that target women.

Buying Shares

Purchasing shares demonstrated commitment and served as collateral, with 25 male (62.5%) and 20 female (47.6%) farmers participating. Share costs varied, e.g., 10 shares for 100,000 Ug. Shs. or 2 shares for 50,000 Ug. Shs. Thirty-one male (77.5%) and 25 female (59.5%) farmers found shares affordable, though variations existed. Shares enabled savings, acted as loan collateral and signaled commitment, aligning with VEDCO's policies. Women's lower participation may reflect financial constraints, suggesting a need for subsidized share options to enhance their access to larger loans.

Buying shares as collateral facilitates larger loans by building savings and security within the group model. Lower female participation highlights constraints from limited cash control and asset ownership, rooted in Ugandan gender norms. This enables men to access bigger credit more readily while constraining women, who often lack independent finances; subsidized options could promote equity, mirroring successful microfinance approaches that reduce barriers for women.

Regular Attendance of Group Meetings

Regular attendance at monthly group meetings, typically on the 28th, was mandatory. Thirty-four female (81%) and 30 male (75%) farmers reported no challenges, citing manageable distances or affordable transport. One female farmer expressed enthusiasm, saying, “*ekintu twali tukyagala*” (we knew what we wanted). However, eight farmers (5 male, 3 female, and aged 47–65) faced high transport costs, and a 75-year-old male struggled due to advanced age. Four female farmers noted costs exceeding 2,000 Ug. Shs. for trips to Katuugo, with a 5,000 Ug. Shs. fine for missing three meetings. VEDCO could provide transport subsidies or virtual meeting options to support women, who often juggle domestic duties.

Mandatory attendance ensures active involvement in group decisions, including credit appraisals, fostering collective responsibility. Slightly higher female attendance is positive, but transport costs and domestic burdens constrain women more, risking fines and reduced influence on loans. In Uganda, norms restricting women's mobility and time amplify this, potentially limiting credit access; subsidies or flexible options would enable greater equity.

Access to Land for Farming

Access to land was critical, with 28 male (70%) and 32 female (76.2%) farmers identifying it as essential. Farmers without land rented or borrowed plots, but financial constraints disproportionately affected women, limiting their eligibility for loans. Short-term crops like maize were favored due to tenancy restrictions, hindering long-term investments like coffee. A residence clause requiring two years of local residency excluded new residents, particularly women who migrated for marriage. VEDCO could partner with local authorities to secure affordable land leases for women farmers.

Land access as a de facto requirement underpins credit eligibility, as it supports production and potential collateral. Higher female recognition of its importance contrasts with systemic constraints: Ugandan women face limited ownership due to patrilineal norms, migration upon marriage, and tenancy insecurities, severely constraining loan

access and investment. This disproportionately hinders women's credit compared to men, necessitating partnerships for secure leases to promote gender equity.

The Collective Support of Group Members

Collateral requirements were eased by group recommendations, benefiting 8 male (20%) and 9 female (21.4%) farmers. Shares and weekly savings served as collateral, akin to the Grameen Bank model, enabling women, who often lack assets, to access loans. This group-based approach fostered gender equity, though awareness of share benefits was lower among some farmers, necessitating targeted education for women.

Collective support through group guarantees significantly enables women's credit access by substituting individual assets, scarce for women due to cultural land inheritance biases, with social collateral. Slightly higher female benefit aligns with Ugandan microfinance successes in empowering women via group models, reducing discrimination and fostering equity, though awareness gaps require targeted interventions.

Strong Group Leadership

Vibrant leadership, reported by 3 male and 6 female farmers, aligned with VEDCO's goals, facilitating loan access. Female executive members faced transport challenges, unlike male leaders. VEDCO could ensure equitable support for female leaders to enhance their participation.

Strong leadership supports efficient group functioning and credit processes. Higher female reporting of vibrancy is encouraging, but transport barriers constrain women leaders more, reflecting mobility norms in Uganda. This may limit women's influence in credit decisions, indirectly constraining access; equitable support for female leaders would enable balanced gender representation and outcomes.

Misconception of Farmers' Groups

Group dynamics constrained more male (37.5%) than female (14.3%) farmers, with some members viewing loans as handouts, complicating repayment. Unequal resource distribution and favoritism, coupled with long travel distances, disproportionately

affected women. VEDCO should strengthen group governance and provide travel support to mitigate these issues.

Misconceptions about loans undermine repayment and group sustainability, affecting credit availability. Higher male constraints suggest women benefit more from the model, but favoritism and distances disproportionately constrain women due to time poverty and mobility restrictions. Strengthening governance enables equitable credit flow, while travel support addresses gender-specific barriers in Ugandan rural contexts.

In conclusion, sub-section 6.2.2 shows that the organizational requirements for joining VEDCO, such as group membership, fee payments, share purchases, regular meeting attendance, and land access, greatly facilitated farmers' participation while revealing gender-specific challenges. Both male and female farmers demonstrated commitment through group activities. Still, women faced greater constraints due to financial limitations, domestic responsibilities, and restricted land access, which limited their ability to meet fees and share requirements or attend meetings. While group-based collateral and leadership opportunities promoted gender equity, misconceptions about loans and unequal resource distribution disproportionately affected women, who also navigated transport and residency barriers. VEDCO could enhance gender equity by offering flexible payment plans, transport subsidies, childcare support, and targeted training to empower women farmers, ensuring more inclusive access to resources and opportunities.

6.2.3 Organizational Requirements Fulfilled by Farmers before Accessing Agricultural Credit

This section details VEDCO's conditions for loan access, assessing their gender implications.

Regular Attendance of Group Meetings

Once again, regular attendance at group meetings was a significant requirement for both male and female farmers seeking agricultural loans. This was verified through attendance registers at the time of loan appraisals. In almost all farmers' groups, meetings were held once a month, typically on the 28th day. Generally, most able-bodied farmers, especially

women, did not face mobility issues; however, some were hindered by time constraints due to the long distances they had to travel to the meeting venues. Another minor issue related to attendance was the high transportation costs, which could reach 7,000 Ug. Shs. primarily due to the long distances both male and female farmers had to travel.

A seventy-five-year-old male farmer from Kyabutaika village in Nakasongola district struggled with regular attendance due to his advanced age, even though attendance was a key criterion for assessing clients applying for agricultural credit. In summary, attending group meetings was a crucial requirement for both vulnerable male and female farmers; when obstacles arose, they were secondary challenges.

Before agricultural loans were disbursed to farmers in their respective groups, their prior conduct was also evaluated regarding their adherence to the organization's rules, as outlined in the constitution. A good group member was expected to be cooperative and willing to learn from fellow members. Unlike other money-lending institutions, the conditions were relaxed to allow even two or three family members to be included in one group, as long as other stipulated requirements were met. These measures were aimed at ensuring financial inclusion for every potential male and female borrower.

Payment of Loan Application Fees

Though not commonly practiced, 47.5% of male and 45.2% of female farmers reported that they had paid loan application fees, which did not exceed 10,000 Ug. Shs. Additionally, 50% of male respondents and 45.2% of female respondents noted that there was a requirement to maintain a minimum amount of savings on their accounts. These savings constituted a percentage of the loan applied for. While this requirement facilitated access to agricultural loans for group members, it also encouraged individual savings, as evidenced by group records.

A significant challenge with the weekly savings was the inability of some group members to contribute the required 2,000 Ug. Shs. at each meeting. This issue was often linked to other expenses, including high transport fares, which could amount to at least 5,000 Ug.

Shs. per day. Although VEDCO did not directly impose these costs, they could effectively exclude some male and, more frequently, female farmers due to financial constraints.

Consent from Spouses

When asked about the necessity of obtaining permission to borrow, specifically for married women from their husbands, 22 male farmers (55%) and 19 female farmers (45.2%) stated that VEDCO did not impose such a requirement. Married women who sought consent from their spouses regarding access to agricultural credit did so of their own volition, as it was not a condition set by VEDCO. Moreover, VEDCO allowed couples to join the same farmers' groups as long as they met other organizational requirements outlined in the constitution.

In cases where a borrower was required to bring another person as a next of kin, this was not enforced as a mandatory condition. Ultimately, the acceptance of recommendations from group members was seen as sufficient, with additional formalities only being applied if necessary. This approach alleviated potential tensions and ultimately increased access to agricultural credit for vulnerable farmers, particularly women, without significant challenges at the household or institutional levels.

There were also interesting instances where couples were part of the same farmer groups and applied for loans separately, without any conflicts arising in their families. According to the 22 male farmers (55%) and 19 female farmers (45.2%) who participated in this study, this positive outcome was largely attributed to various gender sensitization workshops and training sessions conducted by VEDCO since its inception. These training sessions addressed important topics, including the effective management of finances among individual borrowers and their spouses.

Access to Productive Agricultural Land

Land ownership is a crucial requirement for acquiring agricultural loans. Unlike traditional banking institutions, where potential borrowers must present land titles as

proof of ownership¹³, the approach taken by VEDCO was different. For VEDCO, access to land, whether owned or rented, was the primary requirement. Farmers who lacked sufficient land for their agricultural needs were expected to rent or borrow additional land to supplement their small plots.

To verify access to land, VEDCO officials conducted loan appraisals, often visiting applicants with the assistance of local farmers' group leaders and LC1 officials. The current shortage of land was attributed to several factors, including rapid urbanization and population growth, which compelled some landlords to subdivide their larger parcels into smaller plots. Additionally, families with substantial farmland often faced internal disputes over land distribution, with instances where daughters were overlooked or received less land compared to their brothers. Conflicts also arose when heirs wished to sell part of the family land, facing opposition from other family members.

Despite these challenges, a significant majority of the farmers surveyed had access to adequate land for farming; thirty-nine (97.5%) male farmers and thirty-seven (88.1%) female farmers reported this as their primary livelihood since childhood. However, those few who experienced land shortages often resorted to borrowing or renting land from wealthier landlords. VEDCO also emphasized the condition of permanent residence to mitigate the risk of loan default. As a fifty-one-year-old male farmer from Busakwa village in Luwero district stated, "*Omuntu okufuna ssente z'obuliimi okuva mu VEDCO, yali alina okubeera omutuuze mu kitundu kyaffe okumala e bbanga lya myaka ebiri,*" which translates to, "For one to access agricultural credit from VEDCO, he or she must have been a permanent resident in our area for at least two years." While this rule aimed to ensure security for the lenders, it excluded new residents and women who had migrated to the area due to marriage.

The requirement to hire land also had gender implications. Both men and women who faced land limitations could struggle to rent land due to financial constraints. As a result, disadvantaged farmers could be forced to grow short-term or seasonal crops, which were

¹³ Land ownership, in this case, means that the title holder has full control of that land. He/she can therefore, make all decisions concerning that land, including mortgaging it in a bank, or any other financial institution for a loan

harvested in one season. Landlords were often uncomfortable with long-term crops, such as coffee and bananas, leading to further limitations in wealth generation from agriculture. Consequently, farmers found that the land they relied on for their livelihoods did not belong to them.

Buying shares

The practice of purchasing shares as a form of collateral security for accessing agricultural credit was also emphasized. According to both male and female farmers who purchased shares in their groups, ten shares were valued at 10,000 Ug. Shs. Although this amount represented only a small percentage of the agricultural loans farmers applied for, it served two important purposes. First, it acted as a form of savings for the farmers. The shares purchased by group members created a pooled fund from which they could borrow. Second, owning shares demonstrated a commitment to group activities.

Interestingly, while many male and female farmers found shares to be affordable, some perceived them as too expensive, either due to financial constraints for weekly or monthly contributions, or a lack of understanding. Commitment to a farmers' group was also assessed through the members' borrowing history. In this study, twenty-three (57.5%) male farmers and twenty-two (52.4%) female farmers indicated that VEDCO considered their borrowing history during loan appraisals. Those who had demonstrated a history of responsible borrowing and timely repayment were typically granted agricultural credit more quickly.

These straightforward group requirements favor women, who are historically recognized as reliable borrowers. This aligns with Mayoux (2011), who advocates for a gendered approach to lending that better suits the needs of the poorest individuals, including tailored products for women's cash flows, door-to-door services, flexible working hours, and gender awareness training for staff.

Early Preparation of Land

A total of 24 male farmers (60%) and 25 female farmers (59.5%) accessed agricultural credit through tractors, which were necessary for preparing their land early enough for maize planting. The loans for tractors were provided at a subsidized rate, with each farmer contributing 50% of the cost, while VEDCO covered the remaining percentage. Many farmers, particularly women, praised VEDCO for offering smaller loans that were easier to repay. However, some male farmers felt constrained by these smaller loans, which did not adequately fund significant agricultural activities. For example, a 53-year-old male farmer from Kilalamba village and a 40-year-old male farmer from Kyabukonyogo village, both in Nakasongola district, stated that loans ranging from 150,000 to 300,000 Ug. Shs. were insufficient for their farming needs. They found it challenging to use such small amounts for clearing land, uprooting tree stumps, or hiring labourers. According to these farmers, agricultural loans of around 1,000,000 Ug. Shs. would be more suitable for their moderate farming activities. Additionally, some farmers received their tractor loans past the ideal time for sowing. This often led to issues with farmers missing the right planting season, as one tractor was frequently shared among several farmers in one or two villages.

Farmers' Specialty in Particular Agricultural Enterprises

Different forms of agricultural credit were prioritized based on what farmers were cultivating. For instance, over 90% of both male and female farmers who grew maize were given priority access to tarpaulin loans from VEDCO. Tarpaulins were primarily used for the post-harvest handling and management of crops, particularly beans and maize. As a result, farmers could obtain tarpaulins at a subsidized rate through VEDCO, which was lower than the prices on the open market.

Although 50% of male farmers and 45.2% of female farmers accessed in-kind agricultural loans, or a combination of both cash and in-kind loans, it is evident that these efforts were aimed at enabling the poorest farmers to access agricultural credit from VEDCO. Additionally, some group members, mostly males, enjoyed special privileges due to their leadership roles within VEDCO and the broader community. These farmers included group leaders who served as key contacts for VEDCO and were given priority

as a means of motivation. For example, a 57-year-old male respondent from Kalannamu village in Luwero district, who served as a group leader, noted that accessing agricultural credit was easier for him because he was responsible for mobilizing fellow farmers in his group. Similarly, a 52-year-old male respondent from Ddegeya village, who was an executive member in charge of production for his group and a local council leader, reported having priority access to agricultural credit since all tractors were allocated through his office. While this development made it easier for some farmers to access agricultural credit, it may have disadvantaged many others by excluding them from these opportunities. Such a situation could lead to favoritism and the direct exclusion of certain men and many women who did not hold leadership positions.

6.2.4 Gender-Based Barriers and Opportunities for Agricultural Credit Access at the Household Level

This sub-section aims to explore how individual farmers navigated various household gender dynamics to access agricultural credit from VEDCO.

Making a Choice between Confiding and Concealing Information on Financial Matters

In this study, all male and female farmers were asked whether they felt it was necessary to inform someone in their household before joining or accessing agricultural credit from VEDCO. All male respondents answered affirmatively, while 84.6% of female respondents expressed the same sentiment. Only six female farmers (15.4%) felt otherwise. A chi-square test ($p=0.01 < \alpha=0.05$) indicated a statistically significant difference in how male and female farmers regarded informing someone before accessing agricultural credit. Thus, while all male farmers felt compelled to share this information with someone in their household, a minority of female farmers (15.4%) chose to conceal it for various reasons.

A deeper analysis based on the gender of respondents and the two districts from which they were drawn revealed interesting patterns. In Nakasongola, nearly all male and female farmers indicated that it was necessary to inform someone in their household about their intentions to join or access agricultural credit from VEDCO (Males = 100%;

Females = 88.9%; $p=0.146 > \alpha=0.05$). In contrast, Luwero district showed differing results: all male farmers and 80.9% of female farmers felt it was necessary to inform someone about their intentions. In Luwero, the difference in proportions was statistically significant ($p=0.032 < \alpha=0.05$).

Based on these findings, all male respondents (100%) and 84.6% of female respondents felt it was necessary to inform a household member about their intentions to join VEDCO or access agricultural credit. This raises several important questions: Did they confide in those individuals? If so, whom did they confide in? Why did they choose to confide in those particular individuals? And how did those individuals respond or react? Answers to these questions revealed intriguing insights into gender dynamics concerning farmers' access to agricultural credit. All forty male respondents and thirty-three female respondents who felt it necessary to inform someone in their household about their intentions to acquire agricultural credit had indeed fulfilled this obligation. Table 4 below illustrates how this information sharing was executed in both districts.

Table 4: The Different Categories of Household Members in Whom VEDCO Clients Confided

Different person[s] in whom borrowers confided	Males		Females		Total	
	Freq	%	Freq	%	Freq	%
Spouse only	30	75%	24	72.7%	54	74%
Children (sons and/or daughters)/grandchildren	9	22.5%	9	27.3%	18	24.7%
Mother	1	2.5%	0	0%	1	1.4%
Total	40	100	33	100	73	100
p value=0.303						

Source: Field Findings, 2015

From Table 4 above, it is evidently clear that 75% of male borrowers and 72.7% of female borrowers confided in their spouses. This finding is intriguing, particularly since many married individuals tend to hide financial information from their partners. Scholars such as Livingston (2018), Junure and Patel (2012), and Dew and Stewart (2012) refer to this behavior as financial infidelity. They found that at least 20% of married men and women engage in secret financial activities. Both genders have been noted to cheat financially, though this type of infidelity is often viewed as a lesser transgression

compared to emotional or physical cheating. Women, in particular, were found to be more likely to deceive their spouses than men. Examples include housewives who save money from grocery bills when their husbands monitor tight budgets or working women who withhold information about bonuses or raises when their husbands restrict personal spending.

Various reasons contribute to these secret spending behaviours. One may stem from insecurity in relationships, while others might conceal financial matters as revenge when feeling betrayed by their partners. Additionally, some individuals may hide their spending due to fear that their partner will disapprove, often in an attempt to fill a void in their lives or to seek excitement (Janure and Patel, 2012).

Justification for Confiding in other Household Members on Financial Matters

The findings of this study are significant as they reveal a developing trend among agricultural credit beneficiaries who shared their financial transactions with other household members. For instance, both male (75%) and female (72.7%) respondents disclosed their access to agricultural credit to their spouses. In addition to spouses, some respondents confided in their children, including both sons and daughters, while others included grandchildren. One male respondent shared this information with his mother because he was not married.

Another finding was that a higher percentage of female farmers (27.3%) confided in their children and grandchildren compared to their male counterparts (22.5%). This disparity can be attributed to a greater number of female farmers being single, separated, widowed, or divorced, while most male farmers were married. Unmarried female farmers who served as household heads may have felt it necessary to share financial information with their children and grandchildren due to the absence of spouses. Despite these differences, a chi-square test ($p=0.303 > \alpha=0.05$) indicated no significant difference in the way male and female farmers who sought agricultural credit from VEDCO disclosed their financial transactions to others. In summary, both male and female farmers who accessed

agricultural credit tended to be equally open about their financial dealings with other household members.

But why did both male and female farmers chose to confide in their spouses, sons, daughters, grandchildren, and mothers instead of concealing this information? Various reasons were advanced, including the desire to maintain harmony within the household, as expressed in the following discussion.

A Muslim male respondent, aged 60 years, married, from Degeeya village, Luwero district, said that:

If you truly want to maintain a peaceful home environment, it is essential to inform your wife and children about your plans, as they become integral to your projects. I recall a time when my wife was away, and all my cows perished due to a lack of care. The lesson here is that you cannot handle everything on your own. Additionally, as Muslims, we believe that when you die, your outstanding debts are cleared by your next of kin, allowing you to enter *Jannah*¹⁴. However, this can only be achieved if your immediate family is informed of your financial responsibilities.

Another Muslim male respondent, aged 57 years, married, from Kalaagala town, Luwero district said:

Ku ssente olina okubeera mulambulukufu omukyala aleme okukujjamu obwesige! Translated as: With financial issues, you need to be honest so that you don't lose your wife's trust

Another Muslim male respondent, aged 35 years, married, from Kalaanamu village, Luwero district said:

Nze ndi musiramu. e ddiini yange eyigiriza nti singa nfa nga nina e bbanja, nemuntaana bamanja! N'olwekyo, abantu bange balina okumanya nebasasula e bbanja. [Translated as: As a Muslim, I follow the belief that

¹⁴ Jannah means heaven or paradise, where people will enjoy spiritual and physical pleasure

one should die debt-free. If you pass away with outstanding debts, that financial burden follows you to the grave. Your family needs to be aware of this so that they can settle any outstanding debts on your behalf.]

And a female Muslim respondent, aged 52 years, married, from Busooke village, Luwero district said:

“*Ffe ebintu byaffe tubikwatira wamu*”. [Translated as: For us, we work and make decisions jointly]

From the accounts of one female and three male respondents, it appears that farmers who joined VEDCO and accessed agricultural credit shared their financial decisions with their spouses, resulting in fewer conflicts within their families. Joint decision-making and the sharing of roles as partners were crucial in this context. For instance, a sixty-year-old male respondent from Luwero district took the initiative to inform his wife about the agricultural loan he planned to acquire from VEDCO, as they had expanded their garden together on a larger piece of land. Similarly, a fifty-eight-year-old male respondent from Nakasongola district informed his children before and after securing an agricultural loan, acknowledging their significant contribution to clearing the land.

The ability of household heads (husbands) to recognize the contributions of other household members, including their wives and children, represents a significant advancement in a society widely perceived as patriarchal. It is important to note that this recognition has a direct religious foundation for Muslims, who are encouraged to openly discuss financial matters based on the teachings of the *Quran*. However, other factors could have influenced this shift. For example, as previously highlighted, both male and female farmers participated in groups where unity and solidarity were highly emphasized. With the establishment of VEDCO, this ideology was further expressed through gender sensitization workshops, where both male and female farmers learned to share household responsibilities and discuss financial issues to avoid unnecessary conflicts.

In some cases, VEDCO officials visited clients' homes as part of their routine agricultural credit evaluations. As one male respondent from Mpigi village in Luwero District noted,

credit officials visited his home with his wife present. She observed the entire process and signed the loan application forms as a witness for her husband without being coerced. Additionally, a married female respondent shared that she usually consulted her husband on many aspects of her life, including the type of food to prepare. Therefore, she felt it was essential to inform him about her joining VEDCO or accessing an agricultural loan. Another married woman explained that she had to discuss financial matters with her spouse because they shared debt responsibilities. In these instances, it is evident that women, particularly married ones, communicated openly with their husbands without significant conflict.

Thirteen (39.4%) of female respondents asserted that it was unnecessary to conceal information from their husbands due to power dynamics. The phrase “*Omwami ye mukama wange*,” which translates to “My husband is the household head,” reflects the belief that husbands deserved to know about their wives’ financial dealings, including agricultural loans. Other married women echoed this sentiment, stating that they couldn’t leave their homes for group meetings without informing their husbands about the events or financial transactions. One married woman noted that all group meetings were held at her home, further necessitating communication with her spouse.

Three (7.7%) male respondents and ten (30.3%) female respondents admitted to confiding in their spouses out of fear in case they defaulted on repayments. They viewed their spouses as their next of kin, a role that could only be fulfilled if they had communicated their financial undertakings initially. Five male and one female respondent indicated that they participated in the same farmers’ groups as their spouses, implying that agricultural loans were known to their partners before they were acquired.

This discussion has highlighted the various individuals in whom both male and female VEDCO clients confided before and after obtaining agricultural credit. It has also revealed important reasons for these beneficiaries to share information with different people, the majority of whom were their spouses. Others included children, grandchildren, and mothers. The gender implications of these confiding behaviors have

also been discussed. However, there was a small group of female clients who chose not to confide in anyone. A deeper understanding of this phenomenon indicates that this group primarily consisted of independent female-headed household heads, either, single, separated, widowed, or divorced, who were not answerable to any resident or non-resident male head. Thus, they made all essential decisions independently, including financial ones. Some of these women were responsible for their young children, whom they did not involve in discussions since they were minors.

One single mother, who belonged to the same farmers' group as her daughter, felt it unnecessary to inform her daughter about her financial matters since the daughter was already aware of them through group meetings. An exceptional case involved a married female client who did not confide in her spouse due to significant marital conflicts. The wife stated, "*Amazima gali nti nze nkola byange naye akola bibye. Ebya ssente zange te bimukwatako!*" which translates to, "The bitter truth is we conduct our businesses separately. Anything related to my money is none of his concern!" Although this case presents an intriguing angle for further study, it remains an isolated incident.

The Spouses'/Partners' and other Household Members' Reaction towards Accessing Agricultural Credit

Another level of analysis focused on how different categories of individuals, in whom both male and female borrowers confided, reacted to the prospect of joining or accessing agricultural credit from VEDCO. A total of thirty-six male borrowers (90%) and thirty-one female borrowers (93.9%) who shared their plans with others in their households said that they were very supportive and happy about the loans, as they anticipated benefits for the entire household, either directly or indirectly. For instance, access to tractor loans proved beneficial for everyone, as land could be tilled in just one day. This efficiency saved other household members from labour costs and allowed for the timely sowing of seeds.

One female borrower, who obtained a tarpaulin loan from VEDCO, mentioned that her spouse was pleased because he also expected to utilize it for post-harvest handling of his

produce. Other borrowers, particularly married women, said that their spouses felt at ease regarding the agricultural loans since they were relatively small. They believed these manageable loans were unlikely to lead to family disputes over the sale or confiscation of household properties due to repayment issues.

A fifty-one-year-old male respondent from Mpigi village in Luwero district noted that his spouse was pleased to learn about his decision to acquire an agricultural loan from VEDCO. She even supported him by signing on the loan application forms when credit officials visited their home for appraisals. Other married beneficiaries reported similar experiences, noting that their spouses were supportive because they had been encouraged to collaborate during their group meetings, as highlighted in the following verbatim.

My wife was excited about my loan because it was going to be invested in agriculture, which is our passion. Since she wanted to be a direct beneficiary of VEDCO, she joined our farmers' group and was appointed to the executive committee. Through this involvement, she gained a lot of knowledge, which inspired her to grow bananas on a large scale. Our children were not informed about our agricultural loans, but they noticed the significant development within our family.

(Fifty-two-year-old male respondent from Ddegeya Central I in Luwero district, married, Muslim, and completed ordinary level of secondary education.)

It is evident from the above case that couples that work together in households experience significant benefits. For this particular couple, their well-maintained banana plantation was visible in the background of their home. They also had a three-bedroomed house constructed with clay bricks and roofed with iron sheets, indicating that they were relatively well-off. Additionally, non-group household members benefitted indirectly from the trickle-down effect, provided they supported their spouses' projects at home. Unlike traditional agricultural credit, group members acquired new modern farming skills, which played a crucial role in enhancing their farming potential and improving

their livelihoods. This collaboration also helped eliminate barriers that prevent borrowers, especially women, from accessing agricultural credit.

However, only four male respondents (10%) and two female respondents (6.1%) indicated that the people they confided in were concerned about loan repayment. This concern was attributed to how other money lending institutions harassed their defaulting customers. However, there were no such cases reported in VEDCO.

6.2.5 Gendered Challenges and Opportunities of Utilizing Agricultural Credit

This sub-section examines the gender-specific challenges and opportunities experienced by both male and female farmers when utilizing agricultural loans obtained from VEDCO. It specifically highlights the types and amounts of agricultural loans accessed, as well as the differences in investment patterns based on gender, among other factors.

The Nature and Size of Agricultural Loans Accessed from VEDCO

The study of agricultural loans accessed from VEDCO offers a comprehensive view of how farmers in Luwero and Nakasongola districts leveraged financial and in-kind support, with a particular focus on gender dynamics. The findings indicate that 49.4% of farmers utilized in-kind loans, 27.8% opted for cash loans, and 22.8% accessed a combination of both. Among male farmers, 51.3% (20 farmers) secured in-kind loans, slightly higher than the 47.5% (19 female farmers), which included subsidized tractor services and inputs like maize, bean seeds, and tree seedlings. Cash loans were accessed by 23.1% of male farmers (8 farmers) and 32.5% of female farmers (13 farmers), while mixed loans were utilized by 25.6% of male farmers (10 farmers) and 20% of female farmers (8 farmers). Statistical analysis confirmed no significant gender disparities in loan access ($p=0.618 > \alpha=0.05$), highlighting VEDCO's equitable approach.

Loan sizes varied significantly by district and gender. Cash loans ranged from 100,000 Ug. Shs. to 1,000,000 Ug. Shs., with an average of 313,750 Ug. Shs. and 300,000 Ug. Shs. as the most common amount. In Luwero, the average loan size was 346,000 Ug. Shs., higher than Nakasongola's 260,000 Ug. Shs., likely due to VEDCO's longer presence in Luwero. Male farmers in Luwero borrowed an average of 389,286 Ug. Shs., compared to 290,909 Ug. Shs. for female farmers, while in Nakasongola, male farmers

averaged 380,000 Ug. Shs. and female farmers 200,000 Ug. Shs.. The most borrowed amount in Luwero was 300,000 Ug. Shs. for both genders, but only 150,000 Ug. Shs. in Nakasongola. Minimum loan amounts were 150,000 Ug. Shs. (Nakasongola) and 200,000 Ug. Shs. (Luwero) for male farmers, and 100,000 Ug. Shs. for female farmers in both districts. Maximum loans reached 1,000,000 Ug. Shs. in Nakasongola and 500,000 Ug. Shs. in Luwero for both genders.

The number of loans accessed further highlighted regional and gender differences. Overall, 44.3% of farmers (35 individuals) took one loan, 26.6% (21 farmers) secured two, 20.3% (16 farmers) obtained three, 6.3% (5 farmers) accessed four, and one farmer each took six and ten loans, averaging 2.04 loans per farmer. Luwero farmers averaged 2.19 loans, compared to 1.86 in Nakasongola. In Nakasongola, female farmers accessed more loans (1.94) than male farmers (1.78), though often of lower value, while in Luwero, male farmers averaged 2.43 loans compared to 1.95 for female farmers, with higher values. In-kind loans, detailed in Table 5, played a pivotal role in supporting both genders, reinforcing VEDCO's inclusive model for agricultural development.

Table 5: The Nature of In-Kind Loans Accessed by Male and Female Farmers in Luwero and Nakasongola Districts

The Nature of In-Kind Agricultural Loans	Males (N=39)		Females (N=40)	
Tractors	17	43.6%	13	32.5%
Tarpaulins	6	15.4%	8	20%
Maize Seeds	12	30.8%	10	25%
Chicken	0	0%	4	10%
Banana Seedlings	1	2.6%	3	7.5%
Orange Seedlings	3	7.7%	3	7.5%
Mango Seedlings	5	12.8%	2	5%
Piglets	0	0%	2	5%
Fertilizers (Di Ammonium Phosphate and Super Grow)	2	5.1%	0	0%
Calaptus seedlings	1	2.6%	1	2.5%
Avocado seedlings	2	5.1%	1	2.5%
Total	49	125.7%	47	117.5%

Total number for males =49>39 and total number for females=47>40 because of multiple responses. Likewise, total percentages for males (125.7%>100%) and for females (117.5%>100%) because of multiple responses.

Source: Field Findings, 2015

As shown in Table 5 above, a total of seventeen male farmers (43.6%) and thirteen female farmers (32.5%) accessed tractors for land tilling for maize cultivation, with male farmers accessing tractor loans at a higher rate, possibly due to control over larger land areas or better financial capacity to meet loan requirements like bush clearing. Six male farmers (15.4%) and eight female farmers (20%) acquired subsidized tarpaulins for post-harvest crop handling. Access to genetically modified maize seeds was nearly equal, with twelve male farmers (30.8%) and ten female farmers (25%) obtaining them. Both genders accessed seedlings (banana, orange, mango, eucalyptus, avocado), but female farmers uniquely acquired sweet potato leaves, bean seeds, cassava stems, coffee/*nakati* seedlings, chicken, and piglets, while male farmers exclusively obtained fertilizers like DiAmmonium Phosphate (DAP) and Super Grow. This suggests female farmers prioritized home-based livestock rearing, while male farmers were more inclined toward adopting new agricultural technologies.

Repayment Modalities for In-Kind Agricultural Loans

Repayment conditions were flexible, with twenty-two male farmers (73.3%) and nineteen female farmers (70.4%) repaying through a 50% cost-sharing arrangement, where beneficiaries paid half the loan amount (e.g., 35,000 Ug. Shs. for tractor use), and VEDCO covered the remainder. Some farmers, like a female farmer from Kiralamba village who lost piglets, had loans forfeited due to unforeseen losses. Others, including a male farmer from Kyampiisi village, did not repay loans for cassava stems or fertilizers due to poor harvests. Full repayment was reported by 40.7% of female farmers and 13.3% of male farmers, with examples like a female farmer from Wampeewo village repaying piglets and banana seedlings. Two male farmers repaid significantly more, one doubling maize seeds (100% interest) and another repaying 45 kilograms for 30 kilograms borrowed (50% interest). Interest rates on cash loans ranged from 0% (reported by four male and eleven female farmers) to 60% (one female farmer), though some farmers lacked clarity on repayment amounts.

Utilization of Agricultural Loans

Most farmers used loans for intended purposes: twenty-five male farmers (67.6%) and thirty-one female farmers (77.5%) invested in seeds and seedlings for crops like maize,

beans, and coffee. Eleven men (29.7%) and thirteen women (32.5%) used loans for land clearance, while twelve farmers purchased fertilizers, pesticides, and livestock drugs. Slightly more female farmers (15%) than male farmers (13.5%) used cash loans to hire tractors, possibly to avoid delays in VEDCO's tractor-sharing system. Eight male farmers (21.6%) and three female farmers (7.5%) hired labourers, and a few rented or purchased land, including a female farmer from Kyankoonwa village who bought land and built a shop and home. Poultry farming was supported by five male (13.5%) and three female farmers (7.5%), while more female farmers (20%) than male farmers (13.5%) used tarpaulins for post-harvest handling.

Diversion of Agricultural Loans

Loan diversion was limited, with 87.8% of male and 92.3% of female farmers adhering to original plans. Diversion occurred in 12.2% of male and 7.7% of female farmers, often to pay school fees, though some redirected funds within agriculture (e.g., a female farmer from Kiwangula village bought a cow instead of maize seeds). Others invested in alternative income sources, like a female farmer from Katuugo village who purchased a motorcycle for a *boda boda* business. Diversions for non-agricultural purposes, like school fees, posed repayment challenges, but many diversions still supported family welfare.

Decision-Making on Agricultural Loans Usage

Decision-making were largely autonomous, with 92.3% of male and all female farmers reporting no external influence or coercion in loan utilization. Only three male farmers (7.7%) noted minimal influence through mutual consensus, indicating that both genders exercised significant control over their financial decisions.

Below is a verbatim extract from one male respondent to support this claim.

This was a simple issue! My spouse wanted to divide our land into two sections for growing maize and beans, while I preferred to keep it intact and consider intercropping both crops.

(Forty-nine-year-old male respondent from Mpigi village, Luwero District; married, Catholic, and completed a diploma course)

Similarly, another male respondent noted the following:

I remember a time when I borrowed money to invest in my agricultural project. However, my wife advised me to use those funds to complete our house instead. On another occasion, I took out a loan for farming, but after discussing it with my wife; I decided to use the money to pay our children's school fees.

(Forty-four-year-old male respondent from Kyampiisi village in Luwero District married and completed Ordinary Level of Secondary Education)

The two incidents mentioned above illustrate a clear example of joint decision-making among married couples in a typical male-headed household when it came to utilizing agricultural credit. Although the men were the primary beneficiaries as they directly accessed agricultural loans from VEDCO, their wives played a crucial role by providing advice on how best to use these loans. In instances where agricultural loans were redirected to complete house construction or pay for school fees, such decisions were still made jointly by the couple. This collaborative approach can provide indirect benefits, as couples may work together to repay a loan in the event of poor financial returns.

In households where beneficiaries claimed they were not influenced by anyone else when investing their agricultural loans, this was often attributed to the specific nature of the loans. For example, one farmer noted that it was impossible to divert maize seed loans for any other purpose, as the seeds were treated and unfit for human consumption.

In female-headed households, women generally had full autonomy in decision-making regarding the investment of their agricultural loans, since these households lacked a resident male head. This autonomy was frequently cited by widows and women who had separated or divorced their husbands. It reflected a sign of women's economic empowerment through financial independence, although this empowerment could come with hidden costs.

In summary, four major reasons shaped how agricultural loans were invested or utilized:

1. Joint decision-making among married couples in some male-headed households;

2. The predetermined nature of certain agricultural loans, which limited the ability to divert the funds (for example, in-kind loans such as seeds that must be planted);
3. Female farmers, particularly those who were household heads, had assumed full authority and autonomy in decision-making regarding the use of their agricultural loans;
4. The foundational principle of farmers' groups, which encouraged both male and female farmers to collaborate within their groups and families, supported by gender sensitization workshops organized by VEDCO. These workshops emphasized the importance of financial discipline and joint decision-making among couples to avoid conflicts, including domestic violence.

6.2.6 Gendered Challenges and Opportunities of Repaying Agricultural Credit

Research findings show that both male and female farmers faced difficulties in repaying agricultural loans, but the prevalence and nature of these challenges differed. Among the respondents, 35% of female farmers (14 respondents) reported repayment issues compared to 20.5% of male farmers (8 respondents). While this suggests a higher burden on female farmers, the difference was not statistically significant ($p=0.151$, $\alpha=0.05$), with similar patterns in Nakasongola ($p=0.457$) and Luwero ($p=0.206$). The gendered analysis below explores how structural, social, and economic factors shape these challenges differently for men and women.

Long Spells of Drought

Both male and female farmers identified prolonged droughts (December to February) as a primary cause of low crop yields, complicating loan repayment. However, female farmers were disproportionately affected, with 63% attributing poor maize yields to VEDCO's genetically modified seeds, compared to 27% of male farmers. This disparity may reflect women's limited access to alternative seed varieties or resources to mitigate drought impacts, exacerbating their repayment struggles. Both genders diversified income sources as a coping mechanism, but women, often constrained by domestic responsibilities, may face greater challenges in pursuing non-agricultural income opportunities. The reliance on drought-sensitive seeds highlights a systemic issue that disproportionately burdens female farmers, who may have less bargaining power with suppliers like VEDCO.

Failure to Apply Agricultural Inputs

The inability to afford fertilizers, high-nutrient maize brands for poultry, and insecticides significantly impacted both male and female farmers, leading to low yields and repayment difficulties. However, female farmers, such as the 39-year-old married woman from Bugodo village in Luwero, explicitly noted that expensive fertilizers were beyond their financial means, a sentiment echoed by many female colleagues. This suggests that women face greater financial constraints, possibly due to lower household resource control or income. Poultry farmers (both genders) resorted to suboptimal feeds like dried banana peelings, but women's limited access to capital likely deepened their productivity losses. Male tomato farmers also struggled with costly insecticides, but research findings emphasize female farmers' voices more prominently, indicating a gendered financial barrier. Late delivery of inputs like maize seeds and tractors affected both groups, but women's time poverty may have compounded their inability to adapt to delayed planting schedules.

Time Poverty

Time poverty emerges as a distinctly gendered challenge, with female farmers facing significantly greater constraints. Women juggled farmers' group activities, agricultural work, and domestic chores, such as fetching water, gathering firewood, and cooking. A typical day involved waking up at 6 a.m., tending gardens, preparing meals, and walking up to 14 kilometers to attend group meetings, only to resume domestic tasks afterward. This intense workload left little time for optimizing agricultural productivity or pursuing alternative income sources to service loans. In contrast, only two male farmers reported time poverty, primarily due to group activities or formal jobs conflicting with farming. Men's relative freedom from domestic responsibilities allowed greater flexibility during peak farming seasons, highlighting a structural gender inequality. Women's time poverty not only hindered their ability to repay loans but also underscores broader societal expectations that prioritize their domestic roles over economic contributions.

Short Grace Periods

Short grace periods, misaligned with the long gestation periods of agricultural projects, affected 13% of male farmers and 14% of female farmers. Both genders criticized

VEDCO's requirement to repay loans after one season (three months) instead of two (six months), as noted by a male farmer from Nakasongola. While the prevalence of this issue is similar, women's repayment challenges may be compounded by their limited access to alternative income sources and time poverty, making it harder to bridge the gap between harvest and repayment deadlines. Men, with potentially greater mobility or access to formal jobs, may have more options to manage short grace periods. The lack of gender-specific loan terms fails to account for women's unique constraints, perpetuating repayment difficulties.

Low Prices during Bumper Seasons

Both male and female farmers faced low prices during bumper harvests, which reduced revenues and hindered loan repayment. For example, a male farmer from Kilanga-Sseeta village in Nakasongola saw cotton prices drop from 2,500 to 1,100 Ug. Shs. per kilogram, while maize prices fell to 200–300 Ug. Shs. instead of 800 Ug. Shs. These market fluctuations affected both genders, but women's limited access to storage facilities (12% of female farmers vs. 17.3% of male farmers reported inadequate granaries) forced them to sell at low prices to meet immediate household needs, such as school fees and necessities like paraffin and soap. The abolition of marketing cooperatives further disadvantaged both groups, but women, with less social capital or bargaining power, may have been more vulnerable to exploitative market dynamics. Men's ability to delay sales or access alternative markets could mitigate some losses, a flexibility less available to women due to time and resource constraints.

Pests and Diseases

Pests, diseases, stray animals, and theft disproportionately impacted female farmers, with 13.8% reporting these issues compared to only 1.6% of male farmers. Specific cases, such as the 63-year-old widow from Kalagala town in Luwero losing her chickens to theft and the 52-year-old woman from Kiralamba village in Nakasongola losing pigs to disease, highlight women's vulnerability. These incidents left female farmers without means to repay in-kind loans, exacerbating their financial distress. Research findings suggest that unemployed youth contributed to theft, but women's farms may be more exposed due to their often smaller, less secure setups or locations closer to settlements.

Men's lower reported losses could reflect better access to protective measures (e.g., fencing) or social networks to deter theft. This stark gender disparity underscores how external shocks disproportionately threaten women's agricultural ventures and loan repayment capacity.

High Interest Rates and the Lack of Proper Investment Plans

High interest rates and poor investment planning affected both male and female farmers, particularly within the revolving fund system, where non-repayment by some members delayed access for others. A male farmer from Kilalamba village in Nakasongola highlighted high interest rates and rising input costs (e.g., maize brand for feeds) as key issues, while late tractor disbursement disrupted planting cycles for both genders. However, women faced additional barriers, as illustrated by the 56-year-old widow from Kalagala town in Luwero, who noted that some farmers (likely including women) misunderstood the loan program as a free service due to inadequate planning. Women's lower financial literacy or limited exposure to VEDCO's sensitization efforts may contribute to this misconception. Additionally, weak group cohesion, particularly in projects like poultry, hindered collective efforts, with women's time poverty and domestic responsibilities likely limiting their participation. Men's greater access to resources or leadership roles in groups may have enabled better management of loan obligations, while women's repayment struggles were compounded by systemic disadvantages.

6.2.7 The Drivers of Smooth Agricultural Loan Repayment

Research findings show that a significant majority of farmers (72.2%) successfully repaid their agricultural loans, with 54.4% being male and 45.6% female. The discussion below examines how gender dynamics shaped the determinants of successful loan repayment, focusing on access to resources, social support, and economic strategies, among others.

Good Financial Returns for Certain Crops

Female farmers (12.5%) outperformed male farmers (7.7%) in successfully servicing loans due to profitable agricultural projects, particularly maize farming. Research findings cite examples of female farmers from Wampeewo and Kasambya villages who reported substantial profits from maize, enabling smooth loan repayment. This success

may reflect female farmers' strategic crop choices or efficient resource management, possibly driven by limited access to alternative income sources, compelling them to maximize agricultural returns. In contrast, male farmers' lower success rate in this area could indicate greater diversification into non-agricultural activities (as discussed later), reducing their reliance on crop-specific returns. However, research findings further show that some farmers, likely including both genders, struggled with maize's perceived unprofitability, suggesting that female farmers' success may also stem from localized factors like market access or agricultural training from VEDCO.

Family Support

Family support was critical for loan repayment, but its dynamics varied by gender. Male farmers (7.7%) benefited more from family support than female farmers (2.5%), with examples like a male farmer from Kilalamba village receiving extensive spousal labour support throughout the agricultural cycle. Female farmers, such as a divorced woman from Kamukamu village, relied on children's labour to reduce costs. This suggests that male farmers often have access to broader familial resources, including spousal contributions, due to patriarchal household structures where wives are expected to support husbands' economic activities. Conversely, female farmers, particularly those without spousal support (e.g., divorced), depend on children, which may limit their labour pool. The findings further show that some married women received financial contributions from spouses, but this was not universal, as some men misused loan funds for personal expenses or withdrew support. Mutual support among group members and multiple borrowing practices was also noted as a contributing success factor to agricultural loan repayment

Income Diversification

Male farmers (43.6%) were significantly more likely than female farmers (27.5%) to avoid repayment challenges due to income diversification. Men engaged in a wide range of activities, including brick making, charcoal selling, pig and chicken rearing, retail shops, brewing *waragi*, and more, hence providing multiple income streams. Female farmers, while also diversifying, faced barriers due to a narrower asset base, limiting their ability to invest in non-agricultural enterprises. This gendered gap reflects broader

societal constraints, such as women's restricted access to capital, land, or mobility, which hinder their engagement in diverse ventures. Research findings suggest that diversification reduces reliance on seasonal agricultural income, benefiting male farmers disproportionately due to their greater resource access. Female farmers' lower diversification rate may also stem from time constraints due to domestic responsibilities.

Small and Manageable Agricultural Loans

Both male (12.8%) and female (15%) farmers noted that VEDCO's small loan sizes facilitated repayment, with women slightly more likely to highlight this factor. Research findings describe subsidized schemes, such as tarpaulins and free tree seedlings, which reduced financial burdens. Women's emphasis on manageable loans may reflect their limited financial resilience, making smaller, less risky loans more suitable for their economic realities. Male farmers, with greater access to diversified income, may find larger loans feasible, but research findings suggest both genders benefited from VEDCO's flexible terms. The perception of some schemes as "handouts" rather than loans indicates that women, who often face stricter financial constraints, may particularly value such arrangements. This section reveals no stark gendered disparities, suggesting that loan design can mitigate structural inequalities when tailored to farmers' capacities.

Sticking to the Original Loan Plan

Male farmers (17.9%) were more likely than female farmers (12.5%) to attribute successful repayment to adhering to business plans and VEDCO's training. This difference may reflect gendered access to education or training opportunities, where men are often prioritized for technical or managerial skills development. Research findings show that group cohesion and enterprise management training empowered both genders, but men's higher reported adherence suggests greater confidence or resources to execute plans without diversion. Women, constrained by domestic demands or limited control over loan funds (as noted in cases of spousal misuse), may face challenges maintaining focus on original plans.

Value Addition

Research findings highlight a male farmer's success in repaying loans by selling maize flour and maize brand, which yielded higher returns than selling maize grains. No female

farmers were cited in this context, suggesting a potential gendered gap in adopting value-addition strategies. Men may have greater access to processing equipment, market networks, or capital to invest in value addition, enabling them to maximize profits. Women, constrained by resource limitations or time, may be less able to engage in such practices, relying instead on raw produce sales with lower margins. This argument underscores how gendered access to technology and markets can influence repayment outcomes, with men benefiting disproportionately from innovative practices.

Cordial Relationship between VEDCO and its Clients

Both male (7.7%) and female (10%) farmers credited VEDCO's supportive relationship, including loan forgiveness and free inputs like cassava stems, for easing repayment. Women slightly outnumbered men in emphasizing this factor, possibly because they are more reliant on institutional goodwill due to limited alternative resources. VEDCO's flexibility, such as extended repayment periods, benefited both genders, but women's higher mention suggests they may face greater financial vulnerability, making such concessions critical. Further, women's reliance on institutional support highlights their vulnerability to external assistance, while men's diversified income sources may reduce their dependence on such relationships.

6.3 Summary

Table 6 below provides a critical summary of the challenges and opportunities related to the access, utilization, and repayment of agricultural loans from VEDCO. It organizes the information by key issues (such as access to land, group membership, etc.), comparing the challenges and opportunities, along with the associated gender issues at the household, community (farmers' groups), and VEDCO levels. Where available, p-values are compared against $\alpha=0.05$ to assess statistical significance. In cases where p-values are not provided, percentage differences between male and female farmers are compared, highlighting significant gaps (difference $\geq 10\%$) in bold text. Serious gender issues are also emphasized in bold to draw attention to critical disparities.

Table 6: A Summary of Challenges and Opportunities for Male and Female Farmers in Accessing, Utilizing, and Repaying VEDCO Agricultural Loans

Aspect	Challenges	Opportunities	Gender Issues
Access to Agricultural Credit			
Access to Agricultural Credit	<p>-Radio announcements were rare, with only 1 male farmer mentioning this source, limiting outreach for those outside group networks</p> <p>- Door-to-door recruitments reached only 2 male farmers, potentially excluding others, especially women with less community visibility</p>	<p>-High information dissemination through farmers' groups: 92.5% male (37/40) and 97.6% female (41/42) learned via groups, with women benefiting more due to higher group representation</p> <p>-Peer networks informed 7.5% male (3/40) and 4.8% female (2/42), showing inclusive channels</p> <p>-Spousal communication aided awareness: 10 male (4/40) and 4.8% female (2/42) learned via spouses.</p>	<p>-Women's higher group participation (97.6% vs. 92.5%) enhances their access to information, but heavy reliance on group networks may exclude women outside these structures (i.e. serious access issue for non-group women)</p>
Farmers' Group Membership	<p>-Misconceptions about loans as handouts affected 37.5% male and 14.3% female farmers, complicating group dynamics and repayment</p> <p>-Unequal resource distribution and favoritism in groups disproportionately affected women due to long travel distances and domestic duties</p>	<p>-All respondents (100% male and female) were active group members, engaging in collective activities like granary construction without discrimination</p> <p>-Group solidarity (75% male, 61.9% female) supported loan appraisals and emergency funds, reducing barriers</p>	<p>-Higher male misconception rates (37.5% vs. 14.3%) suggest men may face more social pressure within groups, but women's domestic burdens limit participation (serious issue for women's time poverty)</p> <p>-Household: Women's domestic roles restrict group engagement, unlike</p>

			men -Community: Favoritism in groups disadvantages women, who have less influence (serious issue for equitable resource allocation)
Access to Land	-Financial constraints for renting land disproportionately affected women, limiting loan eligibility: 70% male (28/40) vs. 76.2% female (32/42) identified land access as critical -Residency clause (2-year minimum) excluded new residents , particularly women migrating for marriage -Land shortages due to urbanization and family disputes disadvantaged women, who often received less land than men in inheritance	-Higher land access rates: 97.5% male (39/40) and 88.1% female (37/42) had sufficient land for farming -VEDCO's flexible requirement (rented/owned land) enabled access, with group recommendations easing collateral needs for 20% male (8/40) and 21.4% female (9/42)	-Household level: Patriarchal norms limit women's land ownership, forcing reliance on rentals (serious issue for economic autonomy) -Community: Group-based collateral benefits women, but awareness gaps persist -VEDCO: Where possible, VEDCO could partner with local authorities to secure affordable leases for women
Payment of Fees and Buying Shares	-Membership fees strained 1 male and 1 female farmer , though this could strain women most due to greater financial barriers attributed to unpaid domestic work -Share purchases were less accessible	-Fees were affordable for 90% male (36/40) and 64.3% female (27/42) , with one-time payments easing access -Shares enabled savings and collateral: 77.5% male (31/40) and	-Large gender gaps in fee payment (90% vs. 64.3%) and share purchases (77.5% vs. 59.5%) due to women's limited cash access (serious issue for financial inclusion) -Household:

	<p>for women: 62.5% male (25/40) vs. 47.6% female (20/42). Reflecting financial constraints on the side of women</p> <ul style="list-style-type: none"> -Weekly savings of 2,000 Ug. Shs. were challenging for some, due to transport cost (5,000 Ug. Shs) 	<p>59.5% female (25/42) found them affordable</p>	<p>Women's unpaid domestic roles limit cash availability, unlike men</p> <ul style="list-style-type: none"> -VEDCO: could offer fee waivers or subsidized shares for women to enhance equity
<p>Regular Group Meeting Attendance</p>	<ul style="list-style-type: none"> -Transport costs (2,000-7,000 Ug. Shs) affected 5 male and 3 female farmers, with women facing additional domestic constraints. -A 75-year old male farmer struggled with attendance due to age, highlighting mobility issues for vulnerable groups 	<ul style="list-style-type: none"> -High attendance rates: 75% male (30/40) and 81% female (34/42), with most finding distances to meeting venues manageable -Group cohesion fostered attendance, with fines (5,000 Ug. Shs.) enforcing compliance. 	<ul style="list-style-type: none"> -Higher female attendance (81% vs. 75%) reflects commitment, but domestic duties and transport costs disproportionately burden women (serious issue for time poverty) -Household: women judge domestic tasks, limiting meeting participation -Community: Group fines may penalize women more due to mobility constraints -VEDCO: Could provide transport subsidies and where possible, virtual meetings for women (if connectivity and affordability issues are addressed)
<p>Consent from spouses</p>	<ul style="list-style-type: none"> -Some women (15.4%) concealed loan activities, often due to marital conflicts or independence in female-headed 	<ul style="list-style-type: none"> -No mandatory spousal consent: 55% male (22/40) and 45.2% female (19/42) confirmed this, enhancing women's 	<ul style="list-style-type: none"> -Women concealing loans (15.4% vs. 0% male) reflects marital tensions or autonomy in female-headed households

	households -Household power dynamics pressured some women to seek spousal consent, despite VEDCO's lack of requirement	autonomy -Gender sensitization workshops promoted joint decision-making, reducing conflicts ($p=0.303 > \alpha=0.05$, not significant)	(serious issue for household dynamics) -Household: Patriarchal norms push women to seek spousal approval, unlike men (serious issue for autonomy) -VEDCO: Workshops foster equity but need broader reach to address power imbalances
Utilization of Agricultural Loans			
	-Loan diversion (10.2% male, 7.7% female) for non-agricultural purposes like school fees posed repayment risks -Small loan sizes (150,000-300,000 Ug. Shs) constrained male farmers (e.g. two in Nakasongola for significant activities like land clearing) -Late tractor delivery delayed planting, affecting both gender, but women's time poverty worsened impacts	-High adherence to loan purposes : 87.8% male and 92.3% female used loans for intended agricultural activities -Autonomous decision-making: 92.3% male and 100% female reported to external influence ($p=.618 > \alpha=0.05$, not significant) -In-kind loans (e.g. tractors, tarpaulins) supported 51.3% male (20/36) and 47.5% female (19/40) , thus promoting equity.	-Household: Women's autonomy in female-headed households enhances control, but married women face spousal influence (sometimes indirectly) -Community: Group training supports adherence but may favor men with better access to education -VEDCO: In-kind loans reduce diversion, but small loan sizes limit men's ambitions, while women benefit from manageable amounts.
Agricultural Loan Repayment			
	-Higher repayment	-High repayment	-Large repayment

	<p>issues for women: 35% female (14/40) vs. 20.5% male (8/39) (p=0.151>α=0.05; not significant) -Drought affected 63% female vs. 27% male, with women less able to access alternative seeds -Time poverty constrained women, limiting income diversification -Pests/diseases impacted 13.8% female vs. 1.6% male, due to women's less secure farms -Short grace periods (3 months) and low prices during bumper harvests affected both, but women's limited storage (12% vs. 17.3% male) worsened outcomes</p>	<p>success 72.2% overall (54.4% male, 45.6% female) -Small loans aided repayment: 12.8% male and 15% female -Family support benefited 7.7% male vs. 2.5% female, with men leveraging spousal labour -Income diversification helped 43.6% male vs. 27.5% female, reducing repayment risks</p>	<p>gap (35% vs. 20.5%) and drought impact (63% vs.27%) highlighting women's vulnerability due to resource constraints (serious issue for economic equity) -Pest/disease disparity (13.8% vs. 1.6%) shows women's farms are less secure (serious issue for asset protection) -Household: Men benefit more from family support due to patriarchal norms (serious issue for women's labour access) -Community: Women's limited storage and market access exacerbates losses -VEDCO: Flexible terms help, but gender-specific loan terms are needed for women's constraints.</p>
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Source: Field Findings, 2015

From Table 6 above, it was noted that at the household level, patriarchal norms still existed as some women sought spousal consent, though this was not a key requirement from VEDCO. Some married women often deferred to their husbands as household heads. However, in female-headed households, women exhibited greater independence highlighting empowerment potential but also hidden costs like increased responsibility. Regarding the issue of time poverty, women's domestic responsibilities (e.g. fetching water and childcare) sometimes limited their ability to attend group meetings. For the

case of access to resources, there were some limitations (e.g. 88.1% vs. 97.5% land access for men), which limited women's ability to meet VEDCO's requirements or invest effectively, perpetuating economic dependency.

At the community/farmers groups' level, the issue of group dynamics arose. Favoritism and unequal resource distribution disadvantaged women, who had less influence in some groups. Men's higher misconception rates (37.5% vs. 14.3%) suggest social pressures, but women's domestic burdens limited participation. For the case of support systems, group-based collateral benefited women (21.4% vs. 20% male), but awareness gaps and transport costs disproportionately affected them, thus reinforcing gender inequalities.

Finally, at the institutional level, VEDCO posed flexible requirements (e.g. non mandatory spousal consent and group-based collateral), but women-specific barriers like time poverty and insufficient access to land, as serious factor of production (farming) still persisted. Training and support achieved through gender sensitization workshops fostered joint decision-making, though this could still be improved through women-targeted training to address complex financial and literacy constraints. In the context of loan design, small and in-kind loans benefited women (47.5% accessed), but short grace periods and lack of gender-specific terms failed to account for women's unique challenges.

CHAPTER SEVEN: THE EFFECTS OF AGRICULTURAL CREDIT ACCESS, UTILIZATION AND REPAYMENT ON GENDER RELATIONS

7.0 Introduction

This chapter first examines the various types of decisions made by male and female farmers who participated in this study within their households, and how these decisions evolved as a result of accessing, utilizing, and repaying agricultural credit. The decisions are categorized based on land allocation and use, the types of agricultural enterprises and activities undertaken, household labour allocation, financial matters (including spending priorities and timing), day-to-day household management (including dietary choices), and control over the movements of household members, among other factors. Secondly, the chapter explores how these changes in decision-making among the households of both male and female farmers might have heightened or eased tensions between different household members.

7.1 Decisions on Land Allocation/Use in the Household

Research findings indicate that both male and female farmers actively participated in decision-making regarding land allocation and use within their households. For example, 84.2% of male farmers and 88.9% of female farmers reported having made decisions concerning land allocation and use as a result of accessing, utilizing, or repaying agricultural credit from VEDCO. But what specific decisions were they making? And how did being a VEDCO member influence these decisions?

7.1.1 Planting Crops in Straight Lines

The adoption of planting crops in straight lines is a significant shift in farming practice, with significant gender differences in adoption. From the study, it is clear that 53.7% (17) of the male farmers and 34.4% (11) of the female farmers adopted organized row cropping, primarily of maize, following VEDCO's training. This practice, which was a pillar of VEDCO-endorsed modern farming practices, was embraced by men and women, but, in particular, by men to a higher degree. The discrepancy might result from differential gender access to labour and time, as well as exposure to training

opportunities. The spacing of maize prescribed varied, with VEDCO prescribing one foot by one foot, while other farmers prescribed 2.5 feet by 2.5 feet or 3 feet by 3 feet, indicating the optimal spacing to boost production. Farmers were also told to plant 2-3 seeds per hole, which was a departure from the normal 5-6 seeds, and both male and female farmers adopted. This decision-making shift made land use more efficient, meaning more maize per acre for females and males alike. However, the lower women's adoption rate suggests likely barriers, e.g., lower information access or alternate home responsibilities that might prevent their complete take-up with new practices.

7.1.2 Use of Pesticides

Pesticide application, particularly the use of the herbicide Weed Master, highlights gender differences in decision-making and access to resources among farmers. A forty-two-year-old female farmer from Ssagala village in Luwero district reported that using Weed Master significantly transformed her farming practices, leading to higher outputs. Notably, 15.6% of female farmers (5 out of 32) utilized Weed Master to eliminate grass before planting, which resulted in reduced labour costs and time requirements. In contrast, none of the male farmers reported using this herbicide, indicating distinct gender roles and economic dynamics in farming.

Traditionally, women face limitations that restrict their time and access to hired labour. As a result, they could have turned to Weed Master as a convenient solution for land preparation. This reliance suggests that women experience time poverty or financial constraints, as employing labourers or relying on family labour can be more expensive and time-consuming. The use of Weed Master allows women to clear land in a single day, which is crucial, especially given the unpredictable farming seasons influenced by global warming. However, concerns remain regarding the financial impact of purchasing inputs like Weed Master, as well as potential environmental and health risks associated with its use. These concerns are especially significant for women, who may have fewer resources to manage these risks. The limited adoption of Weed Master by male farmers may suggest that they have greater access to alternative labour sources or feel less pressure to implement time-saving measures.

7.1.3 The Application of Fertilizers and Local Manures

The use of fertilizers to improve soil fertility highlights ongoing gender disparities in access to resources and the adoption of modern farming practices. Male farmers (34.4%) are significantly more likely to use fertilizers such as DAP and Super Grow compared to female farmers (12.5%). This difference reflects men's greater financial capacity to purchase agricultural inputs from agro shops. The gap likely arises from systemic gender inequalities, where men typically control household finances and have better access to markets and credit. Additionally, men's higher adoption rates may indicate greater confidence or interest in new technologies, potentially influenced by targeted outreach efforts or social norms that position men as primary decision-makers in agriculture.

Both male and female farmers faced financial constraints, leading them to use local alternatives for improving soil fertility, such as decomposed grass manures (*kavundira*), chicken droppings (*kalimbwe*), and human or animal urine. VEDCO's training promoted these viable options, and both genders adopted these innovative practices, demonstrating resilience despite economic barriers.

However, the lower use of commercial fertilizers among women emphasizes their limited access to capital, which may perpetuate yield disparities and reinforce gender inequities in agricultural productivity.

7.1.4 Large Scale Farming

The understanding of "large-scale farming" among small-scale farmers in Nakasongola and Luwero districts, supported by agricultural credit from VEDCO, reveals the gendered dynamics of land use and distribution. Male farmers, such as a fifty-two -year-old from Kasambya village, utilized tractor loans to increase maize production and venture into coffee farming. This transition was enabled by access to agricultural credit and training. Interestingly, while male farmers accounted for 43.8% of large-scale farming participants, female farmers were slightly more represented at 46.9%. This higher participation rate among women is significant, as they primarily handle household food production. However, men's access to resources like tractor loans tended to reinforce their decision-making authority. For instance, the male farmer transitioned from being a

bicycle repairman to a farmer, adopting new methods and improving his record-keeping practices.

Women farmers, despite facing challenges with limited land ownership, exhibited resilience by either renting out land or finding innovative ways to utilize available resources. While the expansion of land area should have been liberating, it also increased the economic burden on women, who had considerably less access to financial capital compared to men. This highlights a gap in women's economic empowerment, as their contributions to agriculture are crucial yet insufficiently supported. Although joint decision-making is becoming more common, men still predominantly control critical land-use decisions.

7.1.5 Tractors vis-à-vis Human Labour

Tractor loans, which required a minimum of one acre, provided both male and female farmers with equal access, but also highlighted gender differences. For example, a forty-four-year-old male farmer from Kalagala village in Luwero district utilized tractors to cultivate cash crops like popcorn, which sold for 2,500–3,000 Ug. Shs. per kilogram, compared to common maize that sold for only 300–500 Ug. Shs. per kilogram. This entrepreneurial approach illustrates men's greater access to market-oriented decision-making. On the other hand, female farmers faced limitations on larger land holdings, which restricted their ability to obtain agricultural credit. Despite these challenges, female participation in large-scale agriculture (46.9%) surpassed that of males (43.8%), demonstrating their determination to maximize farm yields despite structural constraints.

Tractors also improved soil fertility conditions by incorporating decomposed grass, benefiting both male and female farmers. However, women's access to leased land increased their expenses. While leasing idle land allowed some women to produce more, the costs of rent, labour, and purchasing inputs placed a heavier financial burden on them, reducing their control over household budgets. Enhancing gender-equitable access to tractor loans and leased land could further improve women's productivity in farming.

7.1.6 Crop Rotation/Fallowing/Digging Trenches

Crop rotation, fallowing, and digging trenches (*nsalo salo*) reflect gendered innovations in land management. A fifty-three-year-old male farmer from Vvumba village in Luwero district adopted crop rotation by planting maize, followed by sweet potatoes, and then cassava to restore soil fertility, a practice requiring land availability often more accessible to men. Female farmers, practicing fallowing at a higher rate (12.5% vs. 6.3% for men), faced challenges due to limited land ownership, often relying on rented plots. This constrained their ability to implement long-term soil restoration strategies, particularly for crops like coffee and bananas.

Digging trenches to control soil erosion and retain water was adopted by both genders, with female farmers (6.3%) slightly outpacing male farmers (3.1%). Women's focus on soil preservation, especially in banana plantations, underscores their role in sustainable farming. However, the labour-intensive nature of trench-digging, combined with women's domestic responsibilities, highlights the need for gender-sensitive support, such as access to labour-saving tools or communal farming groups.

7.1.7 Pre-Determined Agricultural Loans vis-à-vis Farmers' Choices

The conditional nature of VEDCO's maize loans, requiring hybrid seeds, had significant gender implications. Both male (6%) and female (3%) farmers reported financial strain from purchasing hybrid seeds, which could not be saved for replanting. Women, like a fifty-year-old from Wampeewo village, faced additional challenges due to limited decision-making autonomy and market access. Her poor harvest and lack of marketing support from VEDCO led to disappointment, illustrating how pre-determined loans can disproportionately burden women, who often lack the capital to absorb losses.

Men, with greater control over household resources, were better positioned to navigate the costs of hybrid seeds, pesticides, and labour. The reliance on agro shops, where counterfeit seeds were a risk, further disadvantaged women, who had less access to information and networks to verify seed quality. Promoting local seed varieties and flexible loan terms could empower female farmers to make independent, sustainable choices.

7.1.8 The Increased Demand for Agricultural Land amidst Scarcity

The evolving dynamics of land allocation and utilization in agricultural households reveal significant gendered impacts, creating both opportunities and challenges for male and female farmers. Access to tractor loans expanded land acreage, compelling some male and female farmers to rent additional land from wealthy landlords. This increased reliance on rented land, coupled with the need to purchase farm inputs and hire labourers, escalating farming costs, disproportionately affecting female farmers who often have less access to financial resources. For instance, the financial strain was evident as both genders faced potential reductions in profitability due to these rising expenses. However, this situation also fostered economic empowerment, particularly for women, with 6.3% of female farmers (compared to 3.1% of male farmers) using their limited savings to purchase land, thereby addressing land scarcity and asserting greater control over productive assets.

Not all changes in land allocation were linked to VEDCO's interventions, and some had adverse gendered consequences. Rapid urbanization led to landlords selling off arable land as plots, disproportionately impacting female squatters who, due to limited legal land rights, lost significant portions of cultivable land. Male farmers, while also affected, often had better access to alternative land or resources to mitigate such losses. Despite these challenges, positive shifts emerged in household decision-making, with a move toward joint decision-making between male and female farmers. This shift empowered women, particularly in households where access to VEDCO's agricultural loans enabled female borrowers to influence land-use decisions, challenging traditional male-dominated structures as reflected in the following verbatim.

Initially, it was my husband who was entirely in charge of making all decisions and investing in land use or farming. When I joined VEDCO, I also followed suit by assisting him. I concentrate on food production while he implements other projects to financially support our family, including coffee growing. Specifically, I concentrate on growing food crops whereas my husband is engaged in cash crops. He spends most of the time tending to his coffee plantation, but he occasionally helps me when he is less busy. (Forty-four-year-old female respondent from Wampeewo village in Luwero district, primary level of education)

From the above verbatim, several key gender issues within the context of decision-making in agricultural households can be made. The transition to joint decision-making was not uniform and varied by marital status, household headship, age, and intra-household relationships. In male-headed households, complementary roles persisted, but gender norms continued to shape labour divisions. Female farmers predominantly cultivated food crops, ensuring household food security, while male farmers focused on cash crops, prioritizing income generation. This gendered division influenced land allocation, with both genders favoring agricultural enterprises promising quick financial returns over long-term investments, reflecting the economic pressures faced by both but particularly acute for women managing household and farming responsibilities.

A notable example is that of a thirty-nine-year-old female farmer from Kalagaala village in Luwero district who strategically chose low-investment crops like mangoes, avocados, and eucalyptus trees, avoiding labour-intensive projects. This decision highlights how female farmers, constrained by time and resources, prioritize enterprises requiring minimal upfront costs. Similarly, both male and female farmers shifted away from maize due to its high resource demands and unstable market prices, opting instead for crops like okra, eggplants, and red peppers (*chili*). These crops offered quicker financial returns within a single growing season, aligning with the urgent need to service agricultural loans. For female farmers, this shift also reflected a growing recognition of agriculture as a primary income source, moving beyond traditional subsistence roles, though their

ability to fully capitalize on commercial agriculture was often limited by unequal access to capital and markets.

7.2 Decisions on Type of Agricultural Enterprise/Activity to Undertake

The decision-making processes surrounding agricultural and non-agricultural enterprises further underscore gendered patterns, with male and female farmers navigating economic and social constraints differently.

7.2.1 Switching to New Innovations/Enterprises

Both male and female farmers adopted new agricultural enterprises to boost income, marking a shift from subsistence to commercial or semi-commercial agriculture. However, the choice of enterprises reflected gendered priorities and resource access. For instance, a female farmer transitioned to tomato cultivation, a relatively low-risk and quick-yielding crop, while a male farmer adopted cotton, which often requires more investment but promises higher market returns. These choices highlight how female farmers, often managing household duties alongside farming, drift towards enterprises with lower financial and time demands, whereas male farmers, with greater access to resources, pursue higher-risk, higher-reward crops.

Pig rearing emerged as a popular enterprise, but challenges with exotic breeds disproportionately affected female farmers, who often lacked the technical support or financial buffer to adapt to environmental challenges. Poultry farming and maize cultivation illustrated complementary enterprises, yet gendered outcomes persisted. Approximately 8.8% of female farmers and 6.1% of male farmers combined maize with poultry or piggery, leveraging maize byproducts (maize brand) to reduce costs in the value chain. Female farmers, however, faced greater frustration with maize price fluctuations, as their limited market access and bargaining power amplified financial risks. This complementary approach allowed both genders to optimize resources, but women's contributions to these integrated systems were often undervalued, reinforcing their secondary role in commercial agriculture.

The move toward income-generating enterprises reflects a broader empowerment trend, particularly for female farmers accessing VEDCO loans, which enhanced their decision-

making authority. However, structural barriers, such as unequal land rights, limited market access, and gendered labour divisions, continue to constrain women's ability to fully benefit from these innovations, underscoring the need for targeted interventions to address these disparities as demonstrated in the following verbatim.

Kasooli tavaamu ssente zitegerekeeka. Nze kati nasalaawo kasooli okumulisanga embiizi zange, nezikula mangu. Ndozoza nfunaamu okusinga bwebadondoola kasooli wange. Banange bakaaba engeeri gyebafirwaamu. [Translated as: Maize is less lucrative and this is the reason why I decided to feed it on my pigs so that they can grow well. I think this was a wiser option than selling it cheaply on the open market. My fellow farmers are suffering due to the losses they incur.

(Fifty-two-year-old female respondent from Kilaralamba village, Nakasongola district, married, and completed primary level of education.)

In the evolving terrain of agricultural enterprises, gender plays a pivotal role in shaping decision-making processes among farmers. Notably, 6.1% of male farmers reported becoming more open-minded in their agricultural and non-agricultural pursuits, diversifying into crops such as coffee, cassava, bananas, millet, sim sim, and *misizi* (umbrella) trees, alongside poultry rearing. This shift reflects a strategic adaptation to prevailing economic opportunities, with two male farmers from Nakasongola district attributing their success to VEDCO's tractor loan scheme. As previously discussed, the scheme significantly reduced land tilling time and enhanced soil fertility, enabling them to cultivate a broader range of crops. This technological intervention not only boosted their productivity but also reinforced their roles as primary decision-makers in household agricultural strategies, aligning with traditional gender norms that often position men as key economic providers. Similarly, female farmers also experienced changes in their decision-making regarding agricultural enterprises, influenced by their gender roles and the necessity for income generation.

This is illustrated by the following verbatim:

Currently, I grow vegetables such as *nakati* and *ddoodo* on a large scale, both for sale and domestic consumption. Before the inception of VEDCO, I used to buy vegetables. On joining VEDCO, I realized that I was also capable of growing my vegetables. Apart from improving my diet, it is also a small source of income for me.

(Fifty-four-year-old female respondent from Kiryanongo village, Luwero district, married, and completed primary level of education.)

From the above verbatim, three key observations emerged. First, a shift occurred among female farmers, who began to view agriculture not merely as a means of subsistence, but as a viable source of income through the sale of their produce. Second, these farmers reduced their spending on "petty" domestic requirements; for instance, one farmer mentioned [in the above verbatim] that she stopped buying vegetables once she started growing her own. Third, there was a noticeable increase in the confidence and capabilities of farmers, with both genders embarking on new projects they had not previously considered. This was partly attributed to the training, sensitization workshops, and demonstration gardens established by VEDCO in the homes of certain farmers.

The pressure to repay agricultural loans and the necessity of meeting basic personal needs, such as providing food for the family and paying school fees significantly influenced the agricultural and non-agricultural enterprises engaged in by both genders. In this context, a thirty-year-old married female farmer from Kalagala village in Luwero district shared that she learned to grow short-term crops instead of long-term ones because she wanted to earn quick money to feed her family and pay her children's school fees. Consequently, she targeted the market by cultivating crops that could be sold quickly, demonstrating her business-oriented mindset. This observation was mentioned by only 5.9% of female farmers and had three implications. First, it suggested that female farmers had become more focused than their male counterparts, possibly due to the pressure associated with accessing and repaying agricultural loans. Second, it indicated a shift in traditional gender roles, as men were no longer the sole providers for their

families, allowing women to take on greater financial responsibilities, such as paying school fees and managing daily family expenses. Third, women were increasingly growing a variety of crops, including those traditionally categorized as cash crops, rather than exclusively focusing on food crops, which had been seen as "women's crops." In today's world, the primary consideration is the ability of crops to generate income and provide food for families.

7.2.2 Joint Decision-Making

While many agricultural decisions were driven by market potential, both genders emphasized the significance of joint decision-making across various aspects of farming. A male farmer shared that he consistently engaged his wife in discussions about his plans and projects, fostering family harmony and gaining her valuable insights and support. In cases where wives took the lead in consulting their husbands before making joint decisions, some initial resistance or disagreements surfaced, as captured in the verbatim accounts below. These dynamics highlight the gendered interplay in decision-making, where collaborative efforts often navigate traditional roles and expectations, with women's contributions proving vital yet occasionally contested.

I remember when I wanted to grow red pepper, my husband did not consent because he was interested in beans. Generally, when it comes to the issue of land use, my husband is always the final decision maker.

(Thirty-year-old female respondent from Kalagala village, Luwero district, married, and completed secondary level of education.)

From the above verbatim, it was evident that joint decision-making should be approached with caution. Although there seemed to be some form of collaboration in decision-making, the husband ultimately had the final say in choosing which enterprises to pursue and how to use the land for the household.

7.3 Decisions on Household Labour Allocation

Another aspect analyzed in the context of changing gender relations due to accessing, utilizing, and repaying agricultural credit from VEDCO was the allocation of household labour. This area has shown significant changes, as explained below.

7.3.1 A Shift from the Use of Hand Hoes to Tractors

Research findings highlight a gendered dimension in the transition from hand hoes to tractors, with 31.4% of male farmers and a higher 40.6% of female farmers adopting this mechanization. This shift has been particularly transformative for women, as outlined earlier in this thesis. Tractors have significantly reduced the time required for garden preparation, alleviating the physical burden traditionally borne by women in manual land preparation tasks. Additionally, the use of tractors has lowered the financial strain of hiring labourers, a practice more common among female farmers due to their limited access to family labour for heavy tasks like slashing and uprooting tree stumps. The deep tilling enabled by tractors also enhances soil fertility by incorporating decomposed grass as natural fertilizer, indirectly benefiting women who often manage household food security. Historically, male farmers predominantly handled labour-intensive tasks, while female farmers relied heavily on their labour or assistance from their children, particularly sons, to prepare land. Thus, this mechanization represents a significant step toward reducing gender disparities in agricultural labour demands.

7.3.2 Hiring of Labourers vis-à-vis Family Labour

The shift toward hiring labourers instead of relying solely on family labour also reveals gendered patterns. In this study, 42.9% of male farmers and a notably higher 65.6% of female farmers reported hiring labourers, often funded through personal resources or agricultural loans from VEDCO. This trend is particularly pronounced among female farmers, who face greater constraints in accessing family labour due to gendered household roles that assign men to specific tasks like land clearing. The ability to hire labourers, facilitated by agricultural credit, has empowered women to overcome labour shortages, enabling them to manage larger plots or diversify crops. However, this approach is not without challenges. Female farmers, in particular, face limitations such as higher financial risks associated with loan repayment and dependency on external labor

markets, which can be unreliable or costly. These dynamics underscore the gendered implications of labour allocation strategies, where women's adoption of hired labour reflects both empowerment and vulnerability within agricultural systems, as highlighted in the following verbatims.

I prefer to hire labourers for more serious or demanding tasks on my farm including digging up trenches in my banana plantation to control soil erosion.

(Sixty-five-year-old female respondent from Vvumba village, Luwero district, married, and completed secondary level of education.)

Another female farmer noted:

I was using family labour that constituted my children and myself. My children have now grown and moved on to their families. This created a labour shortage, which forced me to hire labourers as a way of meeting my farming needs. However, this is something I cannot entirely attribute to VEDCO.

(Fifty-four-year-old female respondent from Kyempiisi village, Luwero district, widowed, and completed secondary level of education.)

Several key issues emerged from the verbatims outlined above. First, female farmers often hired labourers to complete tasks they could not manage alone, particularly those traditionally perceived as masculine, such as digging trenches in banana gardens. This reliance on external labour was more pronounced among women due to gendered societal norms limiting their access to resources and physical support, unlike their male counterparts, who often had broader networks for labour exchange. Secondly, even when family labour seemed reliable, changes in household structure over time led to labour shortages on farms. This situation arose when children, who previously provided free labour on the farm, grew up and started their own families, impacting both male and female farmers but often placing a heavier burden on women who typically managed household and farm duties concurrently. Additionally, the ageing household head, whether male or female, found it increasingly difficult to meet the physical demands of

farming, necessitating the hiring of additional labourers, either through personal funds or agricultural loans, as seen in the case of VEDCO. Some male and female farmers noted that their decision-making regarding household labour allocation remained unchanged since joining VEDCO; they continued to hire labourers as they had previously. However, female farmers often faced greater financial constraints in accessing loans or funds for hiring, which limited their ability to scale labour as efficiently as male farmers. Perhaps they did not consider whether the number of labourers hired had increased, decreased, or remained the same. Overall, the main issue in these cases was the demand for additional labour outside the household to meet growing farming needs, with female farmers experiencing disproportionate challenges due to gender-based disparities in resource access and societal expectations.

7.3.3 In-kind Versus Cash Payments for Human Labour

A significant finding from this study was the method of compensating agricultural labour, with notable gender implications. While most farmers paid labourers in cash, some preferred in-kind payments, particularly food items like bananas, which disproportionately affected women due to their primary role in food preparation and household management. For example, a fifty-one-year-old male farmer from Busakwa village in Luwero district explained that he sold his crops to fund hired labour. A well-grown bunch of bananas fetched between 15,000 and 20,000 Ug. Shs. sufficient to hire a labourer by local standards. He noted that before joining VEDCO, poor farming practices limited him to small banana bunches, yielding little income. This low productivity historically made farming less profitable, discouraging new entrants, particularly the youth, with women and girls often bearing the brunt of unpaid household labour to compensate. Advances in agricultural technologies, such as pesticides, herbicides (e.g., weed master), and improved seeds, have boosted productivity, enabling farmers, especially men with access to resources, to clear larger fields faster. However, women farmers often lack equal access to these technologies, limiting their ability to benefit similarly.

7.3.4 Continued Use of Family Labour Amidst Financial and Land Limitations

Forty percent of male farmers and thirty-four percent of female farmers reported continued reliance on family labour, despite improved farming skills, highlighting gender disparities in resource access. Both groups acknowledged that tractors would optimize farming, but financial constraints prevented most from hiring them, and limited land size often made mechanization impractical. Women farmers, in particular, faced barriers to accessing credit or land, exacerbating their dependence on family labour. A forty-seven-year-old male farmer from Kasambya LC 1 in Nakasongola district described using his large family to minimize costs, with his children providing labour during holidays. However, labour shortages occurred when children returned to school, with serious gender implications. School-aged children, especially girls, were often withdrawn from school during peak farming seasons to assist with tasks like acting as scarecrows against wild animals and birds or helping with domestic chores. This practice disproportionately affected girls, who were frequently tasked with supporting their mothers in household duties, perpetuating gender inequities in education and labour allocation. Additionally, men typically controlled household labour, including that of their wives. A female farmer noted that she primarily worked on her gardens but shifted to her husband's projects when he deemed it necessary. Due to his financial resources, her husband could hire additional labourers during peak seasons, reinforcing male dominance in decision-making. In most male-headed households, husbands exerted full control over all household members' labour, determining its allocation, often sidelining women's priorities.

7.4 Decisions on Financial Matters

Another level of analysis examined changes in decision-making regarding access, utilization, and repayment of agricultural credit, with a focus on financial matters and their gender dynamics. This aspect was critical, as it directly influenced how male and female farmers managed agricultural loans, affecting repayment outcomes and overall quality of life. Poor financial decisions or intra-household disagreements often disproportionately harm women, who typically have less control over household finances.

7.4.1 Financial Discipline

Research findings indicate that a significant number of farmers who participated in this study believed they were making better financial decisions than before they joined VEDCO. Specifically, 20 (62.5%) of male and 19 (65.5%) of female farmers felt they had improved their management of finances, including agricultural loans, since joining VEDCO. A key factor in this improvement was the valuable training they received on managing money wisely to help develop their families. VEDCO specifically advised clients, both male and female, to avoid extravagance and unnecessary spending.

To ensure gender equity, VEDCO tailored its training to address the distinct financial challenges faced by male and female farmers. For instance, a forty-two-year-old married female farmer from Ssagala village in Luwero district shared that she learned the importance of budgeting before spending her money. This involved carefully reviewing her purchases and their costs, applying not only to agricultural loans but also to other daily expenses. She and her colleagues, both men and women, were trained to save money weekly within their groups, which they then replicated in their homes. This farmer bought a wooden savings box where she deposited 100 Ug. Shs. daily, although she sometimes missed saving due to financial struggles. Nevertheless, she embraced the new culture of saving, regardless of her income level. She emphasized that when servicing an agricultural loan, it was essential to adjust expenditures to avoid financial difficulties. As she put it, "*Ssebo, batusomesa engeri yakukolamu ssentenensasanya yazo!*" - meaning, "Sir, we were trained on how to earn and spend money wisely!"

Similarly, a forty-year-old male farmer from the same village highlighted that the training helped him prioritize family needs over social pressures, such as excessive spending on community events. He noted that VEDCO's gender-inclusive approach encouraged men to collaborate with their spouses on budgeting, fostering shared financial responsibility. Another thirty-five-year-old married female farmer noted that, in addition to managing money wisely, they had been taught to diversify their income sources to mitigate various agricultural risks. Her male counterpart echoed this sentiment, adding that diversifying income helped him support his wife's savings efforts, ensuring both partners contributed to the household's financial stability.

By addressing gender-specific needs, such as women's limited access to financial resources and men's social spending pressures, VEDCO's training empowered both male and female farmers to adopt sustainable financial practices, enhancing household resilience and equitable decision-making.

7.4.2 Ability to Fulfill Financial and Other Obligations at Household Level

The male and female farmers in this study reported experiencing positive changes in their financial circumstances due to accessing, utilizing, and repaying agricultural credit. For instance, a sixty-six-year-old married male farmer from Busakwa village in Luwero district said that he felt economically empowered because he could fulfill his financial obligations to his family. He stated, "*Sikyayandakaliira*," meaning he was able to manage his household expenses without struggle. He could promptly provide for small requests, such as salt, and cover medical expenses and school fees, thanks to enhanced income. Similarly, a forty-eight-year-old female farmer from the same village highlighted that access to agricultural credit allowed her to contribute significantly to household expenses, reducing the financial burden on her husband and fostering shared decision-making in their home.

Before joining VEDCO, six male farmers (18.8%) and one female farmer (3.4%) reported struggling with food scarcity, which forced them to spend a large portion of their income on feeding their families. This disparity suggests that female farmers faced greater barriers to financial stability, potentially due to limited access to resources or decision-making power. After gaining knowledge from VEDCO, both male and female farmers were able to stop purchasing food and increased their savings, indicating that targeted agricultural training can bridge gender gaps in financial outcomes. A fifty-four-year-old married female farmer from Kiryanongo village expressed frustration over the high costs of vegetables (specifically *nakati* and *ddoodo*) despite having ample land available for farming. VEDCO's emphasis on balanced diets, including homegrown vegetables, encouraged her to cultivate *nakati* and *ddoodo*, leading to significant savings and improved household nutrition. She noted that this shift also empowered her to take a more active role in household budgeting, as her contributions were visibly impactful. By addressing gender-specific challenges, such as women's limited access to land use

decisions, VEDCO's interventions enabled both men and women to achieve greater economic resilience and equitable household contributions.

7.4.3 Joint Decision-Making on Financial Matters

Joint decision-making on financial matters had become increasingly common among many farmers within their households. While this practice appeared to be a new phenomenon for some, others had engaged in it long before joining VEDCO, as demonstrated in the following verbatim accounts.

What I can say is that I work hand-in-hand with my husband as we have always done before. A case in point is when I got a cash loan from VEDCO and used it to pay school fees for my children. If I had not wanted to, then I should have invested this loan in an agricultural project as I waited for their father to pay. However since he did not have money at that time, I used my loan to pay school fees and paid later through my retail business.

(Forty-five-year-old female respondent from Ddegeya village, Luwero district, married, and completed primary level of education.)

Another female farmer said the following:

We have always supported each other as a married couple. For instance, when it comes to payment of school fees, whoever has money at that time can clear school fees without any hassle.

(Forty-four-year-old female respondent from Wampeewo village, Luwero district, married, and completed primary level of education.)

From these accounts, it is evident that some male and female farmers in their households had practiced joint decision-making on financial matters before VEDCO's involvement. This collaborative decision-making was particularly noticeable in the shared responsibility for financial obligations, such as paying school fees. Interestingly, some married female borrowers had begun to use their agricultural loans for other purposes without coercion from their spouses. Overall, a new trend emerged among married women in traditional male-headed households, as they were taking on financial responsibilities typically associated with their husbands, including the payment of school

fees. This was something many women had already practiced as single mothers in *de jure* female-headed households, but it was then becoming more established for their counterparts in male-headed households.

7.4.4 The Practice of Investing Agricultural Loans in other Agricultural/Non-Agricultural Projects

As noted in previous sections of this thesis, agricultural loan repayments were often made using funds from non-agricultural projects, including retail businesses. There was a clear relationship between agricultural and non-agricultural enterprises, with both male and female farmers utilizing earnings from other businesses to repay agricultural loans, and vice versa. This interdependence highlights the diversified economic strategies employed by men and women alike to sustain their households. While some farmers, particularly those from female-headed households, had directly used agricultural loans to cover school fees, others, including males, had managed to pay these fees through improved earnings resulting from strategic investments of their agricultural loans. For example, a male farmer from Mpiigi village in Luwero district shared that he could afford school fees for his children in advanced classes because he invested his agricultural loans in lucrative enterprises. He shifted from maize growing to cultivating okra, eggplants, and red pepper, which not only had a shorter gestation period but were also more marketable. Similarly, female farmers reported making comparable shifts, with some citing increased bargaining power in household financial decisions due to their contributions from such ventures. Changes in decision-making regarding personal finance management and investment choices, for both men and women, were attributed to the valuable advice gained from VEDCO's various workshops and training sessions, which emphasized gender-inclusive financial literacy. Other farmers, both male and female, reported building good homes and pit latrines, either independently or through collaborative efforts with spouses pooling their resources to create marital homes, with women often playing a pivotal role in initiating and managing these joint projects.

Figure 3: A Couple Standing in front of their Marital Residence



Source: Findings from the field, 2015

Note: This photo was used with consent from the affected persons

With years of experience growing local mangoes, one couple obtained a modest agricultural loan for grafted mangoes to enhance their production and earnings. By combining the profits from this agricultural project with their modest savings, they were able to construct a marital home as shown in Figure 3 above.

Figure 4: Part of the Grafted Mangoes Garden Couple



Source: Findings from the field, 2015.

7.4.5 A New Tradition of Husbands Granting Wives Financial Autonomy and Reduced Domestic Violence

Joint decision-making and the sharing of roles, including financial responsibilities, brought numerous embedded benefits. A notable advantage was the establishment of stable households, which were associated with reduced levels of domestic violence, especially as families gained financial stability. A fifty-two-year-old married male respondent from Ddegeya Central I village in Luwero district expressed this sentiment by saying, "*Olw'akassente kubera awaka, tetukyalina ntalo!*" This translates to: their family was stable with no cases of domestic violence due to financial stability. The main argument here was that husbands should grant their wives financial autonomy while recognizing them as equal partners in all aspects of life.

Another male farmer noted:

You know my wife has a wooden box in which she saves money from the sale of milk. She is also entitled to a cup of milk for her consumption daily. This gives her the courage to look after my cows when I am not at home. The same applies to our banana plantation in which my wife is permitted to harvest and sell bananas. I know some cases where wives have been denied access to and control over their husbands' banana plantations. They secretly sell bananas and attribute it to thieves.

(Fifty-two-year-old male respondent from Ddegeya Central I, Luwero district, married, and completed secondary level of education.)

The text emphasizes the importance of husbands entrusting their wives with full access to and control over resources and property. This approach positions women as equal partners, leading to several benefits, including a reduction in domestic violence that often stems from property or financial misunderstandings. Many married female farmers supported this finding, stating they were capable of managing multiple financial obligations independently. Consequently, many husbands no longer questioned their wives since they recognized and valued their financial contributions. However, these situations must be approached with caution, as some households may experience

turbulence due to agricultural credit and the resultant increase in income from agricultural ventures.

7.4.6 The State of No Change in Financial Decisions

Despite the changes mentioned regarding access to, usage, and repayment of agricultural credit, seven male farmers (21.9%) and two female farmers (6.9%) reported no changes in their financial decision-making process. The married male farmers indicated that, before the establishment of VEDCO, they consulted their wives on financial matters and continued this practice. The primary difference now was a tightening of family expenditures due to the pressure of servicing agricultural loans. One male farmer mentioned that he used to buy gifts for his in-laws every festive season, including Christmas, but had drastically reduced this spending after taking agricultural loans, which displeased his spouse, though she eventually accepted the situation.

In contrast, the female farmers who were widows reported that their decision-making about financial matters had remained unchanged, as they had been managing all financial needs independently since their spouses passed away. They covered all family expenses, including school fees for their children. Others noted that, as single mothers, they could not consult their minors about financial decisions, as the children depended on them for support.

7.5 Decisions on Daily Household Management

The analysis of changes in decision-making regarding daily household management encompasses dietary choices, managing household members' movements, and ensuring equitable participation across genders. Three farmers (17.6%) reported that, through VEDCO's training, their enhanced knowledge and increased incomes enabled them to provide a balanced diet, significantly improving their children's growth and well-being. This dietary improvement was particularly empowering for female farmers, who often bear primary responsibility for household nutrition, as it strengthened their role in ensuring family health. Additionally, the construction of granaries bolstered food security, with both male and female farmers noting substantial savings from reduced food purchases during specific months.

Farmers also reported a decline in medical expenses due to improved understanding of primary health care and household hygiene practices, such as constructing pit latrines, dustbins, and drying racks. These initiatives were often led by women, who, empowered by VEDCO's training, championed cleaner and healthier home environments, further reducing the burden of unpaid care work. Gender sensitization workshops organized by VEDCO were acknowledged by 12% of male and 30% of female farmers as transformative. These workshops fostered more equitable decision-making, challenging traditional gender norms that often sidelined women's voices. A male farmer from Bugoodo village in Luwero district highlighted that collaboration with his wife had evolved into a more consultative and inclusive process. Previously, while they worked together, decision-making was male-dominated; now, joint decision-making has become a more established practice, enhancing household harmony and efficiency.

This shift reflects the critical role of gender-inclusive training in redistributing power dynamics within households, ensuring that both men and women contribute to and benefit from improved household management practices.

7.6 Changes in Physical Asset Base

In addition to examining changes in decision-making stemming from accessing, utilizing and repaying agricultural credit, this section also explores changes in the farmers' asset bases, with a specific focus on gender dynamics. The analysis centres on access to and control over assets before and after acquiring, utilizing, and repaying agricultural loans, highlighting disparities between male and female farmers. The assets were categorized as follows: first, land, which was considered the major factor of production; second, bicycles, motorcycles, and vehicles that facilitated the transportation of farmers' produce to the market after harvesting; third, tools such as hoes, tractors, ox-ploughs, and pangas; and fourth, other household items that contributed, either directly or indirectly, to the acquisition, utilization, and repayment of agricultural loans.

7.6.1 Land

As previously highlighted, land was viewed as the most crucial asset by both male and female farmers because it was essential to meeting their livelihood needs, including

agricultural loan repayments. Research findings indicate that all participating farmers had some access to farming land, although it was often insufficient, with gendered differences in ownership and control. Notably, 10.7% of male farmers and 60.7% of female farmers reported that the land available to them was either owned collectively by the extended family or co-owned among married couples. This disparity underscores a significant gender gap, as female farmers were far more likely to lack individual ownership, limiting their decision-making power and economic autonomy. Some widowed female farmers reported using land left by their deceased spouses, but many faced challenges from family members attempting to reclaim it, a situation rarely reported by male farmers. In polygamous families, female farmers with co-wives noted that each was allocated her piece of land, which they could access without conflict with one another, though the size and quality of these allocations were often unequal and determined by the male household head.

Due to the growing demand for farming land, partly driven by agricultural credit requirements, both male and female farmers resorted to renting land. However, female farmers, particularly those from poorer households, faced greater barriers due to limited financial resources and restricted access to credit compared to their male counterparts. While renting provided a solution to the pressure for farming land, the cost of farming increased significantly, disproportionately affecting women who often had less disposable income. Consequently, farming became less advantageous, which, in turn, increased the burden of repaying agricultural loans, especially for female farmers who were more likely to juggle household responsibilities alongside farming duties.

The three processes of accessing, utilizing, and repaying agricultural loans had a direct impact on the farmers' land situations, with distinct gender implications. For example, a twenty-nine-year-old male farmer from Kalagaala town in Luwero district reported that he made better use of his land since joining VEDCO. Before this, he had used a large area of land with little to no productivity. He credited his success to the skills he gained from VEDCO, which encouraged collaboration among farmers. While agricultural credit stimulated the need for more farming land, female farmers, in particular, felt compelled to rent land to meet their livelihood needs due to limited access to family-owned land.

This situation significantly disadvantaged poorer female farmers, who often could not afford the high rental prices set by wealthy landlords. Additionally, these challenges were compounded by other expenses such as hiring labourers and/or tractors, and purchasing herbicides, which made farming less profitable, particularly for women who had less access to capital and faced higher opportunity costs due to unpaid household labour. Moreover, female farmers were more likely to struggle to rent land to fulfill their farming needs, as they often lacked the social networks and bargaining power that male farmers leveraged to secure rental agreements. Additionally, both male and female farmers faced disturbances from landlords who preferred to subdivide and sell their land due to rapid urbanization, further reducing the availability of farming land. However, female farmers were disproportionately affected, as they were less likely to have the resources or legal support to contest such actions, exacerbating their vulnerability in an increasingly competitive land market.

7.6.2 Bicycles/Motorcycles/Vehicles

Bicycles, motorcycles, and vehicles were critical components of farmers' asset base, serving as the primary means of transporting their produce to nearby markets. These assets also facilitated travel to meetings for accessing or repaying agricultural loans, significantly impacting farmers' economic and social mobility. However, gender disparities in access to and control over these assets influenced their usage and benefits for male and female farmers.

Research findings indicate that overall, 97.6% of farmers in this study had access to at least a bicycle or motorcycle, with 100% of male farmers and 93.3% of female farmers reporting access, revealing a slight gender gap. While 70.4% owned family bicycles, primarily used for transporting farm produce, male farmers often had greater control over their use. For example, a forty-nine-year-old male farmer from Kiranga Sseta village in Nakasongola district shared that his bicycle enabled easy mobility, including attending group meetings, and saved significant costs by reducing reliance on public transportation. Although he shared the bicycle with his wife as a family asset, decision-making regarding its use often rested with him, reflecting gendered power dynamics within households.

Beyond transport, some farmers owned income-generating assets like sewing machines, enabling both male and female tailors to earn daily income to repay agricultural loans and support livelihoods. However, female farmers were less likely to own or control high-value assets like vehicles, with only 7.4% of farmers, predominantly males, owning cars. Male farmers with vehicles benefited from enhanced mobility and could use them as collateral for larger loans from financial institutions, such as commercial banks, giving them a significant advantage over female farmers, who were more likely to rely on smaller group loans. This disparity highlights how gendered access to high-value assets can exacerbate inequalities in financial opportunities.

Notably, some divorced, separated, or single female farmers (3.7%) reported full access to and control over assets like bicycles or motorcycles, either purchased with their own resources or inherited from deceased spouses. This autonomy allowed them to use these assets as collateral without spousal consent, a constraint often faced by married women. While engagement with agricultural credit programs from VEDCO led to some improvements in access to and control over bicycles, motorcycles, and vehicles for both genders, 7.4% of farmers, mostly women, reported no significant changes. These farmers noted that pre-existing access to these assets, often mediated by male household members, limited the transformative impact of credit programs. To address this, VEDCO could prioritize interventions that enhance women's ownership and decision-making power over transport assets, ensuring equitable benefits.

7.7 Agricultural or Farm Equipment

This category included assets such as hoes, tractors, ox-ploughs, and pangas, which were essential for farming activities and directly contributed to the farming cycle alongside land. However, gender differences in access to and control over these tools influenced their effectiveness in improving agricultural productivity and household well-being.

Research findings indicate that nearly four percent of farmers reported no significant changes in their asset base regarding hoes, ox-ploughs, pangas, or tractor use since joining VEDCO, often because they continued using the same tools. This stagnation was more pronounced among female farmers, who faced barriers in acquiring new or upgraded equipment due to limited financial resources or lack of decision-making

authority. Approximately four percent of farmers, primarily widows, had full access to these farm tools, either inherited or purchased independently. These women, free from male control, could utilize tools without restrictions, highlighting how marital status can shape asset control for female farmers.

All male farmers (100%) and 97.2% of female farmers reported access to simple farm tools like hoes, pangas, and slashers. However, female farmers were more likely to share these tools within the household, often with limited control over their use. While both genders accessed and repaid agricultural credit from VEDCO, the quality and quantity of tools remained unchanged for many, indicating persistent gender gaps in asset accumulation. Another group of male (22%) and female (20%) farmers noted an increase in the quantity of simple tools after receiving credit, enabling simultaneous use by household members and laborers. This improvement reduced reliance on borrowing tools from neighbors, a practice that disproportionately disrupted female farmers' schedules during peak seasons.

The demand for adequate farm tools was closely linked to VEDCO's objectives, as farmers needed to clear land, including uprooting tree stumps, to qualify for tractor loans. Insufficient tools, particularly for female-headed households, hindered compliance with these requirements, underscoring the need for gender-targeted support. For instance, providing women with direct access to tools or subsidies could enhance their eligibility for advanced agricultural credit. As one farmer's verbatim statement illustrated, sufficient tools were critical for meeting VEDCO's prerequisites, yet gender inequities in asset ownership often left women at a disadvantage. VEDCO could address this by prioritizing tool distribution to female farmers and promoting joint household decision-making to ensure equitable access and control, as illustrated in the following verbatim.

I did not have enough farm tools then. There was only one hand hoe, which I shared with my wife. You know we used to work in turns! Today, I have enough hoes for everyone in the home. Unlike before, everyone is equipped with a hand hoe whenever we go to the garden. Even when I hire labourers, they are still well-catered for. I also have a spray pump which I did not have before joining VEDCO.

(Forty-year-old male respondent from Ssagala village, Luwero district, married, and completed ordinary level of secondary education)

The analysis above indicates that changes in the asset base, particularly regarding farm tools, were manifested primarily in terms of quantity, while the type of technology remained unchanged. However, there was a noted increase in farm productivity, with some farmers becoming better able to manage their agricultural loans. Although these changes were generally viewed positively, nearly four percent of the farmers in this study reported using new types of farm tools due to advancements in farming technology. For instance, a fifty-three-year-old male farmer from Kiralamba village in Nakasongola district began using the *Bosso*, a tool that was new to him. Additionally, he adopted other tools such as wheelbarrows and forks, which he credited to the sensitization workshops organized by VEDCO. Similarly, farmers who utilized spray pumps found that these tools expedited farm tasks by reducing the time spent preparing their gardens for planting. This not only alleviated the issue of time poverty but also lowered the high costs associated with hiring labourers, particularly benefiting female farmers.

It is also worth noting that variations in the availability of farm tools existed across households and over time. While some farmers noted significant changes in their farm tools based on the actual stock or types of tools, two percent of the farmers faced challenges due to insufficient tools. These farmers reported a lack of hand hoes, forcing their children to use worn-out tools. Conversely, another two percent observed a decreased demand for simple farm tools, attributed to reduced farming land available to them. Many landlords, especially those in rapidly developing trading centres, had subdivided their land into smaller plots, which greatly reduced the usable farming area. In some cases, ox-ploughs had been replaced with tractors due to intense competition. One

tractor loan could serve multiple villages, resulting in some farmers missing out on timely planting. However, the drawback of Ox-ploughs was that women often could not operate them and had to wait for able-bodied men from the household, or hired help to assist them.

7.8 Linkages between Agricultural Credit Access/Utilization/Repayment and Access to/Control over Assets

Eighty percent (28 out of 35) of male farmers and slightly over eighty-eight percent (30 out of 34) of female farmers agreed that their access to, utilization of, and repayment of agricultural credit from VEDCO had enhanced their land usage, enabling them to become more effective farmers. This improvement was particularly significant for female farmers, who often face greater barriers to accessing resources. Both genders adopted improved farming techniques, such as planting crops in straight lines with proper spacing, to optimize land use. A one sixty-year-old male farmer from Degeya village in Luwero district noted that he rediscovered his farming potential by planting bananas on land he previously considered dry or unproductive, while female farmers similarly reported increased confidence in utilizing marginal lands.

As highlighted in earlier sections of this thesis, new farming methods, such as applying local manure (*kavundira*) and digging water trenches (*nsalo-salo*) to trap runoff and control soil erosion in banana plantations, enhanced the productive use of household assets, particularly land. The use of *kavundira* was especially empowering for female farmers, who often lack financial resources, as it is cost-free and readily available. This enabled both male and female farmers, including those facing economic constraints, to adopt familiar yet underutilized practices, with women particularly benefiting from the reduced financial burden. Consequently, smaller plots of land were used more efficiently due to skills acquired from VEDCO. Despite land scarcity, some farmers, including women, ventured into poultry farming through chicken loans from VEDCO, diversifying income sources and enhancing economic resilience, particularly for female-headed households.

The adoption of technologies like spray pumps reduced the time and labor required for land preparation, with significant gender implications. A fifty-five-year-old widow from

Kalagi village in Luwero district shared that using a weed master/spray that enabled her to cultivate larger plots despite labor constraints, a critical advancement for women who often lack access to male labor. Other innovative practices linked to VEDCO's agricultural loans included transitioning to commercial enterprises, such as tomato cultivation by female farmers, which offered high marketability and supported loan repayment without financial distress. This shift from subsistence to commercial farming was embraced by 14.3% of male farmers and 8.8% of female farmers, with women facing greater market price uncertainties due to limited bargaining power and access to market information.

While land was a valued household asset, gender disparities in control over land were evident. One female farmer used her land as collateral to secure larger loans from CERUDEB, overcoming financial barriers that disproportionately affect women. However, this compromised her control over the land, as she faced restrictions on selling or using it for additional loans until repayment was complete, heightening her anxiety about potential land loss. Male farmers, who typically have greater land ownership rights, faced fewer such risks, highlighting a gendered vulnerability in asset-based lending.

Tractor loans also had gender-specific implications. Six male farmers (17.1%) and four female farmers (11.8%) adopted large-scale farming, particularly for maize, increasing the acreage of previously idle land. However, women were less likely to access tractor loans due to lower asset ownership and faced greater challenges in scaling up operations. Tractors improved soil fertility by mixing decomposed grass with tilled soil and reduced labor demands, potentially decreasing reliance on hand hoes. Three farmers (two males and one female) reported increased demand for land after adopting tractors, compelling them to purchase or rent additional land. Male farmers, with greater access to capital, were better positioned to acquire land, while female farmers often resorted to renting, which was less secure. Additionally, the need for tools like pangas, hand hoes, and axes for land clearing before tractor use placed a heavier financial burden on women, who typically have less disposable income.

Land access challenges were gendered, with a forty-six-year-old married male farmer from Seeta village in Nakasongola citing family disputes with siblings as a barrier to using family land. Female farmers, however, often faced more systemic barriers, such as lack of legal land ownership or spousal consent, which were not adequately addressed by VEDCO's programs. Nine percent of female farmers hired laborers for the first time, primarily male, to perform labor-intensive tasks like uprooting tree stumps or digging *nsalo-salo* trenches. This reliance on hired labor, while empowering, increased financial pressures on women, who often have less access to cash reserves compared to men.

Bicycles and sewing machines were particularly transformative for female farmers. Bicycles provided faster transport to VEDCO meetings and markets, reducing time constraints that disproportionately affect women due to domestic responsibilities. Sewing machines enabled female farmers to generate additional income, supporting loan repayment and household needs, thus enhancing their economic agency. Male farmers, while also benefiting from bicycles, were less likely to engage in alternative income-generating activities like sewing, reflecting gendered divisions of labor.

In conclusion, while VEDCO's agricultural credit programs enhanced land utilization and farming practices for both genders, female farmers faced unique challenges, including limited control over land, higher financial risks in asset-based lending, and greater barriers to accessing technologies like tractors. Targeted interventions, such as gender-sensitive loan terms and land rights advocacy, are needed to address these disparities and ensure equitable benefits from agricultural credit programs.

7.9 Changes in Gender Roles due to Access, Utilization, and Repayment of Agricultural Credit

The influence of agricultural credit access, utilization, and repayment on gender roles was examined. Gender roles were categorized as reproductive, productive, and community-based roles, with a focus on how these roles evolved for both male and female farmers participating in the study through their engagement with VEDCO's agricultural credit program. The analysis highlights shifts in traditional gender norms, power dynamics, and the redistribution of responsibilities.

Research findings indicate that nineteen male farmers (52.8%) and twenty-seven female farmers (75%) were engaged in reproductive roles, either directly or indirectly. Similarly, thirty-one male farmers (86.1%) and thirty-two female farmers (88.9%) participated in productive roles, while thirty-four farmers from each gender (94.4%) were involved in community-based roles. Female farmers demonstrated greater involvement across all three role categories compared to male farmers, except in community-based roles, where participation was equal. Overall, community-based roles were the most frequently performed by both male and female farmers (94.4%), followed by productive roles (87.5%), with reproductive roles being the least common (63.9%). These findings suggest that credit access may amplify women's contributions, yet traditional expectations of reproductive roles persist.

7.9.1 Reproductive Roles

Reproductive roles, traditionally associated with female farmers, encompass essential household tasks such as cooking, fetching water and firewood, and child nurturing. These roles are critical to household well-being but often undervalued in economic analyses. The study revealed nuanced changes in reproductive roles due to access, utilization, and repayment of agricultural credit. Notably, five male farmers (26.3%) and eighteen female farmers (66.7%) reported no changes in their reproductive responsibilities after joining VEDCO, indicating persistent gender norms in some households. Widowed female farmers, in particular, highlighted that they continued to manage reproductive roles single-handedly, as access to credit did not alleviate their sole responsibility following the loss of their spouses.

However, seven male farmers (36.8%) and two female farmers (7.4%) observed significant shifts in reproductive roles, particularly in the sharing of household tasks. This change reflects a move toward more equitable gender dynamics, with men increasingly participating in tasks traditionally assigned to women. Such shifts suggest that credit access may indirectly foster renegotiated gender roles, challenging patriarchal norms and promoting shared responsibilities. To further support this progress, VEDCO could integrate gender sensitization programs to encourage equitable task-sharing and

recognize the economic and social value of reproductive roles. The above discussion is justified by the following verbatim:

I started sharing some of my reproductive roles with my husband and children especially when I had other engagements including attending farmers' group meetings. My oldest daughter took care of her siblings while my husband played a supervisory role when I spent a night away from home.

(Fifty-year-old female respondent from Kitanswa village in Nakasongola district, ordinary level of secondary education)

This perspective aligned with that of a sixty-year-old married male farmer from Degeya village in Luwero district, who shared household responsibilities with his wife. He mentioned that when he was not at home, his wife managed all responsibilities, including financial tasks such as purchasing household necessities like soap, salt, sugar, and paraffin, among others. He entrusted her with the full responsibility of selling bananas and milk, and she could borrow from SACCOs to address financial obligations at home. Other married female farmers also reported paying school fees for their children without waiting for their spouses and buying household necessities without needing to ask for money. This demonstrates that women have gained a new status of financial independence, moving away from the traditional view of dependence on their husbands. Additionally, some male farmers acknowledged experiencing positive changes in how they managed their reproductive roles, as reflected in their comments below

My level of responsibility has greatly changed. Before I joined VEDCO, there were some things I never considered seriously at home including buying household necessities much as it was my primary role. Nowadays, I fulfill every obligation under my docket. This is something I can greatly attribute to several gender sensitization workshops I attended under the auspices of VEDCO.

(Twenty-five-year-old married male respondent from Sseta village in Luwero district, primary level of education)

The Power of Gender Sensitization Workshops on Transforming Gender Roles

Gender sensitization workshops significantly reshaped both productive and reproductive roles among farmers, fostering equitable contributions to household and community well-being. Agricultural loans, as highlighted in the workshops, had financially empowered both male and female farmers, enabling them to fulfill their reproductive roles more effectively while challenging traditional gender norms. For instance, some male farmers rediscovered their reproductive responsibilities, which they had previously overlooked, while others were motivated to perform these roles with greater commitment. A male respondent shared that financial constraints once limited him to purchasing small quantities of paraffin worth 500 Ug. Shs., but with access to agricultural loans and improved financial stability, he could now afford a liter of paraffin and a full bar of washing soap, unlike the single piece he bought before. He stated, *“Amaziima gaali nti sikyabeera kubunkeenke nga wenaberanga. Eliita yamafuta etwala obudde okusinga obwendo. Kyekiimu nomuti gwa sabuuni!”*, translated as: “I am no longer pressured to fend for my family as was the case before. A liter of paraffin lasts longer compared to smaller quantities measured in milliliters. The same applies to a bar of soap.” This reflects not only an enhanced ability to support his family as a household head but also a shift in recognizing shared responsibilities within the household, aligning with gender-equitable practices promoted in the VEDCO workshops.

Similarly, female farmers demonstrated strengthened capacities in their reproductive roles, largely due to improved agricultural knowledge and access to resources. By adopting better farming methods through VEDCO’s training, they could prepare sufficient food from their gardens, ensuring household food security. This empowerment underscores how gender sensitization workshops enabled women to assert greater agency in their traditional roles while contributing to household resilience. The workshops also encouraged mutual support, with men and women collaborating more equitably in reproductive tasks, challenging the notion that such roles are solely women’s responsibilities.

Transformations in reproductive roles extended to improved household hygiene, reflecting a shared commitment to health and well-being. Both male and female farmers

ceased sharing living spaces with chickens, goats, and other domestic animals, a practice previously normalized due to limited awareness. Through gender-sensitive lessons on body and domestic hygiene, farmers recognized the health risks of sharing shelter with animals, and constructed separate shelters for them outside their homes. A fifty-one-year-old male farmer from Busakwa village in Luwero district remarked, “*Ebintu bingi byetwalabanga naye nga tubibuusa amaaso, nga okusula n’ebisolo mu nyumba!*” translated as: “There were many practices we followed without recognizing the health risks, including sleeping with domestic animals in our houses.” This change highlights how gender sensitization fostered collective accountability, with men and women equally prioritizing household health. By emphasizing shared roles, the workshops dismantled gendered assumptions, encouraging both genders to contribute to domestic improvements, thus promoting healthier and more equitable living environments.

Agricultural Credit, Time Poverty, and Gender Roles

Five male farmers (26.3%) and seven female farmers (25.1%) linked their access to, use of, and repayment of agricultural loans with time poverty, highlighting the intersection of economic pressures and gender-specific responsibilities. Both male and female farmers reported needing to work harder to balance their productive and reproductive roles, while meeting the stringent repayment conditions of agricultural loans. However, female farmers faced disproportionate challenges due to their primary responsibility for reproductive tasks, such as cooking, fetching water and firewood, childcare, and household management. To address these challenges, many farmers, particularly women, adopted effective time management strategies. Most female farmers preferred attending group meetings in the afternoon or evening, after completing their reproductive tasks, to accommodate their gendered workload.

Additionally, nurturing and agricultural skills were indirectly acquired through VEDCO’s programs, benefiting both men and women. A sixty-five-year-old male farmer from Kittanswa village in Nakasongola district stated, “*VEDCO yansomesa eby’okuliima n’okulunda, nange nembiyigiriiza abaana bange wadde tebaali ba memba mu kibiina!*” , translated as: “VEDCO taught me many things about farming and animal husbandry, and I was able to pass on that knowledge to my children, even though they were not members

of the group!” Female farmers similarly shared knowledge with their households, though their ability to do so was often constrained by time poverty and gendered expectations.

Beyond household knowledge sharing, both male and female VEDCO members extended their acquired skills to the broader community, either directly through teaching or indirectly through observable practices in their homes or gardens. However, women’s contributions to community knowledge transfer were often less visible due to their limited time and mobility compared to men. To enhance this aspect, VEDCO could further tailor training schedules and loan repayment structures to better align with women’s reproductive responsibilities, ensuring that both men and women can equally participate in and benefit from agricultural development initiatives.

Case Study I: A Gender Sensitive Male Farmer in the Context of Reproductive Roles

Nothing has really changed because I have always performed these roles before. When I wash my clothes, I can also wash my wife's because it does not take away anything from me! I can also fetch water for my wife. I vividly remember one interesting episode when my late father found me fetching water from a nearby borehole. He was puzzled because I was already married at that time. He said, "*Mwana wange, oyagala kw'ononeka?*" I replied, "*Lwaaki mzee?*" translated as: "My son, do you want to get spoilt?" Getting spoilt was perceived in the sense that, in the African tradition, fetching water was entirely a woman's role. However, the water I was fetching was for my cows. "*Taata, maama wabaana abadde alina ebintu ebilaara by'abaade agenze okukola, so ate ente tezinanywa mazzi.*" translated as: "My wife is busy with other engagements, yet the cows also need water for drinking." Besides, the borehole was so near my home! When I insisted on what I was doing, he gave up on me, though he was very disappointed! So, why do you have to wait for your wife to do everything for you? As a leader, I became more focused when I attended gender sensitization workshops that shaped me further as a husband and household head. "*E'mmeere bweba esiilira, tekamu amazzi otaase entamu oba e mmere gisitule ku kyooto!*" Then, you can tell your wife that, "*E mmere e badde esiliira n'engisitulako. Nze n'ebinyeebwa mbisekula awaka.*", translated as: "I can cook or check on the food when my wife is cooking: I can even pound groundnuts using the locally made mortar." From my understanding, there is only one thing done by women that men cannot do, and that is breastfeeding. I swept a compound for a week without telling my children. After one week, I told them to do the same, and they complied.

(Extracted from a fifty-two-year-old married male respondent from Ddegeya Central I village in Luwero district, educated with an Ordinary level certificate)

Through a gender lens, this narration exemplifies a rare but transformative male engagement in reproductive roles, directly addressing the time poverty that agricultural credit often intensifies for women. The respondent explicitly frames his actions as supportive responses to his wife's busyness: when she has "other engagements," he fetches water (initially justified for the cows but extended to household needs), washes clothes, monitors cooking, and sweeps the compound. These tasks, traditionally designated as women's work in the cultural context described, alleviate the wife's reproductive burden, thereby freeing her time for productive activities, such as farming or attending VEDCO group meetings. In the broader context of the subsection, where female farmers frequently adjust their schedules to manage loan-related obligations alongside domestic duties, this husband's willingness to share reproductive labor represents a practical mitigation of women's time poverty. His interventions enable his wife to participate more fully in the economic opportunities created by agricultural credit without sacrificing household management.

The narration also reveals a conscious resistance to patriarchal norms. The respondent recounts his father's disapproval of him fetching water as a married man, equating it to becoming "spoilt" and undermining masculinity. Yet, he rejects this view, emphasizing practicality and equity: "Why do you have to wait for your wife to do everything for you?" This challenge to traditional gender roles gains further reinforcement from VEDCO's gender sensitization workshops, which he credits for making him "more focused" as a husband and household head. The workshops, as discussed in the chapter, played a pivotal role in encouraging men to recognize and share reproductive responsibilities, thereby fostering more equitable households amid the pressures of loan repayment and increased agricultural workloads.

Moreover, the respondent extends this equitable approach to modeling behavior for his children, secretly sweeping the compound for a week before instructing them to follow suit. This act promotes intergenerational change, teaching both sons and daughters that reproductive tasks are not inherently gendered, which counters the cultural reinforcement of women's time poverty.

Ultimately, while the respondent claims “nothing has really changed” because he always performed these roles, his narrative demonstrates a deepened awareness and intentionality shaped by VEDCO’s interventions. In a context where agricultural credit often heightens women’s time constraints, such male allyship in reproductive roles emerges as a critical mechanism for gender transformation, enabling women to capitalize on economic empowerment without being overwhelmed by unpaid domestic labor. This case underscores the potential of gender sensitization programs to cultivate male partners who actively reduce the gendered burdens exacerbated by agricultural development initiatives.

To conclude the discussion on changes in reproductive roles related to access, utilization, and repayment of agricultural credit, several key lessons can be drawn. Gender-sensitive men can serve as effective agents of change and can act as focal persons for gender programs. These individuals can challenge societal stereotypes by educating their peers and guiding boys and girls within their communities. They can also lead by example, by sharing reproductive roles that were traditionally viewed as women’s work, such as fetching water and firewood, cooking, and sweeping the compound, among others, while promoting equitable participation in these tasks to foster mutual respect and collaboration across genders.

7.9.2 Productive Roles

Research findings indicate that a significant number of farmers reported no changes in their productive roles at the household level, with gender dynamics playing a nuanced role in these arrangements. Specifically, 22.6% of male and 18.8% of female farmers continued engaging in their pre-existing productive roles alongside their spouses after becoming beneficiaries of VEDCO. When generating income from selling agricultural produce, these male farmers often consulted their spouses, fostering mutual decision-making and reaching amicable agreements on how to allocate earnings. This collaborative approach has strengthened relationships between spouses and enhanced household cohesion, promoting fairness in financial decision-making. However, some widows maintained their independence in managing productive roles after the loss of their spouses, highlighting their resilience in navigating gendered expectations.

Challenges in gender dynamics were also noted. A fifty-six-year-old female farmer shared that some husbands withdrew support for their wives' productive efforts, occasionally demanding money or denying them financial assistance. This behavior restricted women's autonomy in managing funds, including agricultural loans, and underscored persistent gender-based power imbalances in certain households. Although this perspective was not widely reported among other female farmers, it points to the need for targeted interventions to address such inequities and support women's economic empowerment.

Additionally, 12.9% of male farmers and 7.4% of female farmers reported complementing their spouses in selling agricultural produce, reflecting a collaborative approach to household resource management. These joint efforts extended beyond purchasing household necessities to include contributions to school fees, benefiting the entire family. One sixty-year-old male farmer exemplified gender-inclusive practices by allowing his spouse to sell and retain all proceeds from his agricultural projects. He actively involved her in all financial decisions and occasionally rewarded her with gifts, such as a dress or *gomesi*¹⁵, when funds permitted. This inclusive approach not only empowered his spouse, but also fostered a household environment where all members' contributions were valued, demonstrating the potential for gender-equitable practices to enhance family dynamics.

¹⁵ A *gomesi*, sometimes called *busuuti*, is a colorful floor length dress mainly worn by women in Buganda and many other parts of Uganda

Case Study II A Gender Sensitive Male Farmer in the Context of Productive Roles

Ky'olina okumanya kiri nti omukazi naye muntu! Alina okubera n'eddembe ly'obwebange. Ate ssente bwoba ozimwanjulidde bulungi nebwezigwawo nga alaba, tabera nakwemulugunya! Bwaaba tamanyi, abeera yebuuza ssente zetukoola zilagaawa? Bweyekwata abaana abakulu, bakwefulira! Translated as: There is one important thing we all need to appreciate. Women are human beings with their fundamental human rights. Men should, therefore, be open to their wives on financial matters because it solves many family conflicts. Sometimes men are financially broke but their wives can easily understand, provided they know all their financial transactions. Some women have conspired with their mature children to edge out their husbands.

(Extracted from a sixty-year-old married male respondent from Ddegeya village in Luwero district, educated with an Ordinary level certificate)

As indicated in Case Study II, the male respondent demonstrated gender sensitivity due to the numerous gender sensitization workshops he attended through VEDCO. He recognized the importance of engaging women and other household members in all productive activities, emphasizing how these practices alleviate the financial burden on men while empowering women. Female farmers also agreed that their access to agricultural loans and subsequent investments in productive activities had significantly improved their lives. A forty-four-year-old female farmer from Luwero District noted that the income from her agricultural enterprises had granted her independence, as she no longer needed to ask her husband for small necessities, such as body lotion and undergarments. She stated, "*Sikyalinda ssente z'akameeza kubanga nazikoowa!*" which translates to financial autonomy without needing to rely on her spouse. "*Ssente z'akameeza*" refers to the practice where housewives request money from their husbands, usually in the morning before they leave for work, and then place the funds on tables in the sitting, dining, or bedrooms, before heading out.

While access to agricultural credit had positively impacted farmers' productive roles within the household, it had also had some negative effects. For instance, stringent repayment conditions, characterized by short grace periods that were not aligned with the risks associated with agriculture, resulted in 16.1% of male farmers and 18.8% of female farmers needing to use part of their business capital or proceeds to repay these agricultural loans. The main concern was that the grace periods associated with these loans did not correspond with the gestation periods of the agricultural enterprises in which they were invested.

Transitioning from Subsistence to Commercial Agriculture in the Context of Productive Roles

The transition from subsistence to commercial or semi-commercial agriculture created the need to hire labourers in some households, impacting both male and female farmers differently. While this shift addressed agricultural labour gaps, it also increased farming costs, sometimes making agriculture less profitable for both genders. However, women farmers often faced additional challenges, such as limited access to financial resources and land ownership, which constrained their ability to fully benefit from commercialization. Consequently, the context in which both male and female farmers perceived or identified themselves with agriculture had significantly evolved, with gender-specific barriers shaping their experiences. Thus, eighteen (58.1%) male and seventeen (53.1%) female farmers acknowledged the commercialization of agriculture, focusing on “large-scale” farming as a strategy to raise income and support their families. The income generated was used to pay school fees, settle medical bills, and meet other household needs, with women often prioritizing family welfare. The major crops generating income included *matooke* (bananas), maize, beans, and tomatoes. One male farmer from Vvumba in Luwero district had switched from growing maize to crops like *chili* (red pepper), okra, and eggplants, citing their higher profitability, shorter gestation periods, and lower labour demands. In contrast, female farmers, who often balanced agricultural work with domestic responsibilities, expressed preference for crops that required less time and labour to accommodate their dual roles. Both male and female

farmers began growing *matooke* on land previously considered infertile, adopting new farming methods learned from VEDCO. A fifty-four-year-old female farmer from Wampeewo village in Luwero district noted that her family had more food than before joining VEDCO, leading to savings as less money was spent on market purchases. These savings were particularly significant for women, who often reinvested them into household nutrition and education. Tractor loans further eased farming for both genders by reducing reliance on human labour and saving time required to till land. Women, in particular, benefited from this mechanization, as it alleviated the physical burden of manual labour, which disproportionately affected them. Additionally, tractors were believed to enhance soil fertility by deeply tilling the soil and incorporating grass manure, benefiting both male and female farmers equally.

7.9.3 Community-Based Roles

Access, utilization, and repayment of agricultural credit were directly linked to the community-based roles of farmers, with distinct gender-based variations among individuals. Research findings indicate that 18 male farmers (52.9%) and 24 female farmers (70.6%) experienced significant changes in their community roles, reflecting a higher impact on women. The most noticeable change was the extensive networking among farmers, as all groups were founded on principles of solidarity. For example, when a group member suffered the loss of a loved one, other members provided both in-kind and financial support. In-kind support included spending time at the deceased's home, a traditional role for both men and women in many African cultures. Women typically participated in food preparation, often bearing a disproportionate burden of domestic tasks; while men ensured that the grave was taken care of, a role aligned with traditional expectations of physical labor. Financial support was organized through local insurance schemes within the groups. Each group maintained a special fund to which all members contributed during meetings, typically 200 Ug. Shs. per meeting. These contributions were separate from regular agricultural credit savings or payments. In cases where a group member faced a bereavement or another significant social issue requiring financial assistance, they could request a soft loan from the group's financial committee, which was repaid with zero interest. Notably, women were more likely to access these loans due to their greater involvement in caregiving roles, yet their repayment capacity

was sometimes constrained by limited control over household resources, highlighting a need for gender-sensitive financial support mechanisms.

The Role of Food Donations in Strengthening Community-Based Roles

It is important to note that many of these community-based roles were already deeply embedded in the traditions of the farmers. However, how did their access, utilization, and repayment of agricultural credit redefine or impact these community roles? One common practice was the contribution of food for bereaved families. Although this seemed like a simple expectation in a typical rural setting, where each farmer was assumed to grow enough food for their household, research findings revealed that this was not always feasible for some farmers, especially women, before they joined VEDCO. A fifty-three-year-old married female farmer from Kooko Kyambogo village in Luwero district shared that contributing food for bereaved families was challenging for her because she lacked sufficient food for her own family, a burden often fueled by gendered responsibilities such as childcare and household management that limited her time and resources for farming. After joining VEDCO and obtaining agricultural loans, including access to a tractor, she found that she could produce enough food for her household while also being able to donate food at burial and wedding functions. This access to agricultural credit and resources not only enhanced her agricultural productivity but also empowered her to fulfill community roles, thereby strengthening her social standing and influence within the community, which is particularly significant in a context where women's contributions are often undervalued.

The Spillover of Agricultural Financing to the Larger Community or Non-Group Members

Almost all group members across the study area grew maize and attempted to market it collectively. Active farmers' groups, such as the Kalagala Farmers' Association in Luwero district, invested in a grinding mill to add value to their agricultural products. This allowed them to market maize flour and branded maize products instead of just raw maize grains, significantly improving their profit margins. While these initiatives were aimed at improving the lives of group members, they also benefited the wider community, including those not in the groups. For instance, community members in

Kalagala, particularly women who often bear the responsibility for household food processing, had access to the grinding mill locally, saving time and reducing transportation costs associated with traveling to Wobulenzi Township for such services. This reduction in time and cost burdens enabled women to allocate more time to other productive activities, caregiving, or community engagement, thereby enhancing their economic and social empowerment. These initiatives, seen as a positive spillover of agricultural credit, provided specific advantages to women by alleviating gender-specific constraints related to time poverty and mobility.

Other farmers' groups, with slogans like "*Munno Mu Kabi*" (which translates to "A friend in need is a friend indeed"), shared group assets like saucepans, plates, and plastic chairs, which members could borrow at no cost. These assets were particularly beneficial for women, who are traditionally responsible for hosting community events and household gatherings, as they reduced the financial burden of acquiring such items. These same assets were also rented out to community members not in the groups, allowing for income generation while keeping rental rates lower than the market average as a way of giving back to the community. This practice not only supported community cohesion but also provided women in the groups with an additional income stream, enhancing their financial autonomy. Additionally, many female farmers noted that they gained more friends since joining VEDCO, which enhanced their social networking and strengthened their social capital which is a critical resource for women in rural settings. One woman remarked, *okuva bwenayingira mu kibiina, emikwano kati nina mingi. N'abagenyi benfuna ewange bangi*, translated as: "Ever since I joined our farmers' group, I have had a wide network of friends, and I receive many visitors at home." This expanded social network provided women with greater access to information, mutual support, and opportunities for collaboration, further reinforcing their agency and resilience within their communities.

Impacting the Community through Knowledge and Skills

In addition to the collective impact of farmers' groups on community roles, eight male (23.5%) and four female (11.8%) farmers who participated in this study were recognized for their contributions to their communities, both directly and indirectly. They shared

knowledge and skills by encouraging their neighbors, who were not part of the farmers' groups, to spray their crops. These individual initiatives, undertaken by men and women alike, aimed to safeguard crops from pests and diseases that could easily spread to other gardens through pollination. Furthermore, they motivated non-group members, regardless of gender, to work hard and produce enough food for their families. The phrase "*Omulirwana bwaba talimye emmere, kitegeeza nawe oba nga ayozezza e ngoye noyanika mu ttaka*" translates to: "It is a waste of time to grow food for your family when your neighbors are lazy." Such concerns arise when neighbors might resort to stealing food from one's garden. Therefore, a key solution was to encourage all neighbors, with particular attention to supporting women who often face additional barriers in accessing resources, to grow food for their domestic consumption.

Additional changes in community roles were manifested through the hiring of labourers, who were often compensated in-kind, mainly with food. While members of the farmers' groups were generally considered food secure, other farmers who did not belong to these groups, including a notable proportion of women, struggled to provide sufficient food for their families. These individuals, both men and women, were sometimes hired and paid with food in exchange for their labour, which was seen as an indirect service to the community. Special consideration was given to ensuring women had equitable access to these opportunities, recognizing their critical role in household food security. Farmers' group leaders, both male and female, played distinctive roles as well; they not only led their fellow farmers but also mobilized community members and represented VEDCO's interests. Besides, they actively promoted government programs, such as NAADS, which were aligned with agricultural initiatives. A young male university graduate from Kalagaala town in Luwero district noted significant improvements in his leadership skills as a result of serving on his group's executive committee, participating in the recruitment of new farmers, and attending several leadership workshops organized by VEDCO. Similarly, female leaders highlighted how these opportunities empowered them to challenge gender norms, enhance their decision-making roles, and inspire other women in their communities.

The Mutual Support of Spouses and Other Household Members in Fulfilling Community-Based Roles

In stable households, both male and female farmers demonstrated mutual support in fulfilling their community roles, promoting harmony in household and community responsibilities. One male farmer shared that when he attended a funeral service in his village, his wife took on the responsibility of tending to their cows, ensuring household tasks were managed. They frequently alternated roles, enabling his wife to participate in community events such as funerals while he stayed home to care for the animals and children. This flexibility highlights how gender roles were negotiated to balance community engagement with household duties. Before joining VEDCO, many female farmers relied on their spouses for transport money to attend burial functions in neighboring villages, which often limited their participation due to financial dependence. Now, empowered by their involvement with VEDCO, female farmers informed their spouses about their community roles without needing financial support, showcasing their growing financial independence and agency.

Access to, utilization of, and repayment of agricultural credit significantly empowered both male and female farmers to fulfill their community responsibilities, fostering gender-inclusive participation. Food donations, attending funerals, and solidarity at the group level, which facilitated social networking, the establishment of insurance funds, and the collective marketing of agricultural produce, were key ways both male and female farmers engaged in community obligations. These activities not only strengthened community ties but also provided women with opportunities to take on leadership roles in group initiatives, challenging traditional gender norms. However, some older farmers, both men and women, expressed concern that the spirit of "*bulungi bwansi*," which signifies communal work, had diminished as community members became increasingly individualistic or self-centered, potentially affecting the collective support systems that enable equitable participation across genders.

7.9.4 Conclusion

While VEDCO's gender sensitization workshops fostered joint decision-making and reduced domestic violence in some households, systemic gender disparities persisted,

particularly in asset control and financial autonomy. Women's contributions to household food security and community initiatives were often undervalued, and their reliance on in-kind labour payments or local manures reflected economic constraints not as prevalent among men. The transition to commercial agriculture further highlighted these inequities, as women faced greater market risks due to limited bargaining power and information access. To achieve true gender equality, VEDCO and similar programs must prioritize women's land rights, provide gender-sensitive loan terms, and offer tools and training tailored to women's time and resource constraints. By addressing these structural barriers, agricultural credit programs can fully harness the potential of female farmers, fostering equitable economic empowerment and sustainable household development.

The chapter on the effects of agricultural credit access, utilization, and repayment through VEDCO reveals significant shifts in gender roles and decision-making dynamics among male and female farmers in Nakasongola and Luwero districts, yet persistent inequities underscore the need for targeted interventions. Access to credit empowered both genders to adopt modern farming practices, such as row planting, pesticide use, and tractor loans, enhancing productivity and economic resilience. Female farmers, in particular, demonstrated remarkable agency, with higher participation in large-scale farming (46.9% vs. 43.8% for males) and community-based roles (70.6% vs. 52.9% for males), challenging traditional norms that confine women to reproductive tasks. However, women faced disproportionate barriers, including limited land ownership, restricted access to high-value assets like vehicles, and time poverty due to unpaid domestic responsibilities. These constraints often forced women to rely on renting land or hiring labourers, increasing financial burdens and reducing profitability compared to male farmers, who typically enjoyed greater control over household resources and decision-making.

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CHAPTER EIGHT: THE ALTERNATIVE OPPORTUNITIES FOR AGRICULTURAL LOANS REPAYMENT

8.0 Introduction

This chapter examines the diverse strategies employed by male and female farmers to address challenges experienced in accessing, utilizing, and repaying agricultural loans. The coping mechanisms varied significantly, influenced by gender-based access to resources, assets, and opportunities, highlighting systemic inequalities in agricultural financing. Coping mechanisms included revised conditions for agricultural credit repayment, selling agricultural produce at any market rate, reliance on non-farm projects, and spousal support including hoarding of farm produce. Others were construction of better agricultural produce stores, improvising/new innovations, value addition, and co-borrowing.

8.1 Revised Conditions for Agricultural Credit Repayment

The study found that loan write-offs were granted to six farmers (five males and one female, approximately 7% of participants) by VEDCO after mutual agreements and rigorous field assessments. Notably, the single female beneficiary, a fifty-two-year-old farmer, faced unique challenges, including social stigma and limited mobility, which restricted her ability to negotiate with credit officials compared to her male counterparts. Her decision to confront VEDCO officials, rather than hide, underscores the gendered pressures women face, as societal expectations often discourage women from public financial negotiations. This case illustrates the need for gender-sensitive policies, such as insurance services tailored to women's specific agricultural risks, to mitigate shocks and facilitate equitable loan write-offs.

Renegotiation of loan terms further revealed gender disparities. Seven male farmers (13.7%) and only one female farmer (4.2%) successfully extended repayment terms to two agricultural seasons (six months) from one season (three months). The low representation of women in renegotiations may reflect their limited access to networks, lower financial literacy, and time constraints due to domestic responsibilities, underscoring the need for targeted support to enhance women's bargaining power.

8.2 Selling Agricultural Produce at Any Market Rate

Desperation drove 15.7% of male farmers and 20.8% of female farmers to sell produce at significantly reduced prices, often to middlemen. Female farmers, more likely to sell at lower rates, faced greater vulnerability due to limited market access and mobility, compounded by gender norms restricting their travel to distant markets. For instance, maize was sold for 200 Ug. Shs. per kilogram to middlemen versus 500 Ug. Shs. on the open market, eroding profits. Policy interventions, such as revitalizing cooperative societies, could empower women through collective marketing, reducing their reliance on exploitative intermediaries.

Diversification offered some relief, particularly for male farmers with larger asset bases. Two male farmers sold coffee to offset maize losses, while others diversified into crops like cassava or livestock. Female farmers, constrained by smaller landholdings and limited capital, faced barriers to adopting high-return crops like popcorn or dairy, which require initial investment. This gender gap in asset access highlights the need for programs ensuring equitable access to resources for women to diversify effectively.

8.3 Reliance on Non-Farm Projects

Engaging in alternative income-generating activities to supplement agricultural enterprises was a practice familiar to many farmers in this study. This concept, referred to as livelihood diversification by rural development scholars like Ellis (2000), is often associated with various benefits. In this context, diversification was primarily a strategy to address the agricultural challenges faced by both male and female farmers while servicing their agricultural loans. Research findings indicated that a higher percentage of male farmers (67.5%) engaged in non-agricultural income-generating activities compared to female farmers (54.8%). This aligns with Ellis's (2000) assertion that diversification tends to be more accessible to rural men due to a broader asset base, often influenced by gender-based disparities in resource access, such as land ownership and capital. Although the proportion of male farmers who diversified was greater than that of their female counterparts, the difference was not statistically significant ($p=0.237 > \alpha=0.05$).

A critical question in this study was: How did engaging in non-agricultural income-generating enterprises assist farmers in servicing their agricultural loans? Male and

female farmers approached planning and diversification differently based on the resources and assets available to them, often shaped by societal gender norms. For example, one female farmer, who also worked as a tailor, managed to repay her agricultural loans with the modest daily income she earned from her tailoring business, demonstrating resilience despite limited access to capital-intensive ventures. Those with rental properties, more commonly male farmers due to gendered property ownership patterns, could rely on consistent monthly income to help with loan repayments. Conversely, male farmers who worked as salaried employees, such as Grade Three Teachers or part-time Community Development and Early Childhood Development Officers, used part of their salaries to pay off their agricultural loans sourced from VEDCO. However, this research revealed that no female farmers held salaried positions, partly attributed to their lower education levels, which highlights the need for targeted educational and employment opportunities for women to enhance their access to stable income sources.

Diversification extended to various local businesses that had the potential to generate small daily incomes, with both male and female farmers participating, though often in gender-specific roles. For instance, 14 male farmers (58.3%) and 18 female farmers (78.3%) who diversified were involved in preparing and selling snacks such as *chapatis*, *mandazis*, and *sumbusas*, activities often aligned with women due to cultural expectations around food preparation. Another group sold local brew known as *kwete*, with a full jerrican generating 16,000 Ug. Shs.¹⁶. Other products and services included sweet bananas (*sukaali ndizi*), cow ghee (*omuzigo o'muganda*), firewood, outside catering, and selling of motorcycle spare parts, among others. Additionally, some farmers, mainly males, were engaged in brick making, charcoal burning, *boda boda* riding, beekeeping, handcrafting, carpentry, or construction work, all aimed at generating extra income. These activities were often more physically demanding or required mobility, which societal norms typically assign to men. Although these were small businesses, their ability to yield daily, weekly or monthly income was crucial compared to agricultural projects, which typically required a full growing season of three or more months. To

¹⁶ At the time of writing this thesis, 16,000 Ug. Shs. was equivalent to 4.5 US dollars (1\$=3,533 Ug. Shs.)

promote gender equity, interventions could focus on providing women with access to training and resources for diverse, high-return activities traditionally dominated by men.

8.4 Spousal Support and Hoarding of Farm Produce

Spousal support was a critical lifeline for some female farmers struggling with loan repayments, highlighting their reliance on male partners due to limited independent resources. In contrast, four male farmers (7.8%) hoarded maize to capitalize on price increases, a strategy requiring storage facilities and financial cushions less available to women. Women's inability to hoard often stemmed from immediate household needs, such as school fees, which disproportionately fall on them due to gendered caregiving roles. This underscores the need for gender-responsive financial products, like flexible repayment schedules, to support women's economic resilience.

8.5 Construction of Better Agricultural Produce Stores

Two male farmers constructed well-ventilated storage facilities, but high costs rendered this option inaccessible to most, particularly female farmers with limited capital. VEDCO's granaries, though affordable, were outdated and inadequate, and women faced additional barriers, such as time constraints and urgent financial needs, preventing storage. Gendered expectations prioritizing household expenses over long-term investment plans further disadvantaged women, necessitating subsidized storage solutions tailored to their needs.

8.6 Improvising/New Innovations

Innovations, such as a fifty-five-year-old female farmer's use of local feeds for poultry, demonstrated resilience but were constrained by asset access. Women, often managing smaller enterprises, relied on low-cost improvisations due to limited funds for modern inputs. Male farmers, with greater access to resources, could adopt more capital-intensive innovations. Gender-focused extension services could equip women with affordable, innovative techniques to enhance productivity without heavy investment.

8.7 Value Addition

Two male farmers (3.9%) had embraced value addition as a means of ensuring their agricultural projects remained relevant and profitable by processing maize into maize

flour. While this may have seemed like a simple step in the maize value chain, many farmers, particularly women, could not secure the additional funds required for processing due to limited access to credit and capital, often exacerbated by gender-based discrimination in financial systems. The few farmers who could afford to grind maize significantly improved their profit margins, as maize flour and its byproducts, like maize brand, were generally more profitable than unprocessed maize. Vibrant farmers' groups, such as the Kalagala Farmers' Association in Luwero district, promoted the idea of value addition to benefit their members, encouraging them to process their maize using the group's mill. However, not all members were able to take advantage of this opportunity, often due to a lack of awareness, financial constraints, or the need to generate quick revenue for immediate household expenses, with women particularly affected due to their primary responsibility for household needs. In the same context, a forty-three-year-old male respondent from Ddegeya village in Luwero district semi-processed his coffee by pounding using the local or wooden mortar so that he could raise more revenue by selling coffee powder. Although the impact of this could still be subjected to extensive debate given the small scale at which such a farmer produced coffee powder, the major purpose was value addition in light of more revenue generation. To address gender disparities, targeted support such as subsidized processing equipment or training programs for women could enhance their participation in value addition. At the policy level, the government could establish zonal processing plants focused on value addition, ensuring equitable access for both male and female farmers to enhance revenue generation. This initiative might also attract more young people, particularly young women, to the agricultural sector, while retaining the existing workforce and promoting gender-inclusive agricultural development.

8.8 Co-Borrowing

Co-borrowing, adopted by two male farmers (3.9%), involved taking new loans to settle overdue VEDCO loans, exacerbating debt through compounded interest. No female farmers reported co-borrowing, possibly due to restricted access to multiple credit sources or greater risk aversion driven by household financial responsibilities. This practice, while a short-term fix, deepened poverty, highlighting the need for gender-

sensitive financial literacy programs to prevent women's exclusion from credit markets and protect all farmers from predatory lending.

8.9 Conclusion

The study reveals profound gender disparities in the strategies employed by male and female farmers to access, utilize, and repay agricultural loans, driven by systemic inequalities in resource access, societal norms, and economic opportunities. Female farmers face significant barriers, including limited access to networks, lower financial literacy, restricted mobility, and disproportionate household responsibilities, which constrain their ability to negotiate loan terms, diversify income sources, or adopt innovative practices like value addition and storage. For instance, only one female farmer successfully renegotiated loan terms compared to seven male farmers, and women were less likely to engage in capital-intensive diversification or hoarding due to smaller asset bases and immediate financial pressures. Additionally, female farmers' reliance on selling produce at reduced prices to middlemen underscores their vulnerability to exploitative market dynamics, exacerbated by gender norms limiting market access.

Conversely, male farmers benefit from greater asset ownership, mobility, and societal acceptance in public financial negotiations, enabling them to leverage strategies like diversification into high-return crops, construction of storage facilities, and value addition. However, practices like co-borrowing, observed only among male farmers, highlight risky financial behaviours that deepen debt, suggesting a need for broader financial literacy interventions.

To promote gender equity, policy interventions must address these disparities through targeted support for women, such as subsidized storage and processing facilities, gender-sensitive financial products with flexible repayment schedules, and training programs to enhance financial literacy and access to innovative agricultural techniques. Revitalizing cooperative societies and establishing zonal processing plants could empower women through collective marketing and value addition, reducing reliance on exploitative intermediaries. Moreover, addressing gendered education and property ownership disparities is critical to enabling women to access stable income sources and capital-

intensive ventures. By fostering an inclusive agricultural financing system, policymakers can enhance women's economic resilience, promote sustainable loan repayment, and advance gender-inclusive agricultural development.

CHAPTER NINE: ANALYSIS AND DISCUSSION OF STUDY FINDINGS

9.0 Introduction

This chapter provides a comprehensive analysis and discussion of the empirical findings presented in Chapters Six, Seven, and Eight, systematically aligning them with the study's three specific objectives. The discussion is firmly anchored in the Sustainable Livelihoods Framework (SLF), which elucidates the role of five key capitals (natural, physical, human, social, and financial) in shaping livelihood strategies, and the household bargaining model, which illuminates intra-household power asymmetries and negotiation processes over resources (Scoones, 2009; Agarwal, 1997). By integrating these frameworks, the analysis reveals how gendered access to agricultural credit from Volunteer Efforts for Development Concerns (VEDCO) influences livelihoods, power relations, and coping mechanisms in the post-conflict contexts of Luwero and Nakasongola districts.

The discussion draws explicit connections to earlier chapters, including the historical evolution of gender relations in central Uganda (Chapter One, Section 1.2), the broader constraints and emerging opportunities in Uganda's agricultural financing landscape (Chapter Four), and the theoretical foundations outlined in Chapter Two. Comparisons are made with prior empirical studies from Uganda and across Sub-Saharan Africa to highlight consistencies, divergences, and policy implications. This integrated approach underscores the socially constructed nature of gender disparities while identifying pathways toward more equitable and transformative agricultural financing.

9.1 Gendered Challenges and Opportunities in Accessing, Utilizing, and Repaying Agricultural Credit

The first objective sought to establish the gendered challenges and opportunities experienced by men and women in accessing, utilizing, and repaying agricultural credit. Findings reveal persistent structural and relational barriers mediated by unequal access to SLF capitals and bargaining power asymmetries, yet also highlight opportunities arising from collective institutions like VEDCO.

At the household level, patriarchal norms profoundly shape credit processes, with socio-demographic characteristics amplifying these disparities. The study's sample, comprising 40 male and 42 female respondents, showed that all male respondents were household heads, while only 28.6 percent of female respondents headed their households *de jure* (widowed, separated, or divorced), and a mere 2.4 percent were *de facto* heads. This male dominance in household headship (84.1 percent overall) reinforces men's control over major decisions, including loan applications and resource allocation, often requiring women to seek spousal permission, a dynamic that reflects weaker bargaining positions for women (Agarwal, 1997; Kabeer, 1994). Marital status further exacerbates this: 97.5 percent of males were married compared to 71.4 percent of females, with widows (19 percent of females) facing heightened isolation in credit-seeking due to limited male-mediated networks. Educational disparities also play a role; while 57.1 percent of females had only primary education and 7.1 percent none, males were more likely to attain secondary or tertiary levels, restricting women's human capital and ability to navigate formal credit procedures (Doss et al., 2020). These patterns align with evidence from Chapter One, where Ugandan men dominate decision-making on crop selection, land use, and loan applications despite women's 70–80 percent contribution to agricultural labour (Sell & Minot, 2018; Namara et al., 2022). The SLF's vulnerability context intensifies these challenges: women's triple burden creates severe time poverty, particularly in larger households (average size 8.5 members), limiting attendance at financial literacy sessions essential for building human and social capital (Kabugho et al., 2023). A comparable mixed-methods study in northern Uganda by Rietveld et al. (2020), involving 300 smallholders, similarly found that time constraints and spousal gatekeeping diverted women's potential credit toward subsistence rather than productive investments.

Moreover, specific findings from Chapter Seven illustrate how these barriers manifest in land allocation and utilization decisions, where 84.2 percent of male farmers and 88.9 percent of female farmers reported making decisions on land use influenced by credit access. For instance, the adoption of planting crops in straight lines showed gender differences, with 53.7 percent of male farmers and 34.4 percent of female farmers implementing this practice for maize, reflecting men's greater access to labor and time for modern techniques (Villacis et al., 2024). Similarly, pesticide use, such as Weed Master,

was reported by 15.6 percent of female farmers to reduce labor costs, a critical opportunity for women facing time poverty, though none of the male farmers adopted it, indicating distinct gender roles in resource allocation. Fertilizer application further highlighted disparities, with 34.4 percent of males using commercial fertilizers like DAP compared to 12.5 percent of females, underscoring men's superior financial capacity and market access (UN Women, 2024). These practices not only enhanced productivity but also presented opportunities for women to overcome traditional constraints through VEDCO's training, aligning with SLF by bolstering physical and human capitals.

Repayment challenges further expose gendered vulnerabilities, as evidenced in Chapter Eight, where strategies like renegotiating loan terms were more accessible to men (13.7 percent) than women (4.2 percent), reflecting differences in networks, financial literacy, and mobility. Women's reliance on distress sales of produce at reduced prices (20.8 percent versus 15.7 percent for men) to middlemen underscores their limited market access and urgent household needs, often driven by cultural norms restricting travel. This aligns with recent evidence from Uganda, where women smallholders face exploitative informal credit due to collateral shortages, perpetuating debt cycles (MicroSave Consulting, 2024; Asiseh et al., 2025). Opportunities emerge through innovations, such as women's use of local poultry feeds, which reduce costs without heavy capital, demonstrating resilience amid constrained physical and financial capitals (Scoones, 2009).

Intersectionality compounds household-level barriers. Female-headed households, though enjoying greater autonomy, often lack fallback assets like registered land (natural capital), with only 16 percent of Ugandan women holding titles (Deininger et al., 2021). Younger women and those from minority ethnic groups face additional cultural restrictions on mobility and inheritance, further weakening bargaining power (Buvinic & Gupta, 1997; Quisumbing et al., 2015).

At the community level, social capital serves as both enabler and barrier. Women in female-dominated farmer groups benefit from peer support and information sharing, enhancing collective bargaining with lenders (Ellis, 2000; Isma & Walkerden, 2015). However, male-dominated groups and cultural stigma discourage independent loan-

seeking by women, who risk being labelled as challenging male authority. Multiple borrowing, prevalent due to needs for extra inputs, skills, and markets, illustrates resilience but also vulnerability, with women more constrained by domestic duties in accessing diverse providers like SACCOs and NAADS. These findings resonate with Namubiru-Mwaura et al.'s (2023) study in central Uganda, where group lending empowered women but male leadership persisted due to norms.

Value addition strategies, such as processing maize into flour, were predominantly adopted by men (3.9 percent) due to equipment access, while women's constraints in capital limited their participation, echoing broader patterns where commercialization reinforces gender gaps unless deliberately inclusive (Farnworth et al., 2023).

Institutionally, VEDCO's criteria (e.g., land ownership) disadvantage women due to gendered gaps in natural and physical capitals (Scoones, 2009). Lenders' preference for male-headed households reflects risk perceptions shaped by bargaining inequalities (Agarwal, 1997; Asiseh et al., 2025). Opportunities emerge from VEDCO's group-lending, in-kind repayments, and gender training, which bolster women's capitals and mirror successes in sweet potato value chains where group membership raised women's productivity by 20–30 percent (Namubiru et al., 2014; Tanellari et al., 2022). Overall, challenges are socially reconstructed through patriarchy, while opportunities arise when institutions deliberately strengthen women's capitals and leverage post-conflict shifts toward egalitarianism. Recent policy analyses emphasize that addressing these institutional biases through gender-responsive finance, such as tailored products for women smallholders, could reduce disparities in loan uptake by up to 25 percent (MicroSave Consulting, 2024).

9.2 Effects of Agricultural Credit on Household and Community Gender Relations

Addressing the second objective, findings demonstrate that agricultural credit catalyzes incremental shifts toward joint decision-making, financial autonomy, and reduced domestic tensions, though deep-rooted norms limit fully transformative change. Socio-demographic factors mediate these outcomes.

At the household level, credit-derived income empowers women to negotiate greater involvement in male domains. Post-credit, over 84 percent of respondents reported joint decisions on land and crops, with women increasingly engaging in cash crops. This bargaining enhancement is more pronounced in married households (84.1 percent of sample), where women's contributions strengthen fallback positions (Agarwal, 1997; Doss & Meinzen-Dick, 2025). Female household heads (15.8 percent) exhibit highest autonomy, directly controlling proceeds, while spouses in male-headed households gain influence through school fees and expense coverage, reducing dependence and financial-stress-related violence (Oxfam, 2024). Educational and age profiles influence depth: better-educated males (higher secondary/tertiary attainment) more readily share reproductive tasks post-sensitization, while older women (60+ years, 7.1 percent females) retain traditional roles. These shifts build on post-conflict legacies in Luwero and Nakasongola, where war elevated women's roles (Abigail, 2020; Tripp, 2019), yet partial transformation persists, men often retain final authority, and income gains sometimes provoking secrecy or tension (Shibata, 2020; Kyalisiima, 2023).

Chapter Seven provides detailed evidence of these shifts in household labour allocation and financial decisions. For example, 42.9 percent of male farmers and 65.6 percent of female farmers reported hiring laborers, with women using credit to overcome family labor shortages, challenging traditional reliance on male family members for heavy tasks (7.3.2). Verbatim accounts reveal women hiring for trench digging in banana gardens, reducing their physical burden and enabling larger-scale farming. In financial matters, 62.5 percent of males and 65.5 percent of females reported improved financial discipline through VEDCO training, with women gaining autonomy in budgeting and saving (7.4.1). A key outcome is reduced domestic violence, as stable finances from credit led to fewer conflicts over resources, with husbands granting wives control over assets like banana sales (7.4.5). These changes align with the household bargaining model, as women's contributions enhance their negotiating power, though persistent male dominance in final decisions indicates incomplete egalitarianism (Bali Swain et al., 2024).

Spousal support in repayment, as detailed in Chapter Eight, further illustrates evolving relations: women often relied on husbands during shocks, reinforcing interdependence but also highlighting dependence where autonomy remains limited. Conversely, men's hoarding of produce to await better prices (7.8 percent) reflects greater control over storage and timing, assets less accessible to women due to immediate household demands.

At the community level, farmer group participation expands women's social capital, with 70.6 percent reporting enhanced roles versus 52.9 percent of men. Group assets benefit mobility-constrained women, particularly in larger households with high dependency ratios (56.9 percent minors). However, market-oriented credit erodes communal labour traditions, fostering individualism (Kabeer, 2020; Mwangi et al., 2025). Institutionally, VEDCO's training facilitates equity, aligning with northern Uganda evaluations showing reduced violence through workshops (Chirwa & Manda, 2024). Integrating SLF and bargaining models, credit mitigates vulnerability via capitals while gradually reshaping relations, with socio-demographics (headship, education, marital status) determining pace and depth. Community-level changes also include shifts in enterprise selection, where 8.8 percent of females and 6.1 percent of males integrated maize with poultry, leveraging byproducts to reduce costs, though women faced greater frustration from price fluctuations due to limited market access (7.2.1; Opondo et al., 2024).

Non-farm diversification, more prevalent among men (67.5 percent versus 54.8 percent women), indirectly influences relations by providing alternative income for repayment, reducing credit-induced tensions but often along gendered lines, men in physically demanding trades, women in food preparation, thus perpetuating role divisions (Ellis, 2000; Frempong & Stadelmann, 2024).

9.3 Alternative Strategies for Repaying Agricultural Loans and Coping with Shocks

The third objective explored alternative repayment strategies, revealing gendered diversification shaped by differential capitals and bargaining power. Socio-demographic variations underscore these patterns.

Men more frequently renegotiate terms or hoard produce (13.7 percent vs. 4.2 percent women), leveraging education, networks, and physical capital (storage). Women rely on spousal support or distress sales (20.8 percent vs. 15.7 percent men), reflecting urgent needs in female-headed or widowed households (19 percent widowed females) and time poverty from large families (Njuki et al., 2021; Quisumbing et al., 2022). Non-farm diversification is widespread (67.5 percent men, 54.8 percent women), but gendered: men pursue higher-return trades (bricklaying, transport), aided by mobility and secondary education, while women engage in low-capital vending or tailoring, constrained by reproductive burdens and norms requiring spousal approval (Kabeer et al., 2023). Value addition (processing, mills) remains male-dominated due to equipment access, mirroring Rwandan patterns (CTA, 2022). Group solidarity and innovations (local feeds) aid women via social capital, yet loan write-offs favor men, indicating bias (Akter et al., 2021). In ethnic minority contexts (e.g., Baruli women), cultural restrictions further limit options. The SLF explains resilience through diversification; targeted support for women's high-value activities and infrastructure could equalize outcomes, especially for younger cohorts transitioning livelihoods.

Integrating findings from Chapter Seven, alternative strategies often involve investing credit in non-agricultural projects to facilitate repayment, with 21.9 percent of males and 6.9 percent of females reporting no change in financial decisions but tightening expenditures due to loan pressure (7.4.6). For instance, women used retail business earnings to repay loans, as seen in verbatim accounts where agricultural credit covered school fees, and non-farm income cleared debts, highlighting women's adaptive resilience amid limited assets (7.4.4). In asset linkages, 80 percent of males and 88.2 percent of females reported enhanced land usage through credit, enabling diversification into poultry or tomatoes for quicker returns (7.8). However, women faced greater vulnerability when using land as collateral for larger loans, increasing anxiety over potential loss (7.6.1; Nabulya et al., 2024). These strategies mitigate shocks like market volatility, but gender biases in asset control limit women's options, as evidenced by lower adoption of high-value equipment like tractors (17.1 percent males vs. 11.8 percent females).

Co-borrowing, observed only among men (3.9 percent), risks deepening debt, while women's avoidance may stem from risk aversion tied to caregiving roles. Construction of storage facilities, limited to men due to costs, contrasts with women's improvisations, underscoring how financial capital gaps constrain long-term coping (Root Capital, 2024). Recent digital innovations, though not widespread in the study sites, show promise for women's repayment through mobile platforms reducing defaults (FSD Uganda, 2024).

9.4 Conclusion and Implications

This study confirms that agricultural credit from institutions like VEDCO offers significant opportunities for improving livelihoods and incrementally shifting gender relations, yet persistent disparities in capitals, exacerbated by socio-demographic factors such as male household headship (84.1 percent), educational gaps, marital status imbalances, and large dependency ratios, limit transformative impact. Findings align with Uganda's financing constraints (Chapter Four) while highlighting post-conflict potential in Luwero and Nakasongola. Younger farmers' underrepresentation signals intergenerational risks, necessitating youth-targeted interventions. Policy must prioritize gender-responsive design: flexible collateral, women-targeted outreach, land title reforms, integrated training, and digital tools to harness women's superior repayment reliability and drive equitable transformation (Farnworth et al., 2023; World Bank, 2024). Future research should employ longitudinal designs to track long-term bargaining shifts across diverse socio-demographic profiles.

Furthermore, implications from Chapter Seven underscore the need for policies addressing gendered asset control, as 97.2 percent of females reported access to simple tools like hoes but limited upgrades, constraining productivity (7.7). Enhanced financial discipline (65.5 percent females) and reduced domestic violence through shared roles suggest credit can foster harmony, but only if programs challenge male dominance in decisions (7.4.5). Integrating group-based innovations, such as local manure use (*kavundira*), could empower women by reducing costs without requiring capital-intensive inputs (7.8; Aceli Africa, 2024). Ultimately, bridging these gaps could amplify women's contributions to Uganda's agricultural GDP, projected to grow 10 percent with equitable financing by 2030 (NPA, 2024).

Gendered repayment strategies from Chapter Eight reinforce that diversification, while resilient, perpetuates inequalities without intervention: men's higher engagement in non-farm activities and value addition sustains bargaining advantages, while women's distress strategies highlight vulnerability. Promoting subsidized processing, cooperative revitalization, and gender-sensitive insurance could equalize coping mechanisms, fostering transformative relations (Emata, 2024; IRA, 2024).

CHAPTER TEN: CONCLUSION AND RECOMMENDATIONS

10.1 Conclusion

This study examined the effects of farmers' access to, utilization, and repayment of agricultural credit on household gender relations in Luwero and Nakasongola districts, central Uganda, through the lens of the Sustainable Livelihoods Framework (SLF) and the household bargaining model. The findings, drawn from empirical data and aligned with the three specific objectives, illuminate the complex interplay between agricultural financing and gender dynamics in post-conflict rural communities. While persistent gender disparities constrain equitable outcomes, agricultural credit emerges as a catalyst for incremental improvements in livelihoods, bargaining power, and household gender relations.

10.1.1 Gendered Challenges and Opportunities in Accessing, Utilizing, and Repaying Agricultural Credit

The study established that male and female farmers encountered distinct challenges and opportunities across household, community, and institutional levels. Women faced structural barriers rooted in unequal access to SLF capitals, particularly natural (land ownership), physical (tools and storage), and human (education and financial literacy), as well as time poverty from reproductive responsibilities. These constraints limited women's independent access to agricultural credit, and sometimes restricted their ability to utilize loans for productive investments or repay them amid shocks. Men, benefiting from greater control over assets and decision-making, navigated these processes with relative ease.

Nevertheless, opportunities arose through institutional mechanisms, such as VEDCO's group lending and gender training, which enhanced women's social capital and enabled collective strategies. Post-conflict shifts in gender roles further facilitated women's engagement in formerly male-dominated activities, fostering resilience. Overall, these challenges and opportunities were socially constructed through patriarchal norms but could be reconstructed via targeted interventions that strengthened women's capitals and bargaining positions.

10.1.2 Effects of Agricultural Credit Access, Utilization, and Repayment on Household Gender Relations

Agricultural credit positively influenced household gender relations by promoting joint decision-making, enhanced women's financial autonomy, and reduced tensions linked to resource scarcity. Access to and utilization of agricultural credit further empowered women to contribute to income-generating activities, strengthened their fallback positions in intra-household negotiations and enabled greater influence over land use, crop selection, and expenditure allocation. Repayment processes, supported by training, fostered financial discipline and shared responsibilities, contributing to household stability.

These effects are mediated by socio-demographic factors, with female-headed households exhibiting higher autonomy and married women gaining incremental voice through economic contributions. At community and institutional levels, participation in farmer groups expanded women's networks and leadership roles. While deep-rooted norms limited fully egalitarian transformations, agricultural credit facilitated progressive shifts toward complementary and collaborative relations, building on historical post-conflict changes in the study districts.

10.1.3 Alternative Opportunities Enabling Repayment of Agricultural Loans

Farmers employed diverse strategies to repay loans amid agricultural shocks, with gender differences reflecting differential asset access and bargaining power. Men more readily leveraged capital-intensive options, such as renegotiating terms, hoarding produce, value addition, and higher-return diversification. Women, constrained by limited resources, relied on low-capital activities like small-scale vending, spousal support, and community-based innovations, demonstrating adaptive resilience.

These strategies highlighted the interconnectedness of SLF capitals: social networks and human skills enabled coping, while financial capital from off-farm sources sustained repayment. Collectively, they mitigated vulnerability, underscoring the potential of diversified livelihoods to support sustainable credit cycles and gender-equitable outcomes.

In synthesis, agricultural credit from organizations like VEDCO offers substantial potential to enhance livelihoods and advance gender equity in rural Uganda. By addressing disparities in capitals and power dynamics, such financing contributes to poverty reduction, productivity gains, and household harmony. These insights affirm the relevance of integrated theoretical frameworks and underscore the value of gender-responsive approaches in agricultural development.

10.2 Recommendations

Based on the study's findings, theoretical frameworks, research objectives, literature review, and the Ugandan context outlined in chapter four, the following feasible recommendations are proposed to address gendered challenges and opportunities in agricultural financing and enhance its impact on household gender relations and livelihoods:

1. Enhance Gender-Responsive Agricultural Credit Mechanisms

To address the gendered challenges and opportunities in accessing, utilizing, and repaying agricultural credit, policymakers and financial institutions, including NGOs like VEDCO, should collaborate to design tailored credit products that incorporate flexible collateral options, such as movable assets or group guarantees, while integrating mandatory gender-sensitivity training for loan officers. This could be implemented through pilot programs in districts like Luwero and Nakasongola, monitored via participatory action research to ensure equitable uptake, thereby reducing barriers like land ownership disparities and fostering inclusive financial networks.

2. Promote Intra-Household Gender Equity through Credit-Linked Interventions

In light of the effects of agricultural credit on household gender relations, development agencies and community-based organizations should embed joint decision-making workshops within credit disbursement processes, emphasizing shared resource control and conflict resolution strategies. Feasibility can be achieved by partnering with existing farmer groups to deliver these interventions at low cost, with longitudinal evaluations to track shifts toward egalitarian

dynamics, ultimately empowering women to negotiate greater autonomy in agricultural investments.

3. Diversify Livelihood Strategies for Sustainable Loan Repayment

Drawing from the alternative opportunities for repaying agricultural loans, governments and microfinance providers should invest in multi-sectoral training programs that link agricultural credit to off-farm income generation, such as value addition cooperatives or digital market platforms, prioritizing women's participation. Implementation could involve scalable public-private partnerships, with impact assessed through mixed-methods studies, to build resilience against shocks and enhance repayment rates without exacerbating gender-based vulnerabilities.

4. Integrate Theoretical Frameworks into Policy Design

Building on the Sustainable Livelihoods Framework and Household Bargaining Models, scholars and policymakers should advocate for the adoption of hybrid analytical tools in national agricultural strategies, such as NDP IV, to systematically map gender-differentiated access to capitals and bargaining processes. This can be feasibly operationalized through interdisciplinary working groups that revise existing policies, ensuring evidence-based adjustments that address power asymmetries and promote sustainable, gender-transformative outcomes.

5. Advance Mixed-Methods Research in Agricultural Gender Studies

Reflecting on the mixed-methods approach employed, future research initiatives should standardize protocols for combining quantitative surveys with qualitative insights, such as in-depth interviews and focus groups, to capture nuanced gendered experiences. This recommendation can be implemented via academic consortia offering training modules and open-access toolkits, facilitating replicable studies that deepen understanding of intersectional dynamics in rural financing contexts.

6. Urgent Policy Reforms for Gender-Inclusive Agricultural Financing in Uganda

Given the contemporary urgency of addressing persistent gender disparities amid climate vulnerabilities and post-conflict recovery in Uganda, the Ministry of Gender, Labour, and Social Development, in collaboration with the Bank of Uganda, should expedite the mainstreaming of gender quotas (at least 40%) in programs like the Agricultural Credit Facility and Parish Development Model. This feasible step, supported by rapid evidence syntheses from recent studies, would align with Vision 2040 goals, accelerating equitable access to finance and mitigating poverty cycles for women smallholders.

10.3 Areas for Future Research

The urgency of advancing research on gendered dynamics in agricultural credit access, utilization, and repayment cannot be overstated, particularly in agrarian economies like Uganda, where agriculture employs over 70% of the workforce and women contribute 70–80% of the labor yet face systemic barriers to resources such as land and finance. This study highlights critical gaps in the existing literature, including the under-explored interplay between credit processes and intra-household power relations, the gendered implications of repayment strategies amid agricultural shocks (e.g., climate variability, market fluctuations, and vector-borne diseases), and the limited integration of intersectional factors such as age, ethnicity, and marital status in shaping bargaining outcomes. These gaps constituted the sampling frame for this research, which targeted VEDCO beneficiaries in Luwero and Nakasongola districts, the post-conflict regions where historical disruptions have partially eroded patriarchal norms but not fully dismantled them. By addressing these voids, future inquiries could inform gender-responsive policies under frameworks like the Sustainable Development Goals (SDGs 1, 2, and 5), emphasizing equitable resource access to mitigate poverty, enhance food security, and foster resilient livelihoods. The importance lies in the potential to reduce the 30% gender productivity gap, estimated to cost Uganda trillions in lost GDP annually, thereby underscoring the need for longitudinal studies that track long-term transformative effects on household equity and economic empowerment.

Geographically, this research is confined to Luwero and Nakasongola districts in central Uganda, selected for VEDCO's long-standing operations and the opportunity for comparative analysis across semi-arid and post-conflict contexts. However, this limited scope highlights avenues for broader coverage, such as extending investigations to northern and eastern regions, where pastoralism and conflict legacies intersect with even more pronounced gender disparities in land tenure and credit access. Comparative studies across Sub-Saharan Africa, e.g., contrasting Uganda's experiences with Rwanda's cooperative models or Kenya's digital financing platforms, could reveal transferable best practices while accounting for regional vulnerabilities like absentee landlordism in Nakasongola or ethnic minority dynamics among the Baruli. Theoretically, the integration of the Sustainable Livelihoods Framework (SLF) and household bargaining models provides a robust lens for analyzing asset-based vulnerabilities and negotiation asymmetries, yet gaps persist in incorporating feminist political economy perspectives to critique macro-level policy failures, such as elite capture in initiatives like the Agricultural Credit Facility (ACF). Future research should expand these underpinnings by hybridizing them with intersectionality theory to dissect how overlapping identities exacerbate exclusion, thereby enriching the sampling frame to include underrepresented groups like youth and refugees for more inclusive policy implications.

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APPENDICES

Appendix I [Survey Questionnaire]

Introduction

Dear respondent, I would like to introduce myself to you before this interview commences. I am a Makerere University PhD student conducting research on access, utilization and repayment of agricultural credit and how it impacts on gender relations in households in the districts of Nakasongola and Luwero. You have been identified as one of the resourceful persons from whom I can learn by answering the questions below. Please note that this is an academic study where all your names, if provided, and the information you provide shall be kept confidential and only be used for the study.

Structured Questionnaire for Individual Respondents

Section One: Respondent Identification

Q1. District

1. Nakasongola
2. Luwero

Q2. Parish.....

Q3. Village.....

Q4. Which organization do you belong to?

1. VEDCO
2. Centenary Rural Development Bank
3. Both VEDCO and Centenary Rural Development Bank

Q5. For how long have you been a client of this organization?.....

Section Two: Personal and Household Characteristics of the Respondent

Q6. Sex of the respondent

1. Male
2. Female

Q7. Age of the respondent.....

Q8. Marital Status

1. Married
2. Single
3. Separated
4. Widowed

- 5. Divorced
- 6. Other (specify).....

Q9. What is your highest level of education completed?

- 1. None
- 2. Primary
- 3. Secondary (Ordinary level)
- 4. Secondary (Advanced level)
- 5. Tertiary (Diploma/Vocational Training/etc)
- 6. University

Q10. What is your tribe?

- 1. Muganda
- 2. Muruli
- 3. Munyoro
- 4. Others (Please specify).....

Q11. What is your religious affiliation?

- 1. Protestant
- 2. Seventh Day Adventist (SDA)
- 3. Moslem
- 4. Catholic
- 5. Others (Please specify).....

Q12. What is the status of your household headship?

- 1. Male headed household
- 2. Female headed household where male head is temporarily away (defacto FHH)
- 3. Female headed household where there is totally no male head (dejure FHH)

Q13. What is your relationship with the head of the household?

- 1. Self i.e. the respondent is the head [Skip to Q15]
- 2. Spouse [Husband or Wife]
- 3. Son
- 4. Daughter
- 5. Other (please specify).....

Q14. What is the highest education level completed by your spouse/father?

- 1. None
- 2. Primary
- 3. Secondary (Ordinary level)
- 4. Secondary (Advanced level)
- 5. Tertiary (Diploma/Vocational Training/etc)
- 6. University
- 7. N/A

Q15. How many people belong to your household?.....
 a) How many males.....
 b) How many females.....

Q16. How many members in your household are in the following age groups?
 a) Less than 18 years.....
 b) 18-34 years.....
 c) 35-59 years.....
 d) 60+ years.....

Q17. Do you also belong to another service provider?
 1. Yes
 2. No (Go to Q21)

Q18. If yes, who is your other service provider?

Q19. Why do you belong to another service provider?

Q20. For how long have you been a client of the above mentioned service provider?

Q21. What kind of agricultural enterprise(s) are you engaged in?

Agricultural Enterprise	Choose appropriate code (1=Yes & 2=No)	Ranking order of importance 1. Slightly important 2. Important 3. Very important	For how long have you been engaged in this enterprise (Years)
A) Crop-Related Enterprise(s)			
1. Coffee			
2. Mangoes			
3. Avocado			
4. Bananas			
5. Maize			
6. Pine trees			
7. Sweet potatoes			
8. Cassava			
9. G/Nuts			
10. Greens (<i>Nakati, buga,</i> etc)			
11. Pineapples			

B) Livestock-Related Enterprise(s)			
1. Cattle			
2. Poultry (Chicken)			
3. Goats			
4. Pigs			
5. Apiary			
C. Others			
1. Brick laying			
2. Retail shop			

Q22a. Of the above mentioned enterprises, what are the three most important enterprises for your loan repayment?

.....

Q22b. Of the above mentioned enterprises, what are the three most important enterprises for your livelihood?

.....

Q23a. Are you engaged in any other income-generating enterprise(s) other than those mentioned above?

- 1. Yes
- 2. No (Skip to Q24)

Q23b. If yes, how does it enable you to repay your loan(s)?

.....

Section Three: Gendered Challenges of Accessing Agricultural Credit

<p>Q24. How did you get to know about your service provider before you joined? [Multiple responses allowed]</p>	<p>Q25. Did you experience any challenges in accessing information? 1. Yes 2. No (Skip to Q27)</p>	<p>Q26. If yes, what challenges did you experience in accessing information?</p>	<p>Q27. If not, why did you find it easy to access information about your service provider from this source?</p>
1. Group members			
2. Community meetings			
3. Peers/friends			
4. Distant relative(s)			
5. Radio announcements			
6. Newspapers			
7. Announcements in places of worship (church/mosques/etc)			
8. Others (Please specify below)			

Q28. What organizational requirements (conditions) did you fulfill before you joined your service provider? (Probe in reference to: Introduction/approval letters from Local Councils/employers, institutional charges e.g. membership fees, the type of agricultural enterprise engaged in, etc) [Tick all appropriate options]

1. Being a group member
2. Reading and understanding the constitution
3. Payment of membership fees (If yes, how much was the membership fee?
.....)
4. Buying shares (If yes, how many and how much were they?)
.....
5. Attending of group meetings on a regular basis (If, yes, how often?)
.....
6. Maximum cooperation among the group members
7. Displaying/providing group membership cards, etc
8. Were supposed to have land for business operations
9. Brought introduction letters from authorities/employers (If applicable, from where)?.....
10. Availability of collateral security (please specify).....
11. Others (please specify).....
.....

Q29. Were the organizational requirements (conditions) conducive to you as a male/female farmer at the time of joining? [Multiple responses allowed]

Organizational requirements (Q29) for joining service provider	Status (Q30) 1. Conducive (Favourable) 2. Not conducive (Unfavourable) 3. N/A	Why conducive (favourable) or unconducive (unfavorable)? (Q31)
1. Being a group member		
2. Reading/understanding constitution		
3. Payment of membership fees		
4. Buying shares		

5. Regular attendance of group meetings		
6. Maximum cooperation among group members		
7. Display/provision of group membership cards		
8. Owning land for business enterprise		
9. Provision of introduction letters from employers/local councils		
10. Availability of collateral security		
11. Others (Please specify)		

Q32. What organizational requirements (conditions) are you supposed to fulfill before accessing any form of agricultural credit from your service provider? [Tick all applicable options]

1. Attendance of group meetings more regularly
2. Being a group member
3. Payment of loan application fees (If yes, how much)
.....
4. Having a minimum fee on personal account (If yes, how much)
.....
5. Consent from spouse or next of kin
6. Recommendation from LC or employer
7. Land ownership (land title or other document?)
8. Any other form of collateral security (If yes, which one(s))
.....
9. Display/presentation of previous borrowing history
10. Others (Please, specify)
.....

Q33. Are these organizational requirements (conditions) for accessing agricultural credit favourable to you as a male/female farmer? [Multiple responses allowed]

Q33. Organizational requirements for Accessing Agricultural Credit	1= Yes (Favourable) 2=No (Not Favourable) [Q34] 3=N/A	Q35. Why is this requirement favourable/unfavourable?
1. Regular attendance of group meetings		
2. Being a group member		
3. Payment of loan application fees		
4. Minimum fees of individual accounts		
5. Consent from spouse or next of kin		
6. Recommendation from LC/employer		
7. Land ownership		
8. Other collateral security		
9. Borrowing history		
10. Loan size e.g. limitations in borrowing based on loan size(s)		
11. Others (please specify)		

Q36. Did you feel that it was necessary to inform a particular person before you joined the organization/accessed agricultural credit?

1. Yes
2. No (Skip to Q41)

Q37. If yes, did you inform that person?

1. Yes
2. No (Skip to Q41)

Q38. If yes, who is that person?

1. Spouse
2. Male child (Son)
3. Female child (Daughter)
4. Others (Please specify).....

Q39. Why did you have to inform that person? Was it by choice or was it an organizational requirement? [Multiple responses allowed]

1. Because we support each other
2. It is not necessary to conceal information from him/her because s/he is my spouse
3. I had to tell him/her in case I failed to pay later
4. We were in the same group
5. In case I died, s/he would be my next of kin
6. Others (please specify)

Q40. What was his/her reaction towards your decision to join the organization/access agricultural credit?

.....
.....
.....
.....

Q41. If not, why did you choose to join the organization/access agricultural credit without informing him/her?

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Q42. What other challenges did you experience as a farmer while attempting to join CERUDEB/VEDCO? (Probe for challenges not linked to organization/household)

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Q43. What other challenges did you experience as a farmer while attempting to access agricultural credit from CERUDEB/VEDCO? (Probe for challenges not linked to organization/household)

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Q44. In your opinion, what challenges do you think are faced by male/female farmers while attempting to join credit organizations or accessing agricultural credit?

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Section Four: Gendered Challenges of Utilizing Agricultural Credit

Q45. How many agricultural loans have you accessed from your service provider within the last five years? [If you have accessed more than one agricultural loan, can you please list all of them?].

Q46. What was the nature of the agricultural loans that you acquired from your service provider within the last five years?

1. In-kind (e.g. seeds, livestock), please specify indicating the amount
2. Cash (Please specify the amount).

Q47. If your agricultural loan was in kind, what was the interest rate? [Please give a description of the interest rate and the modalities for re-payment]

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.....

Q48. If your last agricultural loan was in form of cash, how much was it? And how much did you pay back? [Compute interest rate]

.....
.....

Q49. In which agricultural activity did you invest your current agricultural credit/loan? [Multiple responses allowed]

1. Got an agricultural loan in form of seeds, which I planted (specify the seeds)
2. Land clearing/uprooting of tree stumps
3. Used to buy seeds
4. Used to buy fertilizers
5. Used to hire tractor
6. Others (please specify)

.....

Q50. Was it the original purpose for which the agricultural loan was acquired?

1. Yes
2. No (Go to Q52)

Q51. If not, what was the original purpose for which the agricultural loan was intended?

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.....

Q52. Why did you have to invest in a different activity other than that for which the agricultural loan was originally intended?

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Q53. Has anybody in the household ever tried to influence you to divert your agricultural loan [whether cash/in-kind] for any other purpose?

1. Yes
2. No (Skip to Q55)

Q54. In what way did that person influence you to invest in a different activity?

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Q55. What other difficulties did you experience in utilizing agricultural credit?

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Q56. In your opinion, what challenges do you think are faced by male/female farmers in utilizing agricultural credit?

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Section Five: Gendered Challenges of Repaying Agricultural Credit/Household Coping Mechanisms

Q57. Have you ever experienced any difficulties in repaying your agricultural loan(s)?

1. Yes
2. No (Skip to Q61)

Q58. Challenges experienced [Multiple responses allowed]	Q59. Causes of aforementioned challenge(s)	Q60. Coping mechanisms
1. Long spells of drought		
2. Lack of time for group activities/enterprises		
3. Short grace periods (Specify)		
3. Non-payment by some group members		
4. Low productivity of some agricultural enterprises (specify)		
5. Poor yields		
6. Low prices of farm produce		
7. Poor storage facilities		
8. Others (Please specify)		

Q61. If not, what enabled you to repay your agricultural loan(s) without any challenges?

[Multiple responses allowed]

1. The agricultural enterprise/activity in which I invested the loan had good returns (Specify/elaborate).....
.....

2. My family members provided all the necessary support (Who in particular and how?).....
3. Cooperation among the group members (How?).....
4. Got a loan from another institution (which one and how much?).....
5. Others (please specify).....

Q62. In general, what difficulties are experienced by the following in repaying agricultural loans?

b) Male farmers.....

Female farmers.....

Section Six: The Effect(s) of Agricultural Credit Access, Utilization and Repayment on Gender Relations

Q63. What decisions were you making in the household before you accessed an agricultural loan	Q64. How does your access/utilization/repayment of agricultural credit affect the way you make these decisions in the household? <i>[Note to the interviewer: Probe in relation to the 3 processes i.e. access, utilization & repayment, and make an overall assessment whether there has been changes or not]</i>
1. Decisions on land allocation/utilization in the Household	
2. Decisions on type of agricultural enterprise/activity to undertake	
3. Decisions on household labour allocation	

4. Decisions on financial matters e.g. what to spent on, when to spent, etc	
5. Decisions on day-to-day management of the home e.g. what to eat, movement of hhd members, etc [Specify]	
6. Others [Please specify]	

Q65. Have the changes in the decisions you make/take in the household caused any misunderstandings?

1. Yes
2. No (Skip to Q67)

Q66. What misunderstandings have been caused by the changes in the decisions you make/take? [Note to the interviewers: Probe in relation with decisions mentioned in Q63 above]

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Q67. If not, why do you think that the changes in decisions you take in the household have not caused any misunderstandings?

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.....

Q68. What assets were you accessing/controlling in the household before you got an agricultural loan from your service provider? [*More emphasis should be put on assets relevant to the agricultural enterprise/activity under investigation*]

Assets	Accessed	Controlled	Additional notes [If any]
1. Land			
2. Bicycle/motorcycle/motor vehicle			
3. Hoes/tractors/ox-ploughs/pangas/etc			
4. Others (Please specify)			

Q69. How does your access/utilization/repayment of agricultural loans affect the way you access and control the aforementioned assets in the household?

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Q70. In your opinion, do you think that there has been changes in the way(s) you access/control these assets as a result of accessing, utilizing and repaying agricultural loans?

1. Yes
2. No (Skip to Q75)

Q71. If yes, what changes have occurred in the way(s) you access/control these assets? (Probe for changes in the way(s) assets are accessed/controlled as a result of access to, utilization and repayment of agricultural loans)

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Q72. Have the changes in the ways you access/control assets caused any misunderstandings in the household?

1. Yes
2. No (Skip to Q74)

Q73. If yes, what misunderstandings have been caused by the changes in the ways you own/control these assets?

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Q74. If not, why hasn't there been misunderstandings in the household as a result of the changes in the way assets are accessed/controlled?

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Q75. Why do you think that there has not been any changes in the way assets are accessed/controlled as a result accessing/utilizing/repaying agricultural credit?

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Q76. What gender roles did you perform in the household before you got an agricultural loan from your service provider? (Probe for differences in productive, reproductive and community based roles)

Gender Roles (Specify) [Q76]	How does access to agricultural credit affect gender roles performed in Hdd [Q77]	How about utilization of agricultural credit? [Q78]	How about repayment of agricultural credit? [Q79]
Reproductive roles e.g. looking after the children, cooking, fetching water, etc			
2. Productive e.g. farming, meeting financial obligations for the family like payment of school fees, etc			
3. Community based roles e.g. attendance of funerals, etc			

Q80. In your opinion, do you think that the gender roles you perform in the household have changed as a result of accessing, utilizing and repaying agricultural credit?

1. Yes
2. No (Skip with Q85)

Q81. If yes, how have the gender roles you perform in the household changed?

.....

Q82. Have the changes in gender roles you perform in the household caused any misunderstandings?

1. Yes
2. No (Skip to Q84)

Q83. If yes, what misunderstandings have been caused by the changes in gender roles performed in the household?

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Q84. If not, why have the changes in gender roles not caused any misunderstandings in the household?

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Q85. What recommendations/comments would you like to make in relation with this study?

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.....

The next phase of this study will involve a follow-up with some selected people. If you are willing to be contacted to participate, kindly give the following details. Once again, I would like to re-assure you that this information will be used to get back to you and nothing else.

Your full name:.....

Telephone number:.....

Other contact information:.....

*****Thank you for your time*****

Appendix II [Coding Frame]

Structured Questionnaire for Individual Respondents

Section One: Respondent Identification

Q1. District

1. Nakasongola
2. Luwero

Q2. Parish

1. Bamusuuta
2. Kakooge
3. Kakooge Town Council
4. Katuugo
5. Kiralamba
6. Kyabutaika
7. Kyankoonwa
8. Kibiira Ward
9. Kilanga
10. Busooke
11. Ddegeya
12. Kalanaamu
13. Kalagala
14. Kayiindu
15. Lunyolya
16. Vvumba

Q3. Village

1. Kabale
2. Kabusinde
3. Kaliina zone
4. Kamukamu
5. Kasambya
6. Katuugo
7. Kiitanswa
8. Kiralamba
9. Kiwongoire
10. Kyabukonjoogo
11. Kyamalimbi or Kyamalimbye
12. Kyabutaika
13. Seeta
14. Wakakooli
15. Bugoodo
16. Busakwa
17. Ddegeya/Ddegeya Central I
18. Kalaagala Town/Kalaagala Town LC I

19. Kalaagala
20. Kalaagala Main LC I
21. Kalagi
22. Kalaanamu
23. Kiryanongo
24. Kiwangula
25. Kooko Kyambogo
26. Kyampiisi
27. Mpigi
28. Ssagala
29. Ssagala LC I
30. Sseta
31. Vvumba
32. Vvumba LC I
33. Wampeewo

Q4. Which organization do you belong to?

1. VEDCO
2. Centenary Rural Development Bank
3. Both VEDCO and Centenary Rural Development Bank

Q5. For how long have you been a client of this organization?

Open, ranging from 2 to 20 years

Section Two: Personal and Household Characteristics of the Respondent

Q6. Sex of the respondent

1. Male
2. Female

Q7. Age of the respondent

Open, ranging from 25 to 75 years

Q8. Marital Status

1. Married
2. Single
3. Separated
4. Widowed
5. Divorced
6. Others

Q9. What is your highest level of education completed?

1. None
2. Primary
3. Secondary (Ordinary level)
4. Secondary (Advanced level)
5. Tertiary (Diploma/Vocational Training/etc)
6. University

Q10. What is your tribe?

1. Muganda
2. Muruli
3. Munyoro
4. Mutoro
5. Others
6. Munyankore
7. Ateso
8. Mixed blood (Munyankore/Munyarwanda)

Q11. What is your religious affiliation?

1. Protestant
2. Seven Day Adventist (SDA)
3. Moslem
4. Catholic
5. Others

Q12. What is the status of your household headship?

1. Male headed household
2. Female headed household where male head is temporarily away (defacto FHH)
3. Female headed household where there is totally no male head (dejure FHH)

Q13. What is your relationship with the head of the household?

1. Self i.e. the respondent is the head
2. Spouse [Husband or Wife]
3. Son
4. Daughter
5. Others

Q14. What is the highest education level completed by your spouse/father?

1. None
2. Primary
3. Secondary (Ordinary level)
4. Secondary (Advanced level)
5. Tertiary (Diploma/Vocational Training/etc)
6. University
7. N/A

Q15. How many people belong to your household?

Open [Number]

- a) How many males....Open [Number]
- b) How many females.....Open [Number]

Q16. How many members in your household are in the following age groups?

- a) Less than 18 years....Open [Number]
- b) 18-34 yearsOpen [Number]
- c) 35-59 years....Open [Number]
- d) 60+ years....Open [Number]

Q17. Do you belong to another service provider?

1. Yes
2. No

Q18. If yes, who is your service provider?

1. African Medical and Research Foundation (AMREF) as a Village Health Team (VHT) member
2. Buganda Cultural and Development Foundation (BUCADEF)
3. Agricultural Productivity Enhancement Program (APEP)
4. Adventist Development and Relief Agency (ADRA)
5. FAUX
6. Formal Banking Institutions such as Bank of Africa, Equity Bank, etc
7. Microfinance Institutions such as Finca
8. Nakasongola District Farmers' Association (NADIFA) under Food and Agricultural Organization (FAO)
9. European Development Fund (EDF)
10. CARITAS
11. Kalagala Farmers' Association (KAFAS)
12. National Agricultural Advisory Services (NAADS)
13. Plan International
14. Save the Children Fund
15. Provincial Development Rehabilitation (PDR) under Church of Uganda (COU)
16. Kulika Charitable Trust
17. Village Savings and Credit Cooperative Organizations (SACCOS) such as Munno Mubulwadde, Basooka Kwavuula, Tujja, Kakooge Sacco, KAMEG Village Bank, Kalanaamu Muvuubuka Agunjuuse Youth Group, Akutwala Ekiiro Kabusinde Farmers' Group, Kilalamba Integrated Farmers' Association, Nakasongola Charcoal Producers' Group, Wampiiti Mixed Farmers' Association, Nyiimbwa Multipurpose Organization for People Living with HIV/AIDS, Ani Alikuwa Growers, etc
18. MEDINET
19. Uganda Coffee Development Association (UCDA)
20. Vision Group
21. I can't remember the name of actual service provider I joined

Q19. Why do you belong to another service provider?

1. I wanted to access extra financial support since the SACCOS arrangement was more favourable for me through weekly savings and/or borrowing later, close proximity with my home hence much easier for accessibility purposes through affordable transport and short time. The financial assistance was meant for different purposes, notably: payment of school fees for my children, house completion, boost my agricultural enterprises [such as cassava, sweet potatoes, and coffee growing],
2. Wanted to get agricultural support in form of seeds [maize, beans, cassava e.g. TME 14 promoted by NADIFA], seedlings [pineapples, bananas, avocado, grafted oranges, grafted mangoes, coffee seedlings such as bumper colonial, *baluugu* seedlings], cassava stems, piglets, chicks, beehives, equipment/tools such as spray pumps, hand hoes, weighing scales for measuring bananas before eating or selling at the farm gate, and wheel burrows, etc
3. Wanted to learn new things such as modern methods of farming through proper crop spacing, planting in lines, mulching, post harvest handling of crops such as drying maize using tapolines, planting vegetables in small gardens/empty sacks or containers thus backyard agriculture, growing coffee in a modern way, spraying grass as a way of saving on time and labour, planting on small gardens with the aid of irrigation, spraying, planting improved seeds, etc/To work together and learn from each other as farmers
4. Was targeting women farmers in groups to which I belonged
5. This was a government program/policy to which we were supposed to respond. [**Challenge:** However, this program was not straight forward as it was marred by corruption!]/For political reasons because the president wanted to assist local farmers though **it was marred by segregation as some farmers missed out**
6. I joined because of my key position as a leader or Farmers' Coordinator in our area
7. Needed health related services where members would access treatment on credit and then pay back later
8. Hygiene in our homes/environment related issues such as construction of pit latrines, construction of underground water tank, drying rack locally known as *butandaalo*, boiling of drinking water, having bathrooms, discouraging the use of firewood as a way of preserving our environment by not cutting down trees, energy saving stoves, having a good or balanced diet for our children as a way of avoiding malnutrition in children, etc. I also wanted to get mosquito nets especially for expectant mothers.
9. Needed scholastic assistance for my children e.g. school fees, books, bags, construction of new class room blocks, etc
10. Wanted to get market for my produce, thus commercialization of agriculture especially coffee, since my spouse was a member too and was supposed to be next of kin

Q20. For how long have you been a client of the above mentioned service provider?

Open ranging from ½ years to 28 years

Q21. What kind of agricultural enterprises are you engaged in?

A) Crop-Related Enterprises

1. Coffee
2. Mangoes
3. Avocado
4. Bananas
5. Maize
6. Pine trees
7. Sweet potatoes
8. Cassava
9. G/Nuts
10. Vegetables including *buuga*, *nakaati* [which normally grows on its own in our gardens], *ntuula*, *biringanyi*, *jooby*, *suunsa*, *katunkuuma*, *mbooga* (cabbages), tomatoes, etc
11. Pineapples
12. Beans
13. Cowpeas
14. Nigerian Yams
15. Millet
16. Sugar canes
17. Pop corns
18. Cotton
19. Oranges
20. Tomatoes
211. Soya beans
212. Eucalyptus trees
213. Oakra
214. Soya beans
215. Passion fruits
216. Chiili
217. White egg plants

B) Livestock-Related Enterprises

21. Cattle
22. Chicken
23. Goats
24. Pigs
25. Apiary
26. Ducks
27. Sheep
28. Pigeons
29. Peacock

C) Others

31. Brick laying
32. Retail shop, sells fuel (petrol)/charcoal, preparing snacks including *chaapatis*, *Mandazis*, pancakes, cassava, selling beer including local brew known as *kweete*, selling pine sticks for lighting charcoal stoves, selling cow ghee, selling of farm produce including maize and G/nuts

grains, cattle trader, selling of seasonal brooms during the course of school term, dealing in motorcycle spare parts, etc

33. Charcoal burning

34. Rentals

35. *Boda boda* riding

36. Tailoring

37. Outside catering

38. Formal employment where I earn on a monthly basis, either as a full-time employee or part-timer (Community Development Officer, Mobiliser, Grade III teacher, etc)

39. Selling of herbal medicine for treating different ailments, has a nursery bed for trees, builder/carpenter, tending to National Forestry Authority (NFA) tree plantation, etc

Ranking order of importance

1. Slightly important
2. Important
3. Very important

For how long have you been engaged in this enterprise?

Open ranging from 1 year to 55 years

Additional comments, if any

1. A good source of income for me/daily source of income for me/this is where I can earn income on a monthly basis [For the case of mangoes, the traders buy them at the stage of flowering. They then look after the mango trees till the time of harvesting] [**Note an important Quote:** For the case of coffee, there is one male respondent, **QNo. 74**, who said “*Edda Abakaazi baali tebanooba nga omwami aliina emwaanyi kubanga mwavaangamu ku seente. Emwaanyi yakumanga obufuumbo*”][**Note an important Quote:** For the case of cows, there is one male respondent, **QNo. 74**, “*Ente temanyi bbanja. Ssendagire bamubanja emitwaalo ataanu, nga otunda ente nosasuula. Ente ewaasa nomukazi!*”] [For the case of retail shops; **Quote QNo74:** *Amaziima gaali nti eduuka tegagawaaza, wabula okumiraamu bukumiizi ssente zo!* The only shops where one can benefit are the bog ones. But for the case of small shops, it is just a way of keeping you busy and getting some little money on a daily basis] [**Quote from QNo. 80:** We sell milk from our cows on a daily basis. However, it is entirely my wife in charge of keeping money. She keeps this money in a small, wooden box. *Nasaalawo butalingiriiza mukyala ku sente eziiva mu maata. Bwolingiriza bulikiimu, omukyaala akwetamwa!!*]
2. Since childhood/inherited/found it on a piece of land which I bought
3. Every season; can be harvested twice a year because it has two seasons e.g. November and March; a seasonal crop that matures in 4 months only; can be planted or harvested any time of the year provided there is availability of water
4. For home consumption or a good source of food [sometimes, can take through long spells of drought, when food is scarce] [**Note an important Quote:** For the case of chicken, it has many advantages as highlighted by respondent, **QNo. 74**, “*Wamu mubuganda, eka etaliimu nkooko, tobeera musajja! Omuuko wakyaala, nga osaala nkooko. Bwofuuna omugenyi, era osaala nkooko. Enkkoko ekuuwa na'magi ne kalimbo wetuteeka*”]

kumatooke nga ekigimuusa. Osoobola okutunda enkooko nofuuna wakati wemitwalo ebiiri nesaatu, nooza omwana mu soomero singa baaba bamugoobye lwa school fees”]

5. Ever since I became independent or an adult/several years back
6. This is a seasonal crop, thus not reliable, not with a good market, etc [For the case of maize: The prices can go as low as 300/= per kilogram well as they can also rise up to 800/= per kilogram]
7. Doesn't do well/fond of rotting [For the case of new cassava varieties, they don't exceed a period of 6 months]/dried up, thus stopped growing it or re-planted
8. Grown on a small scale due to limitation of land [For the case of crops]/Grazed on small scale or under zero grazing due to land limitation [For the case of poultry or livestock]
9. As introduced by VEDCO with better farming methods such as planting in straight lines with proper spacing, spraying, genetically modified, etc. [Quote QNo. 74: I never used to grow matooke before the inception of VEDCO because our land was not good enough. VEDCO taught us how to mulch, dig trenches in the bananas plantations, proper spacing with 3 seedlings on one spot, etc. I am now a prominent farmer of bananas in our village. I have a lot of food and can even sell to solve my immediate problems such as payment of school fees for my children] [Quote QNo. 74: I grow better varieties of mangoes as opposed to our indigenous varieties called *kagoogwa*. Before the inception of VEDCO, mangoes did not have a good market as they were basically for domestic consumption. Today, we sell mangoes to traders as the stage of lowering and they take over the whole process of spraying till harvesting]
10. Vegetables mainly *katunkuuma* which grows on its own, *nakaati*, *doodo*, *buuga*, *joobyo*, *suunsa*, *sukuuma wiiki*, *ntuula*, *egoobe*, *biringanyi*, *mpiindi*, onions, tomatoes, cabbages, etc
11. We rear local breeds only [chicken, etc] which are resistant to diseases, feed at free range, etc
12. Not for sale
13. The only challenge is the low prices especially during the bumper season as a result of overproduction [To be merged with code 6?]
14. Stolen by thieves
15. Requires a lot of time and/or money; takes long to mature, thus longer gestation period; for the case of pine trees, it takes up to fifteen years before harvesting
16. We rare local or poor breeds which can't fetch a lot of money
17. Used for making animal fees including maize brand, etc
18. Cows can be used as collateral security especially when one wants to borrow money
19. I have just planted, thus not yet started harvesting, just started rearing
20. Because they reduced in number. Used to feed on people's crops in the neighbourhood; sold off; rears few; died;
21. Mainly reared/grown in a group/I have a demonstration garden for the group at my home
22. Planning to stop because it is hectic, yet I stay alone; faced with a problem of insufficient labour
23. The other byproduct from maize is fed on pigs; for the case of cows, the cow waste can be used as manure
24. Has side effects on the soil e.g. reduces the soil fertility
25. Can be intercropped [Quote: *Ekilungi kya kasooli, taziiza*; QNo. 72]
26. Lacks sufficient knowledge, needs training/sanitization

27. Other challenges such as windstorm which brought down all my bananas, grew coffee for four years before it was attacked by coffee wilt; affected by bush fire; the biggest challenge with rearing chicken is poultry diseases. For us who stay in towns, poultry diseases spread very fast given the fact that there are many restaurants, yet restaurant owners don't slaughter their birds for days. They end up mixing with our poultry and spread diseases.
28. Depends on transfer payments to run my business. I have my son who stays in Kampala who assists me to buy motor cycle spare parts. When he gets enough money, he buys a complete motorcycle which we sell in parts. This is the only way we have managed to service agricultural loans since agriculture is no longer lucrative, with land limitations.

Q22a. Of the above mentioned enterprises, what are the three most important enterprises for your loan repayment? / Q22b. Of the above mentioned enterprises, what are the three most important enterprises for your livelihood?

1. Maize and its byproducts including maize brand, etc
2. Bananas
3. Beans
4. Cassava
5. Coffee
6. Sweet bananas (*Sukaali Ndiizi*)
7. Cattle
8. Chicken
9. Pigs
10. Apiary
11. Sweet potatoes
12. Cotton
13. G/Nuts
14. Retail shop/business dealing in snacks [sumbusas, chapattis, tomatoes, milk, beer including *kweete*, , ghee locally known as *muziigo muganda*, motor cycle spare parts, sale of sweet potatoes leaves, charcoal burning/trading, deals in livestock especially cows, etc]
15. Tailoring
16. Motor cycle rider (*Boda Boda*)
17. Eucalyptus/pine trees/mango tree seedlings
18. Formal employment/construction/carpentry/civil servant/a local council chairperson who earns some money e.g. through signing on sales agreements
19. Outside catering
20. Rentals
21. Brick laying
22. Vegetables including chili, white egg plants, okra, *nakaati*, *buuga*, etc
23. Goats
24. Millet
25. Mangoes

Q23a. Are you engaged in any other income-generating enterprise(s) other than those mentioned above?

1. Yes
2. No

Q23b. If yes, how does it enable you repay your loan(s)?

1. I prepare and sell snacks [*chapattis, mandazis, sumbusas, kweete where I sell 1 jerrican at 16,000/=, sweet bananas locally called sukaali ndiizi, cow ghee locally known as muziigo muganda, motorcycle spare parts, firewood*] from which I earn money on a daily basis as opposed to farming which takes several months before harvesting. Besides, we have many more challenges associated with agriculture e.g. limited land, changes in weather. Other retail businesses from which respondents earned money on a daily basis included selling fuel (petrol and diesel), sell of agricultural produce (coffee, maize/and cattle),
2. I have formal employment (e.g. Grade Three Teacher, part time Community Development Officer, part time employment at Early Childhood Development, etc) from which I earn salary [income] on a monthly basis. It is this income I use to service the loan.
3. I have rentals from which I get money on a monthly basis. It is this kind of money I use to service agricultural loans.
4. Tailoring from which I can get money on a daily basis. It is this money that I use o service the loan without struggling
5. Outside catering at functions makes me raise extra income for servicing my agricultural loans
6. Others (brick making which I do throughout the year as opposed to seasonal agricultural activities, charcoal burning, *boda boda* or motorcycle riding, apiary, handcrafts, carpentry/construction works), all geared towards generation of extra income as a way of servicing agricultural loans
7. N/A

Q24. How did you get to know about your service provider before you joined?

1. Through our group/village bank e.g. when they introduced demonstration gardens by the road side is when I got to know what VEDCO was all about; through our group leaders who conveyed information about VEDCO, contacted by a VEDCO official called [Ayebare] who found us in a group meeting since they were targeting people in a group, etc
2. Community meetings/community leaders such as Local Council Chairpersons, Councilors, etc
3. Peers/friends; who was working for VEDCO; through a friend because of banana growing when we were encouraged to join group as away of boosting our chances of making profits
4. Distant relatives
5. Radio announcements
6. Newspapers
7. Announcements in places of worship (church/mosques/etc)

8. Others e.g. through my husband who told me about (QNo. 26), through working for VEDCO as Community Extension Officer (QNo. 58)
9. I came to know about VEDCO as a group leader when I was approached by its management. I later appreciated its operations and joined it. It proved to be better than other NGOs operating in our area.
10. Found us in our homes through door-to-door operations as they encouraged us to join groups and subsequently VEDCO. We bought the idea and joined. One of the guiding principles was growing maize, beans, coffee, and hot pepper, in groups as a way of getting a common market.

Q25. Did you experience any challenges in accessing information?

1. Yes
2. No

Q26. If yes, what challenges did you experience in accessing information?

1. Some group members were reluctant to come for trainings, yet we wanted to raise the required number of members for getting loans
2. There was a problem of some members who were not fully committed, yet they wanted to share the group proceeds [including accessing credit] equally. In other cases, some projects were stationed at other people's home [focal persons]. They benefited so much while other group members totally missed out.
3. Used to miss out the radio announcements on Central Broadcasting Station (CBS) because of my busy schedule
4. We had problems of sharing proceeds after collective marketing of our maize

Q27. If not, why did you find it easy to access information about your service provider from this source?

1. We had been in our group long before the inception of VEDCO. In fact, it is VEDCO which came looking for us since it wanted to serve people in existing groups. In fact, VEDCO's operations were hinged on our groups' existence. All the mobilisers in our group were village mates, who were well known to me.
2. VEDCO was a straight forward organization with clear programs unlike others e.g. NAADS which was marred by corruption, thus benefits a few individuals like the leaders. For example, under NAADS, it was not clear how they distributed seedlings to different farmers
3. I happened to be one of the group leaders, hence found everything easier for me e.g. was on the Executive Committee in charge of production, on the Group Mobilization Committee
4. Our group leadership was strong in terms of mobilization and development oriented. VEDCO was development oriented too, thus rhythmical with our group objectives.
5. Because there was easy flow of information up to the grass root level. The fellow group members were not secretive too.
6. I had already known about VEDCO operations from another place. When it was introduced in our place, I already knew about it.

Q28. What organizational requirements (conditions) did you fulfill before you joined your service provider?

1. Being a committed and active group member, willing to support group operations through team work e.g. by constructing granaries and more willing to learn from each

other and work with VEDCO; by implementing what it was promoting in the community e.g. better methods of farming including digging trenches in our banana plantations, planting in straight lines with proper spacing, etc/was a group patron, hence I was among the first people to join VEDCO (QNo. 66). At individual level, one was supposed to have a clean home [with drying rack, toilet, bathroom, kitchen, and rubbish pit] and growing vegetables for purposes of eating a balanced diet; attending trainings organized by VEDCO. The issue of food security was also emphasized. Since VEDCO was promoting commercialization of agriculture, it was also pertinent to have enough food for domestic consumption before selling. The issue of having granaries was also emphasized, first at group level, and then at each member's home. Supposed to have group gardens for demonstration purposes. QNos. 82/80-selling maize to Kalagala Farmers Association (KAFAS) as a group

2. Reading and understanding the constitution, which was supposed to be accepted at the time of joining or before becoming a full member; the constitution defined all the group operations; it was a not a serious constitution since it had simple rules which were supposed to be adhered to by each group member
3. Payment of membership fees. However, membership was paid only once, at the time of joining. The amount paid varied from 1,000/=, 2,000/=, 5,000/=, 10,000/=, 20,000/=. At group level, the fee varied from 50,000/=, 60,000/= (for 25/30 members in a group), 300,000/=
4. Buying shares. Bought 10 shares where each share was valued at 10,000/=; bought 2 shares at 20,000/= though some group members did not understand the reason for buying shares [for those of us who bought shares, we later used them as collateral security at the time of getting loan!]; bought 2 shares at 50,000/= [each share was valued at 25,000/=]; bought some shares though I don't remember how much they cost; bought 10 shares at 10,000/=, each share cost 20,000/= and each member was supposed to buy at least one share; etc
5. Attending of group meetings on a regular basis; only once a month (On the 28th day of every month); in other groups, members used to meet twice in a month. [Challenge: Used to spend a lot of money on transport from my home to the meeting venue-QNo. 4/76/13/37/9=found problems of traveling for meetings because of my advanced age]. According to QNo.13, those who missed three consecutive group meetings without sound reasons were forced to pay a fine of 5,000/=. Keeping time for group meetings. QNo. 15/21 Used to spend 2,000/= on transport per group meeting.
6. Maximum cooperation among the group members with good working relations or associating well with fellow group members; moral support
7. Displaying/providing group membership cards. At the time of joining VEDCO, this did not really apply since we had been registered in our groups long before.
8. Were supposed to have land for farming, thus an active farmer growing crops like maize which were being promoted by VEDCO. Those without land were supposed to rent or borrow as a proof of being serious or active farmer. Those who wanted to access tractor loans were supposed to have fairly big pieces of land; a piece of land where I could construct shelter for chicken before accessing chicks from VEDCO. Willing to put everything learnt into action. Besides, members were supposed to be permanent residents in the area. However, some of us had limited land (QNo. 37); QNo. 14, Those of us who rent land were worried of being chased away by our landlords

9. Bringing introduction letter(s) from local authorities; QNo. This was not really a big requirement provided one was disciplined
10. Availability of collateral security, but on support from fellow group members or group security
11. Others e.g. respectable person, mature or above 18 years, with witnesses, etc (A client of CERUDEB too! QNo. 16.). Was supposed to have an account number in the bank (Refer to QNo. 18)

Note: For information about the formation of associations: Refer to Q28 (variable Q28OTH), QNo. 21

Q29. Organizational requirements for joining service provider

Refer to Q28 above

11. Others (workplan, group savings)

Q30. Status of the aforementioned requirements

1. Yes (Conducive or favorable)
2. No (Not conducive or unfavorable)
3. N/A

Q31. Why were the organizational requirements favorable/unfavorable/NA?

Why Yes (Yes (Conducive or favorable))

1. Had been a group member long before. I [we] were already used to this kind of arrangement
2. The group members were well known to me, cooperative, supportive [morally] and more willing to work together. As the old *Luganda* adage goes: *Agaali awaamu gegaluma enyama*. For example when it came to time for loan appraisals, they would all rally behind you. This kind of networking extended beyond VEDCO operations.
3. I happened to hold a position of responsibility for the group e.g. I was a group patron, was in charge of production, community leader, etc. This meant that everything was channeled through me, including the tractor.
4. Our group leadership was vibrant and development oriented, which rhymed with the objectives of VEDCO. It was also a way of sharing ideas and learning from each other.
5. Found it more convenient because we were always facilitated for trainings in form of transport refunds
6. Found it more conducive because of collective buying/selling of our agricultural produce (*Edoobozi lya balimi*).
7. According to our constitution, we had simple rules which were okay for me. In other cases, what would be regarded as the constitution was embedded in the trainings organized by VEDCO. One of the rules was not missing a group meeting without an apology. Those who missed three consecutive group meetings were fined 5,000/=. The other rule was being supportive and respecting fellow group members.
8. This is money I paid once, only at the time of joining. Besides, it was little money [2,000/=, 3,000/=, 5,000/=] which I could easily afford.
9. I would afford the annual membership fee of 10,000/=

10. We bought shares that were affordable [10 shares worth 10,000/=, 20,000/=, 3 shares at 30,000/=, bought 2 shares at 50,000/=, while others could not remember!], that were used a way of saving and committing to the group
11. Would get the most convenient time for attending meetings, meeting once in a month, the 28th day of every month and the distance was not too long. Besides, we knew what we wanted [*Ekintu twaali tukyaagala*, QNo. 77] and were really eager to learn new things through these meetings [QNo. 72]. **However**, despite this being convenient, there were shortcomings as stated by the following: [QNo. 10/8/17/26/82/38/3/16: This was okay for me except the high transport costs due to the long distance we used to travel. Some used to move].
12. We were supposed to have access to sizeable piece of land, whether own or hired. Personally, I had enough land required for accessing an agricultural land
13. The requirement of collateral security was not that serious provided one was recommended by fellow group members and group leaders
14. The outstanding collateral security we had was our weekly group savings

However,

15. Some group members were “poor” when it came to making payments. They thought that they had been given handouts, thus denying other members a chance of accessing loans under the revolving funds arrangement
16. Some group members were not willing to share proceeds equally with fellow group members
17. Our group management was not straight forward as evidenced in distributing loans to members. Some group members were more favored than others [QNo. 48]/The group management was based in Kalagala while we were based in Vvumba without any member on the group executive [QNo. 62].
18. Being on the executive committee made me overambitious to an extent that I embarked on many projects but without accomplishing them. These projects included growing mangoes, maize and rearing chicken and pigs. However, I did not excel in all of them.
19. Tired of accessing small loans under group arrangement. I would therefore prefer bigger individual loans for serious agricultural projects.
20. Payment of membership fee and many other fees which I can not remember was a bit expensive on my side because I could not afford [QNo. 62]/Did not have enough money to buy shares [QNo. 34, QNo. 38] or make the weekly savings [QNo. 34]
21. I found a challenge of attending group meetings due to my advanced age [QNo. 9]
22. Attending of group meetings was expensive on my side because of high transport fares [QNo. 20/QNo. 21/QNo. 37/QNo. 69]. For example, I used to spend 2,000/= on transport to and from Katuugo for group meetings.
23. I did not have enough land for farming as required by VEDCO. Renting land was equally challenging because I did not have enough money [QNo. 26/QNo. 13]/I had limited land because we are squatters [QNo. 37]/Did not have enough land for farming as required by VEDCO because of land wrangles in our family [QNo. 38]

For N/A

24. This wasn't the case provided one was had been a group member or was recommended by fellow group members
25. This was not applicable provided one bought shares before accessing a loan
26. I don't remember this condition being applied by VEDCO

Q32. What organizational requirements (conditions) were you supposed to fulfill before accessing any form of agricultural credit from your service provider?

1. Attendance of group meetings more regularly; group meetings were held on the 28th day of every month, and this was always verified in the group records [QNo. 21]
2. Being a fully registered and obedient group member e.g. by paying membership fee of 10,000/= as an individual and 300,000/= as a group at Gombolola level. According to QNo. 27, membership fee was 5,000/=, which was okay due to being affordable. Sticking to the rules of the organization/organization as spelt out in the constitution. A good group member was also supposed to be cooperative and more willing to learn from one another (QNo.9). According to QNo. 37, even if you were two or three members from one family, it was still acceptable to be in one group provided you fulfilled all the group requirements as stipulated in the constitution
3. Payment of loan application fees (QNo. 50)
4. Having a minimum amount of money on personal account/personal savings which were supposed to be a certain percentage of the loan/saved 2,000/= per meeting. According to [QNo. 7], this was another of encouraging group members to save for themselves and according to [QNo. 21], it was supposed to be justified in the group records. According to [QNo. 34], the problem of group savings was that I would sometimes fail to raise the required savings of 2,000/=
5. Consent from spouse or next of kin. This was not a necessary requirement by VEDCO through most people informed their spouses (QNo. 21).
6. Recommendation from LC or employer
7. Land ownership (land title or other document). Those without their own land were supposed to borrow or rent from landlords with extra land. Land titles/land agreements were not all that necessary. QNo. 57, did not have enough land, hence hired. Being a permanent resident in the area locally known *omuutuze* (QNo. 71).
8. Any other form of collateral security, such as buying shares as a way of showing commitment to the group or acting as security?. Some group members bought 10 shares at 10,000/= (each share was valued at 1,000/=). QNo. 75. There was a small fee, though I can't remember how much it was
9. Display/presentation of previous borrowing history; ready to pay back the loan (QNo. 31), with relaxed conditions based on your performance or your capacity as a farmer (QNo. 37); visits to your home as a way of assessment (QNo. 25); were supposed to have previous good conduct as assessed by fellow group members (QNo.11/QNo. 14), etc
10. Others such as preparation of land for maize growing by uprooting tree stumps; enough food for home consumption and sale; payment for the tractor at ½ price before accessing it; those who wanted to get tapolines were supposed to have grown maize and/or beans [QNo. 65]
11. Filling of loan application forms as a way of expressing interest for the loan and what you are going to use it for; passport size photographs
12. Rearing chicken in a group

Q33. Organizational requirements for accessing credit

Refer to Q32 above except:

13. Filling of loan application forms
14. Cost sharing e.g. for the case of tractor and tapolines.

15. Passport size photographs and signing of loan documents

Q34. Status of the aforementioned requirements

1. Yes (Conducive or favorable)
2. No (Not conducive or unfavorable)
3. N/A

Q35. Reasons why the aforementioned requirement[s] is [are] favorable or unfavorable

1. Used to meet once a month [28th day of every month], thus not time consuming. Besides, this was the only way we were going to develop ourselves [*Ekintu twaali tukyagala!* , QNo.77]. Note: though some group members found it more convenient to attend group meetings, they were also faced with some challenges as noted here: E.g. spent a lot of money on transport due to the long distance covered; QNo.82, QNo.23, QNo.24, QNo.12, QNo. 19 & QNo.6 and found it difficult because of my advanced age, QNo. 9
2. Was a group leader, and would sometimes be facilitated because of my position. For example, [QNo. 35] was an executive member in charge of production well as [QNo. 80] was a local council leader through which VEDCO channeled the tractor loans
3. The meeting venue was within our vicinity, thus did not spend on transport
4. We had been group members long before the inception of VEDCO, hence we were already used to group dynamics. It is VEDCO which came looking for us due to the fact that it wanted to serve people who were already operating in groups. Groups were also known to encourage unity among group members and promoted networking. Groups were a learning platform for farmers too. [Quote: QNo 77; I loved the group spirit translated as *Ekintu twaali tukyaagala!*. According to QNo. 17: There is a Luganda saying that; *Agaali awaamu gegaluumu enyaama* literally perceived as the moment you are united as a group, everything will automatically be easy. This was even extended beyond the group level when group members extended help to a colleague during tough times of loosing a beloved one]. Our group had good leadership and supportive members [QNo. 81].
5. Because VEDCO was giving out loans through groups and not individuals
6. Except the shares we bought on our own, which were meant to raise collateral security. However, this was not a mandatory condition.
7. I had the required land and this has been our way of surviving since childhood
8. Bought shares as a way of commitment [valued at 10,000/=, etc]. However, some of our colleagues still faced challenges of buying shares, either because of being ignorant or due to lack of enough money. [To be merged with 6??]
9. The only recommendation that one was supposed to have was the recommendation from fellow group members
10. Had been a group member with good borrowing history. Other than the borrowing history, one was supposed to have an overall good conduct at group level, which I had. It was on this basis that fellow group members recommended you for a loan.
11. VEDCO used to advance smaller loans to farmers, which were a bit easier to pay. For the case of a tractor loan, it was possible to share costs where the beneficiary was supposed to pay 50% while VEDCO catered for the other 50%

On the other hand,

12. I found it difficult to attend group meetings because of my advanced age (QNo. 2), high transport fare (QNo. 20, 37, 76 and QNo. 69 who used to spend 7,000/= on transport per meeting).
13. My biggest challenge of being a group member was failure to share the accruing benefits from the group project
14. Sometimes I lacked money for savings
15. I did not have enough land, hence relied on renting [QNo. 26,]; we used to have a lot of land for farming but with rapid urbanization/land fragmentation, everything has been reduced to plots [QNo. 37]; had land wrangles with my family [QNo. 38]
16. There was a serious limitation given the fact that VEDCO was advancing small loans. For instance, 150,000/= /300,000/= advanced to me was not sufficient for any serious agricultural project [QNo. 1/QNo. 21] including land clearance, uprooting of tree stumps and hiring labourers. A suggestion of bigger individual loans was raised [QNo. 7]. The loans were also dispersed late, past the activity for which they meant [QNo. 26]. For [QNo. 37], this is the reason why I decided to join Finca
17. This was never the case i.e. we never paid any loan application fees provided fellow group members recommended you/[for requirement No. 4; this was never the case, except the small shares we bought and the group guarantorship provided by fellow group member
18. VEDCO has never asked for any consent from someone's spouse, provided group members recommended him/her. This was just a personal initiative and not a requirement. In other instances, there were couples who happened to be in the same groups
19. Though one was supposed to have a sound past record concerning loan repayment and general conduct as a group member

Q36. Did you feel that it was necessary to inform a particular person before you joined the organization/accessed agricultural credit?

1. Yes
2. No

Q37. If yes, did you inform that person?

1. Yes
2. No

Q38. If yes, who is that person?

1. Spouse
2. Male child (Son)
3. Female child (Daughter)
4. Others (Unspecified)
5. Wife and son
6. Wife and daughter
7. Sons, daughters and grand children
8. Spouse, daughters and sons
9. My mother

Q39. Why did you have to inform that person? Was it by choice or was it an organizational requirement? [Multiple responses allowed]

1. Because we support each other or work together as one family and are equally responsible (companions) [e.g. he wanted us to expand our garden by tilling a bigger piece of land; I also informed my son who did not object (QNo.56); my children contributed in land clearance, hence I had to inform them (QNo. 24)]. According to QNo. 22; We normally consult each other including the kind of food to eat, so how then can I access a loan without informing my spouse?; According to QNo. 13, she needed to know about it because we had a debt to clear in our household. **Another interesting case to note here:** According to QNo. 74, **if you really want to be peaceful, it is good to inform your wife and even children because they become part and parcel of your projects. At one time, my wife was not around and all my cows died. The point I am trying to make here is that you can not do everything single handedly. Besides, for us the Moslems, when you die, all your debts are supposed to be cleared so that you can go to *Jana*. However, you can not achieve this unless you inform your immediate family members.** According to QNo. 68; *Ffe ebintu byaafe tubikwaatira waamu*, literally meaning that for us here, we handle our family matters as a single entity. According to QNo. 47 and QNo. 49; Because she is my mother, stays with her, and supports me too. For the case of QNo. 77, I told my children (boys and girls) because they are old enough and they also happen to have good ideas about farming
2. It is not necessary to conceal information from him/her because s/he is my spouse [*Ye mukama wange*, thus a household head; there is no way you can keep leaving home without informing him about what is happening in your life (QNo. 50, QNo 52, etc); although my husband is not a group member, we used to meet from home [his home], and there is no way I could do all that [including getting a loan] without his consent (QNo. 63); Besides, I got a tapoline which he was going to see (QNo. 46)]. According to QNo. 67, I am a married woman and I regard my husband as the household head, so how could I really get a small loan without necessarily informing him?
3. I had to tell him/her just in case I failed to pay later, s/he would assist me to repay. According to [QNo.77], how would one bail you out when you did not inform him in the first place?
4. Because we happened to be in the same group, thus we got to know about each one's loan in the group meeting.
5. In case I died [or fell sick], s/he would be my next of kin. [QNo. 35: I am a Moslem and my religion stipulates that I inform my people, *singa nfa nga niina ebanja, nemuntaana bambanja. Nolwekyo abantu bange baliina okumanya nebasasuula ebaanja*]. According to QNo. 75; *Munaye oliina okubeera mulambulukufu, omukyala naaye aleeme okukujamu obwesiige!*
6. I think it is partly because of VEDCO's trainings where we were told to always inform our spouses as a way of avoiding unnecessary conflicts in our homes [QNo. 54]. According to QNo. 62, I remember when the VEDCO officials visited my home before dispersing a loan. My wife was around and she happened to see everything as it happened. So, there is no way I could have accessed a loan from VEDCO without her consent. On the other hand, she signed for me before I accessed my loan.

Q40. What was his/her reaction towards your decision to join the organization/access agricultural credit?

1. Was happy and supportive because s/he wanted to use the tractor; the loan was going to benefit the whole family. For example according to QNo. 68, the tapoline acquired from VEDCO was going to help us in post harvest handling of our farm produce. Initially, we used to dry up our produce on the bear ground, thus contaminating it. For other respondents, the main argument was that this wasn't a lot of money, hence would easily be paid back. **For the case of QNo. 62:** My wife was very happy when she learnt about the loan. She even signed on my loan application form. **For the case of QNo. 66, QNo. 53 and QNo. 74:** My spouse was very excited. Besides, we had been encouraged to work together during our group trainings. **For the case of QNo. 80:** My wife was pleased with the loan because it was going to be invested in agriculture, which is our passion. Due to the fact that my wife wanted to be a direct beneficiary of VEDCO, she joined and became an executive member. She became so knowledgeable and started growing bananas on a large scale. For the case of our children, I did not tell them though they still got to know due to the fact that our family had changed a lot in terms of development. **For the case of QNo. 61:** We were very badly off before joining VEDCO but with the development skills we acquired, our family changed so much to an extent that everybody started wondering. This development pleased my spouse.
2. Was a bit worried concerning the issue of loan repayment, but accepted. Was scared of how lending institutions harass their defaulting customers
3. The children had no choice, apart from being informed.
4. He was not bothered due to the fact that he had another wife and home. He was also not concerned provided I serviced my loan without bothering him.

Q41. If not, why did you choose to join the organization/access agricultural credit without informing him/her?

1. N/A
2. My children are still very young. I feel that even if I told them, it wouldn't make any sense. Besides, I am entirely in charge of home as a widow. The only people who got to know about it were my fellow group members because we belonged to the same group. According to No. 10: It was not necessary to inform him because I am the one in charge. Besides, I divorced my husband, thus not answerable to anyone.
3. *Nze nkoola byange naye akoola biibye!!* So I never felt it was necessary to inform him since I work independently.
4. My daughter was in the same group with me. So, it was not necessary to inform her since she already knew about it.

Q42. What other challenges did you experience as a farmer while attempting to join CERUDEB/VEDCO? (Probe for challenges not linked to organization/household)

1. None; everything was fine
2. My biggest challenge was the long distance I used to travel on meeting days. I used to lose a lot of time and money. I used to spend 5,000/= on transport to and from the meeting venue (from katuugo to Kakooge).
3. My biggest challenge was lack of land for farming. It is for this reason that some members ended hiring land. Those most affected were women.

4. We contributed a lot of money towards buying of a group grinding mill. However, we never benefited from this project due to bad leadership in Kalagala.
5. I think the biggest challenge was discrimination. According to my observation, some group members from other groups, especially those from Kalagala, were more favored than us from Vvumba. For the case of a tractor, some group members accessed before others. Those of us who accessed the tractor late missed out on the right time for planting.
6. Challenges with the ever changing seasons where the rains could not easily be predicted. This made borrowing more difficult as farmers could not easily plan for the right time of accessing agricultural credit.
7. The biggest challenge that I experienced was marital. My wife sided with our children and ran away from our marital home. I lost a lot of property through this confusion.

Q43. What other challenges did you experience as a farmer while attempting to access agricultural credit from CERUDEB/VEDCO? (Probe for challenges not linked to organization/household)

1. None
2. We have lazy husbands who do not want to work. They sit at home and wait to enjoy proceeds from their wives' work. In other words, some men have stripped off their roles as household heads.
3. We took too long to access loans
4. There shouldn't have been any serious problem except the bad leadership at the *Gombolola* level in Kalagala. For example, our leaders bought an old milling machine that broke down from time to time. There was lack of communication since information was released discretely [they kept telling us *mbambiireko?*] and failure to carry out elections as stipulated in the group constitution. When it came to disbursement of loans, our leaders favored their relatives and friends who did not actually deserve those loans. There was also conflict of interest as some executive members happened to be from the same family. Besides, the whole executive was not balanced due to the fact that no executive member hailed from Vvumba.
5. The only challenge that I experienced was to do with small loans that could not be invested in any serious agricultural activity. According to QNo. 53, she felt women were discriminated based on stereotypes that when they access bigger loans, they would become big headed or unruly, possibly by running away from their homes. For the case of men, this kind of discrimination did not arise!
6. Unpredictable weather where we could not easily determine the right time for planting or accessing agricultural credit
7. High costs of growing maize, yet there was no ready market. VEDCO encouraged us to grow maize but did not create a market for our produce.
8. Some group members failed to repay their loans. Being a revolving fund, it denied other group members from accessing credit at a later time when they really needed it

Q44. In your opinion, what challenges do you think are faced by male/female farmers while attempting to join credit organizations or accessing agricultural credit?

1. None because we were trained very well and every one was satisfied; because we used to work together as a group and were supportive to each other. *Tuusa kiimu nga nkuyeege* [QNo. 61].

2. I can't really tell because I don't know much about what happens in other people's homes
 3. Were afraid of borrowing due to the fact that loans come along with repayment pressure
 4. Late disbursement of loans especially the tractor while others missed out totally. Most of us missed out on planting in the required time as a result of getting tractor loans late. The maize seeds were also disbursed late.
 5. Vulgarities of weather with long spells of drought. I therefore used other sources of money to service my loan as a coping mechanism
 6. The biggest challenge was transport because of the long distance from Vvumba to Kalagala where we covered 10 kms or spent 10,000/= in form of transport fares. We were also unable to attend group meetings on a regular basis
 7. Small loans disbursed on a rotational arrangement where some members waited for long before their colleagues paid back
 8. Bad leadership where some group members were left out or were discriminated
 9. Limited land for farming, thus we are squatters on our own land
 10. Some women became errant or unruly after accessing loans.
 11. The milling machine we bought was of poor quality and would break down from time to time
 12. Negative mindset or attitude where some group members thought that loans were free of charge. This, too, paralyses the smooth operations of loan management/Men were not trustworthy and would not fear to take bigger loans beyond their ability for repayment
- ...some women diverted loans by buying their basic needs such as vaseline well men go for drinking sprees and marrying other women [QNo. 37]
13. Short grace periods
 14. Lack of market for our farm produce
 15. The biggest problem that affected women was due to the fact that we used to attend many seminars and would go for study tours. Some women were not permitted by their husbands and opted to exit at an early stage.
- ...The biggest challenge was that married women were not allowed to go for meetings and seminars by their husbands but since I was a leader (LC 3 chairperson) and a VEDCO member as well, my colleagues and I embarked on the sensitization exercise where we would tell husbands about advantages of being VEDCO members. They later relaxed and allowed their wives to go for VEDCO functions [QNo. 80]
16. High costs of being group members e.g. through payment of membership fees
 17. Faced with challenges to do with VEDCO's new methods of farming. For example, the sweet potatoes introduced by VEDCO were not supposed to be intercropped with any crop
 18. Some women would join without informing their husbands which would cause conflicts afterwards, thus some opted to exit
 19. High interest rates
 20. Others e.g. convincing more farmers to join the group so that we can access agricultural loans; some projects backfired especially those that were run by groups; some members never wanted to group meetings for various personal reasons; misunderstandings between family members and wife when it came to sharing of proceeds; the biggest challenge was to do with some women who did not have their own properties. They would instead use

their husband's collateral security but without their consent; VEDCO was giving out genetically modified seeds, yet the farmers wanted local breeds

Section Four: Gendered Challenges of Utilizing Agricultural Credit

Q45. How many agricultural loans have you accessed from your service provider within the last five years?

Open ranging from 1 to 10

Q46. What was the nature of the agricultural loans that you acquired from your service provider within the last five years?

1. In-kind
2. Cash
3. Both (in-kind and cash)

For In-kind category

1. Tractor which tilled land in preparation for maize growing, ranging from 1 acre, 1.5 acres, 2 acres to 3 acres, depending on the recipients capacity
2. A tapoline acquired at a subsidized price
3. Maize seeds
4. Chicks
5. Banana seedlings
6. Orange seedlings
7. Mango seedlings
8. Sweet potatoes leaves
9. Piglets
10. Dap and super grow fertilizers
11. Calaptus seedlings
12. Avocado seedlings
13. Bean seeds
14. Cassava stems
15. Coffee seedlings
16. *Nakati* seedlings
17. N/A

Q47. If your agricultural loan was in-kind, how much was it? [Please give a description of the interest rate and the modalities for re-payment]

1. I paid back through the cost sharing arrangement whereby the beneficiary paid 50% while VEDCO catered for the other 50%. For example, in cases where a tractor tilled 1 acre of land, the beneficiary paid 35,000/= while VEDCO paid the other 35,000/=. The 50% cost sharing arrangement was applied for tapoline loans.
2. I did not pay back either because it was free of charge or because of the bad weather. For QNo. 30, s/he got a loan of piglets but did not pay back because they all died. I approached VEDCO officials and explained my problems before the loan was written off. According to QNo. 81, I got cassava stems from VEDCO but I did not pay back after harvesting. QNo. 40 did not pay back anything after getting fertilizers.
3. I can't remember how much I paid back!

4. Paid back the full or same amount after harvesting. For instance according to QNo. 63, s/he got 2 piglets and happened to pay back the same amount, which were given to another beneficiary. Besides, s/he paid back the same number of banana seedlings, which were accordingly passed on to another recipient. According to QNo. 81, s/he paid back the same amount of maize seeds after harvesting. According to QNo. 40: S/he paid back the same amount of maize seeds after harvesting. QNo. 50 got 10 kgs of maize seeds and paid back the same after harvesting, etc. A case of QNo. 48: S/he bought 3 mango seedlings at 1,500/= each and 100 eucalyptus seedlings at 100/= each.
5. Paid back twice as much. For instance, according to QNo. 71, s/he got 30 kgs of maize seeds but paid back 60 kgs after harvesting. For QNo. 60, s/he got 30 kgs of maize seeds and paid back 45 kgs, which implies 50% interest.
6. N/A

Q48. If your last agricultural loan was in form of cash, how much was it? And how much did you pay back? [Compute interest rate]

The cash loans ranged from 100,000/= to 1,000,000/=

How much was paid back?

The amount of money paid back ranged from 150,000/= to 1,300,000/=

Computed interest rates

Open

Q49. In which agricultural activity did you invest your current agricultural credit/loan? [Multiple responses allowed]

1. I got an agricultural loan in form of seeds/seedlings which I planted. This included maize, beans, oranges, mangoes, avocado, coffee, tomatoes, bananas, eucalyptus, sweet potato leaves, etc
2. Land clearing/uprooting of tree stumps
3. Used to buy seeds
4. Used to buy fertilizers, pesticides and livestock drugs
5. Used to hire tractor or the tractor loan I got was used to till land in preparation for maize and cotton (QNo. 79) growing, etc
6. Others e.g. topped up my loan and bought a cow (QNo. 70, QNo. 20, QNo. 18, QNo. 28). However, this was not the original purpose for which the loan was acquired
7. Used to hire laborers
8. Used to rent land since my own land was not enough. I rented each acre at 260,000/= per season.
9. The tapoline was used in post harvest handling of my produce especially maize
10. Invested in poultry farming including buying maize brand. Others invested in rearing pigs, etc.
11. I diverted the loan and used to pay school fees for my children
12. I used the loan to buy 10 tones of maize grain, which I processed into maize flour
13. For QNo. 28: I got a loan from Centenary Rural Development Bank which I used to buy land. It is on this land that I constructed a retail shop and my residential house
14. I supplemented my loan and bought a motor cycle. For the case of QNo. 65, s/he invested in his/her retail business.

Q50. Was it the original; purpose for which the agricultural loan was acquired?

1. Yes
2. No

Q51. If not, what was the original purpose for which the agricultural loan was intended?

1. I borrowed this money with an initial plan of investing it in an agricultural project, but given the financial constraints I had then, I used it to pay school fees for my children
2. The original purpose was to invest my loan in the maize growing project including buying seeds and opening up land. However, I ended up supplementing this money to buy a cow (QNo. 70). According to QNo. 65, the original purpose was still the maize project, but ended up investing the loan in the tomatoes project because it was more lucrative. According to QNo. 36, I had big plans for my loan though was disappointed due to small loans VEDCO was advancing to its beneficiaries. I supplemented my small loan and bought a motorcycle for boda boda business, which my son started riding.

Q52. Why did you have to invest in a different activity other than that for which the agricultural loan was originally intended?

Note: This question has been partly answered in Q51 above!

1. Got a small loan that could not substantially fund my agricultural projects
2. Did not have school fees for my children, yet they were supposed to report for a new term
3. My sweet potatoes from which I expected money had not yet matured
4. Maize was marketable at that time and could grow very fast

Q53. Has anybody in the household ever tried to influence you to divert your agricultural loan [whether cash/in-kind] for any purpose?

1. Yes
2. No

Q54. In what way did that person influence you to invest in a different activity?

1. This was something simple! Well as my spouse wanted us to portion our land into two pieces for growing maize and beans, I personally preferred to leave it intact but with a possibly of intercropping the two crops
2. I remember at one time I borrowed money with an intention of investing it in my agricultural project but my wife advised me to use it for completion of our house. On another occasion, I borrowed money for farming and used it to pay school fees for my children.

Some of the reasons for not being influenced by another person in relation to loan use

3. Because whenever I get new ideas, I consult my wife until we agree [QNo. 16]. Actually, I agreed with my husband to divert this money because our children were supposed to report back to school
4. The loan(s) I got from VEDCO were predetermined. For instance, there is no way one would divert maize seeds other than planting them
5. No one could influence me because I am entirely in charge of my home. This was a major reason for widows who did not have resident male household heads

Q55. What other difficulties did you experience in utilizing agricultural credit?

1. None because everything was perfect, had small loans which did not stress us, found it easy to utilize/repay loans due to other sources of money [e.g. according to QNo. 51, s/he relied on his/her retail shop]. According to QNo. 28, the major reason for finding it much easier when it came to loan repayment was the firm sensitization extended by VEDCO

- during group meetings. Group members were actually instilled with financial discipline by sticking to their original plans and not making unnecessary expenditures. Farmers were also taught how to work jointly with their spouses and to have more than one source of income. QNo. 56 borrowed from a village SACCO and serviced a VEDCO loan!, etc
2. Long spells of drought which distorted time for planting and significantly reduced yields. For QNo. 6, the maize did not do well because he planted in a wetland which was waterlogged.
 3. Small loans that were not sufficient for any serious agricultural projects and limitations in borrowing ceiling. Besides, VEDCO shut down its operations when we still needed it most
 4. Late disbursement of loan especially the maize seeds and tractor
 5. Pests and diseases including rotting cassava, monkeys which used to feed on our crops. For the case of QNo. 3, my neighbor's cows fed on my maize before harvesting, etc
 6. I lacked enough land for farming as I relied on renting and/or borrowing. Land for farming has also greatly reduced as a result of rapid urbanization while landlords are also busy selling off their land to new developers
 7. Lack of stable markets with big variations in prices
 8. Poor storage facilities which compelled farmers to sell their produce earlier than hoarding them until the prices improved
 9. High price of agricultural inputs including fertilizers, pesticides, and animal feeds like maize brand. Some farmers [e.g. QNo. 1. improvised by feeding chicken of smashed banana peelings]
 10. Thieves who stole my chicken/cows at night
 11. Tight repayment conditions including short grace periods that were not commensurate with agricultural projects scared off some farmers from taking up loans
 12. The advancement of Genetically Modified Breeds (GMB) which I feel was not good for us. For that matter, the maize seeds could not be kept for another season as farmers were forced to buy. This made farming more expensive.
 13. I used my personal labor in land clearance, thus making the whole process tiresome and time consuming. The other argument was that farmers needed to clear their land before getting the tractor. Being with less resources, they mainly relied on human labor
 14. Lacked extension services especially when it came to growing of mangoes.
 15. Administrative problems e.g. bought a poor milling machine that did not serve us because it would breakdown from time to time.

Q56. In your opinion, what challenges do you think are faced by male/female farmers in utilizing agricultural credit?

1. I can't really tell
2. We got small loans which could not do much in our agricultural products. Personally, I got a lot of 150,000/= which could not even be used for land clearance before planting (QNo.10). For (QNo. 42), I know a certain group member who paid back the loan before the stated time because it was not helpful at all. According to QNo. 11, however, s/he felt that small loans were more appropriate for women because that is what they could pay back [stereotype???
3. Long spells of drought or unpredictable weather/seasons
4. Pests and diseases including birds, termites, monkeys, etc

5. Lack of markets as a result of overproduction. I remember VEDCO encouraged us to grow maize, which flooded the market after harvesting. On the other hand, VEDCO did not go a step further to market our produce. This was coupled with poor storage facilities that farmers could not hoard their produce until market prices improved. Therefore, they were forced to sell at the time when prices were low. [According to QNo. 82], Although my intention was to sell maize flour instead of the maize seeds, my plans were shattered by our group grinding mill which was non-operational due to lack of three phase electricity. QNo. 82 feels that by encouraging all farmers to grow maize and then failing to find market for them was a band wagon effect caused by VEDCO. *[Case Study from QNo16: -1 kg of maize seeds costs 3,000/=; a kilogram of harvested maize is sold between 300/= and 700/=; suppose you harvest 1,500 kilograms of maize from 1 acre of land, which is supposedly sold at 700/= per kilogram; 700/= X 1,500=1,50,000/=; less seeds, less labor, etc. A farmer would virtually end up with nothing at the end of the season]*
6. We now lack land for farming. Most landlords have reclaimed their land and sub-divided it into plots as a result of increased urbanization in our area. Thus, renting land has become the norm of the day.
7. Nothing much due to the fact that most farmers were already knowledgeable based on the extension services extended by NAADS. I feel VEDCO worked closely with NAADS to improve people's lives in our area.
8. Thefts as thieves were stealing maize from our gardens
9. Short grace periods that are not commensurate with farming. For example, it is not practical for a farmer to pay an agricultural loan within one season. The ideal time would be at least two seasons. This condition discouraged some farmers from accessing agricultural credit.
10. Late disbursement of loan including seeds and tractor
11. Some farmers failed to meet their financial obligations by not servicing their loans. Being a revolving fund, other farmers were denied a chance of accessing agricultural credit. According to QNo. 77, this was partly attributed to some farmers' wrong mentality by thinking that loans were handouts, which were not meant to be paid back. According to QNo. 45, s/he failed to pay for the tractor because of low agricultural productivity.
12. There was a problem with some women who were convinced by their husbands to borrow on their behalf. They failed to pay and lost their savings. [QNo. 53].
13. I happened to be a client of CERUDEB but one of the major challenges that I experienced was transporting the bank officials during the loan appraisals.
14. Some farmers planted maize without applying fertilizers and harvested less at the end of the season.
15. We had a bad experience with previous NGOs which operated in our area. When VEDCO started its operations, we thought it was going to be same, though it proved different after sometime. It is on this basis that some farmers were hesitant to join or take up loans, thus missing out.
16. Counterfeit agricultural inputs including seeds, fertilizers and pesticides.
17. There are some women who don't inform their husbands about their access to credit yet they use household property as collateral security.

Concerning specific problems affecting either men or women, I feel that men are generally supportive. When their wives get loans, they support them in all necessary ways so that they can repay. I am saying this from an informed point of view since I happen to be our group's chairperson. I normally ask fellow women what they go through [QNo. 36]

Section Five: Gendered Challenges of Repaying Agricultural Credit/Household Coping Mechanisms

Q57. Have you ever experienced any difficulties in repaying your agricultural loan(s)?

1. Yes
2. No

Q58. What Challenges did you experience while repaying your agricultural loans?

1. Long spells of drought stretching through the months of December, January and February
2. Lack of time for group activities/enterprises
3. Short grace periods which were not commensurate with the agricultural projects in which we were engaged. Some of the agricultural projects took several years yet we were supposed to service loans within one season.
4. Low productivity of some agricultural enterprises especially maize, which had been promoted by VEDCO
5. Poor yields
6. Low prices of farm produce/lack of market for our farm produce partly attributed to overproduction. According to QNo. 4, the cotton in which I invested my loan lost market. 1 kg of cotton is currently sold at 1,100/= as opposed to 2,500/=
7. Poor storage facilities
8. Others e.g. lacked land for expansion, corruption where field officers would collect money from us without recording it
9. Non-payment by some group members
10. High interest rates
11. Expensive poultry feeds especially the maize brand
12. Pests and diseases such as monkeys and rowdy cows from the neighborhood that affected my harvests and thefts as well. For instance according to QNo. 55, his/her chicken were stolen at night. According to QNo. 30, the pigs died long before maturity
13. Struggled to repay because I was off-season as a result of getting a tractor late, thus late disbursement of loans
14. Planted in a wetland during a rainy season

Q59. What were the causes of the aforementioned challenges?

1. This was a VEDCO policy e.g. it used to extend 3 months instead of 6 months. According to QNo. 19, this was the organization's condition which was predetermined
2. Long spells of drought than we had anticipated. According to QNo. 19, this was the organization's condition which was predetermined
3. Late disbursement of maize seeds and tractor, thus missed out on the biggest part of the season

4. Lack of storage facilities such as granaries in our homesteads which forced us to sell our produce before the right time or at the time when prices were still low. We also lacked collective stores where we would keep our farm produce as a group
5. Failure to use fertilizers
6. Abolishment of initiatives such as cooperatives
7. Overproduction as a result of many farmers growing the same crop i.e. maize. In some cases, a kilogram of maize went as low as 200/=–300/= as opposed to 800/=
8. Some group members were problematic when it came to loan repayment though they still had the capacity to service their loans. In the actual sense, they thought that VEDCO had advanced free services to them. According to QNo. 64, this was caused by failure to plan by some group members before they took up their agricultural loans
9. Rampant thefts in our village which can be attributed to unemployed youth
10. Lack of group cohesion. For instance, the chicken project for our group required a lot of time and money, yet most group members were not willing to commit themselves to the common cause. Subsequently, this project collapsed.
11. I had a very busy schedule due to other engagements
12. Rapid urbanization in our area
13. This was caused by increased prices of farm inputs such as fertilizers, maize brand, etc. The price of insecticides for tomatoes also increased beyond what I had anticipated [QNo. 76].
14. Others [Surrounded by thick grass and some bit of forest cover, QNo. 39; negligence by some neighbors, QNo. 33; and this was a disease that attacked my pigs, QNo. 30]

Q60. How did you cope with the aforementioned challenge?

1. The loan was written off by VEDCO because the loan officials were also aware of what had happened. According to QNo. 30, I approached VEDCO and explained my problems before them. I was later excused because of my inability to repay.
2. I sold off at the lowest price because I didn't have any other option; cheated by middle men because I did not have another option. Sold at 200/= per kilogram as opposed to 500/= per kilogram.
3. Relied on other farm projects in order to service my agricultural loan e.g. sold my dried coffee [QNo. 2, 20], sold cassava as opposed to maize [QNo. 32, 33], sold piglets/pig [QNo. 53/36, 7], sold sweet potatoes [QNo. 21], sold sweet bananas locally known as *sukaali ndiizi* [QNo. 13, 26], cattle (QNo. 20), apiary and mangoes (QNo. 1), relied on another type of maize that would grow in the shortest time possible and still fetch more money, i.e. pop corns [QNo. 13], sold bananas instead of maize (QNo. 64), sold milk from my cows (QNo. 77), etc
4. Relied on other non-farm projects such as rentals, cow ghee locally known as *muziigo muganda*, retail businesses/shops, tailoring, outdoor catering, charcoal burning, sold local brew, carpentry [QNo. 21], etc
5. My spouse assisted me to repay the agricultural loan [QNo. 7]
6. Hoarding of maize for sometime until the prices improved [QNo. 1]
7. Paid back in the subsequent seasons after re-negotiating the loan terms with VEDCO; paid back in installments, etc
8. With time, I have been able to address this problem by constructing my local stores

9. Supplemented the poultry diet with local feeds such as leaves and allowing my chicken to feed under free range. This move reduced the cost of rearing chicken. [QNo. 79].
10. Processing maize into maize flour, thus value addition. All this was intended to raise more money as opposed to selling maize grains (QNo. 80). Actually, we had a grinding mill in Kalagala Trading Centre, though most of the fellow farmers did not take advantage of this facility, probably due to lack of three-phase electricity grid; semi-processing my coffee beans so that I can earn more (QNo. 66).
11. I tried to rear chicken for the second time, though it was still stolen
12. I serviced the VEDCO loan by getting another loan from a village SACCO, which I happened to pay back later. According to QNo. 66, I normally get a second loan through another person. The only disadvantage, however, is that I pay double interest.
13. Relied on renting land, though it also turned out to be very expensive for me.
14. Being a group leader who would be approached by VEDCO staff in cases of defaulting, I rallied all group members to service their loans. However, I still found it difficult

**Q61. If not, what enabled you to repay your agricultural loan(s) without any challenges?
[Multiple answers allowed]**

1. The agricultural enterprise/activity in which I invested the loan had good returns. For example, when I planted maize, I harvested more than I had anticipated. It is from the sale of maize that I got enough money to service my agricultural loan [QNo. 65/QNo. 28].
2. My family members provided all the necessary support. According to QNo. 1; my wife was very supportive through the entire agricultural cycle including planting, weeding and harvesting. According to QNo. 10; My children offered all the necessary support that I needed including labor, and according to QNo. 2, my husband contributed towards loan repayment
3. Cooperation among the group members
4. Got a loan from another institution
5. Others
6. I relied on other many agricultural and/or non-agricultural projects such as brick making, selling charcoal, pigs, chicken, retail shop/kiosk, brewing local beer known as *waragi*, rentals, sale of farm produce, cows from which I used to get milk on a daily basis, tailoring, outdoor catering, coffee, apiary, small restaurant, etc
7. I had smaller loans which were easier to pay. On the other hand, we pre-paid e.g. for the case of tapolines, we paid before acquiring them. We also paid ½ the cost under the cost sharing arrangement while the tree [orange] seedlings were entirely free of charge
8. I think the defining factor is being focused right from the time I joined VEDCO/got a loan. For example, I knew what I was going to use the loan for and stuck on the same plan. I also knew that this was borrowed money which was supposed to be paid back without fail. Besides, I was a very hardworking farmer, and got good training from VEDCO.
9. Instead of selling maize grains, I went for value addition by selling maize flour which was more valuable.
10. I was pardoned by VEDCO because the piglets died; the cassava stems, avocado, orange and mango seedlings were free of charge, etc
11. Accorded more time for repaying the loan, i.e. 2 seasons

100. N/A

Q62. In general, what difficulties are experienced by the following in repaying agricultural loans?

a) Male farmers [Left out!!!!]

1. Poor loan management e.g. by assuming that loans are handouts that will not be paid back
2. Diversion of funds through investing in different projects [e.g. payment of school fees] as opposed to agriculture
3. Men would just disappear without proper explanation. Some men are naturally problematic that they refuse to service the loans even in cases where they are capable of doing so
4. Overproduction of maize which flooded the market and pushed prices down from 700/= to 300/=. On the other hand, the VEDCO officials who encouraged us to grow maize did not labour to find market for us.
5. Problems associated with lack of cooperation with their wives who are not willing to help [*butakwatagana*]
6. The turbulent weather [long spells of drought] which keeps affecting our crops
7. Extravagancy including drinking, marrying more women, etc
8. Men are fearless when it comes to borrowing including taking up bigger loans than those they can afford to repay
9. None because we were very supportive to each other. For instance, in cases where a group member failed to service her/his loan, we as group members would help out. [Quote QNo. *Ssente zabendi ziweeyo oleeme kufiriiza balala mukiisa gwakweewola*]
10. I don't know or can't tell given the fact that I don't stay in their homes/never had a chance of sharing with them what happened

b) Female farmers [Combined with (a above) [Left out!!!!]

11. Women are sometimes overwhelmed by responsibilities such as buying food during periods of famine, paying school fees for children, settling of medical bills, etc. They based on such responsibilities for not servicing loans. This challenge is mainly faced by single mothers and married women who don't get sufficient support from their spouses.
12. Some women were secretive by concealing information from their husbands, yet they were legally married. In cases where these women got problems, they would still be traced from their marital homes, hence brewing more conflicts. It is therefore advisable that married women inform their husbands so that when things don't work out, they can still forge a way forward together [QNo. 52].
13. According to QNo. 22, the main argument is that women normally repay their loans given the fact that they rarely divert money. They normally stick to the original projects for which the money was borrowed.
14. Women are normally convinced by their husbands, who happen to be non-members, to borrow on their behalf. When the husbands fail to pay, women are left struggling to repay their loans.
15. Women are normally affected by lack of control especially when their agricultural projects fail due to lack of alternatives e.g. she can't sell a goat due to lack of control

c) Both Female and Male Farmers [Combined with (a & (b above) [Left out!!!!]

16. The loans were so small that most group members did not experience any challenge in repaying
17. The biggest challenge was to do with the high interest rates that affected everybody given the fact that most people's projects were not doing so well
18. There was a problem of group dynamics where some group members were not cooperative, thus sabotaging the smooth operations of our group
19. Wanted to process maize into maize flour though we failed due to the poor management of our grinding mill
20. The problem of time poverty as a result of moving a long distance of 10 kilometers from Vvumba to Kalagala. This problem was more pronounced among women who did not have enough time traveling such long distance and still tend to their families. This also cost us a lot of money in terms of high transport fares.
21. Late disbursement of loans especially tractors. Those who planted earlier were not affected well as those who planted late as a result of late disbursement of a tractor, harvested less
22. I think these problems cut across. For instance, our loans had short grace periods which were not commensurate with the agricultural projects in which we engaged. You may be required to repay the loan within the first six months or even one year, yet the agricultural enterprise takes several years.
23. I think repaying loans wouldn't be a problem at all, but the biggest challenge we are experiencing as farmers is lack of sufficient land since many land lords are selling off their land.
24. The tractor loan was okay because most farmers were focused. Besides, it was not easy to divert this kind of loan because it was pre-determined.
25. Our group executive had problems because it would advance loans to some group members while others were totally left out.
26. It was failure to agree on the right criteria of sharing proceeds from our group projects

Section Six: The Effects of Agricultural Credit Access, Utilization and Repayment on Gender Relations

<p>Q63. What decisions were you making in the household before you accessed an agricultural loan?</p>	<p>Q64. How does your access/utilization/repayment of agricultural credit affect the way you make these decisions in the household?</p>
<p>1. Decisions on land allocation/utilization in the Hdd</p>	<p>1. Well, lots of things have changed in relation with land use. Unlike before, I use weed master to clear land. This saves on the cost of farming in terms of labour and time 2. Unlike before, I can now plant maize in a straight line with proper spacing of 1ft by 1 ft [while others mentioned 2.5 ft by 2.5 ft, 3ft by 3ft and 1ft by 2 ft]. I now plant 2-3 seeds per hole as opposed to 5-6 seeds. This means that we are using our land more productively since we harvest more kilograms of maize from 1 acre. According to QNo. 69, I spray my crops, yet I never used to spray before I joined VEDCO. I discovered that when you spray, you produce more. According to [QNo. 7]....I perceived this idea very well. For the case of vegetables such as <i>nakaati</i>, I can plant</p>

in sacks, thus taking proper use of the limited space e.g. on a verandah, irrigation, preparing food with a side dish of greens, etc

3. I can now plant maize on a large scale due to the use of tractor, which can till several acres of land in one day as opposed to labourers with hand hoes. According to **QNo, 29**, I planted 100 coffee seedlings, which I had never done before. This made me too active and I subsequently utilized my land very well. Prior to joining VEDCO, I was a bicycle mechanic though I never used to earn a lot of money. On joining VEDCO, I became knowledgeable after attending several w/shops on modern methods of farming. I went on and embraced agriculture as a way of life, to an extent that I have a note book in which I keep my farming records. According to **QNo. 32**, Before I joined VEDCO, I used to have a small garden of maize. But given an opportunity of using a tractor as a VEDCO client, I started growing maize with a minimum of 1 acre. I also allocated another 1 acre to cassava growing. With all these efforts, I can now earn more and there is also sufficient food for domestic consumption. This actually means that there is *commercialization of agriculture [To be linked with Decisions on type of agricultural enterprise too. Besides, growing maize on a large scale was the pre-condition for accessing a tractor loan. According to QNo. 28, maize growing was positively embraced because of the following reasons: 1) A tractor would till a big chunk of land in one day as opposed to labourers who use hand hoes 2) The use of tractor would improve soil fertility because it tills the soil deep and mixes it well with rotten grass, thus manuring & 3) Maize was relatively a marketable crop]. [According to QNo. 13; I preferred to grow pop corns which were not introduced by VEDCO. The only advantage with pop corns is that it is more marketable as compared to the ordinary maize].* On the other hand, the use of a tractor to till land improved soil fertility as a result of mixing up soil with rotten grass or manure.

4. We now dig trenches [locally known as *nsaalo saalo*] as a way of controlling soil erosion within our banana plantations and other gardens. This exercise can also maintain soil fertility.

5. Application of fertilizers to boost soil fertility [e.g. DAP, super grow]. Subsequently, we can produce a lot on a smaller piece of land, something we never used to do before the inception of VEDCO. *[Still linked with level 2 of decision making i.e. decisions on the type of agricultural*

enterprises/activity to undertake i.e. According to QNo. 66, I used to produce or harvest around 500 kgs of maize from 1 acre but with the application of fertilizers, as promoted by VEDCO, I can now produce between 1,500 kgs-1,800kgs of maize from the same piece of land. This has actually boosted my income level as a way of growing maize]

6. The use of local manure [locally known as *kavundiira* including chicken droppings or *kalimbwe*] as a way of improving on the soil fertility. For instance, this had enabled me to grow **bananas** [*matooke; mpologoma breed*] on a piece of land that I once believed to be very dry. The other types of local manure included both human and animal urine. According to **QNo. 3**.....I don't use fertilizers. I don't burn grass and I normally leave the maize stems intact, which is used as fertilizers. To state it otherwise, I normally use *kavundiira*.

7. Started practicing crop rotation, something I had never practiced before. For example, according to **QNo. 48**, I can grow maize in the first season, followed by sweet potatoes in the second season, and cassava in the third season. Whenever I plant cassava, it is a way of resting the soil because cassava takes long before harvesting. In addition, the cassava trees keep dropping off leaves, which restore the soil fertility after decomposing. For the case of maize or sweet potatoes, you keep weeding, thus interfering with soil fertility. Fallowing was also applied. According to QNo. 46, the only challenge with this practice is the lack of sufficient land, hence fallowing can not be practiced for a long time.

8. I did not have any choice when it came to decision making because this loan was conditional or pre-determined. I had to grow maize because this is what VEDCO expected us to do. According to **QNo. 52**, s/he started intercropping (growing various crops on the same piece of land) as a way of preserving soil fertility and widening the income base for the family.

9. Decided to hire land because of my increased need for it/bought another piece of land to meet my increased farming needs

10. Concerning land allocation/utilization in the household, I can say that many changes have occurred though they are not attributed to VEDCO. Many farmers, including myself, have lost land to landlords due to rapid urbanization in our area. Many landlords decided to sell off their land in form of plots, which has left us with limited land for farming.

11. Initially, it was my husband who was entirely in-charge of investing in land use. When I joined VEDCO, I also

	<p>followed suit by assisting him. I concentrate on food production while he implements other projects to financially support our family e.g. by growing coffee. In other words, I concentrate on growing food crops well as my husband is engaged in cash crops. He spends most of his time tending to his coffee, but he can also help me when he is less busy. [QNo. 59]</p> <p>12. There was no serious change because I knew almost everything VEDCO introduced in our area. For instance, I knew how to plant crops in a straight line, with proper spacing, because I had been a cotton farmer. To me, the only difference was growing maize on a large scale [QNo. 2].</p> <p>13. I make decisions after careful consideration of project returns. In other words, I prefer agricultural projects that are likely to yield benefits in the shortest time possible as opposed to long term projects. Such projects include the piggery. [QNo. 10]. /Decided to rear chicken, a project that I had never thought of before. Poultry had quick returns and the chicken droppings would still be used as manure for my banana garden. [QNo. 41]. I try to avoid agricultural projects that are likely to cost me a lot of money especially in terms of labour. Beans and G/Nuts require a lot of labour right from the time of planting up to harvesting. This explains the fact why I prefer to grow mangoes, avocado and plant eucalyptus trees. [QNo. 82]-I stopped growing maize because it required a lot of labour, time, money and land, yet the prices were very unstable. I opted to grow okra, egg plants, and red pepper or chili. For these crops, you spend less and reap a lot of money within the shortest time, usually one season.</p> <p>14. Planting of genetically modified maize seeds bought from reorganised dealers as a way of boosting the level of productivity. Before joining VEDCO, I was planting only local seeds.</p>
<p>2. Decisions on type of agricultural enterprise/activity to undertake</p>	<p>15. I started growing tomatoes, a crop I had never thought of growing before I joined VEDCO</p> <p>16. I embarked on cotton growing because I expected to earn a lot of money</p> <p>17. Tried to rear pigs. According to QNo. 30. The only problem I experienced was that all my pigs died because they were exotic, they could not cope with the local conditions</p> <p>18. Poultry rearing and according to QNo. 75, poultry rearing was boosted by maize growing since it was easier to feed chicken on maize, in form of maize brand.</p>

	<p>19. To sum it up, I became open-minded and embarked on multiple projects such as coffee, chicken/cassava, bananas, millet, sim sim, <i>emiisizi</i> trees, etc and embraced the modern way of farming. For instance before the inception of VEDCO, we would plant our crops without proper planning. We subsequently harvested less. I also stopped intercropping... [QNo. 32/QNo. 9]. According to QNo.9, the defining factor for diversification was the use of tractor, which improved soil fertility</p> <p>20. Currently, I grow vegetables such as <i>nakaati</i> and <i>dodo</i> on a fairly large scale, both for sale and domestic consumption. Before the inception of VEDCO, I used to buy vegetables. On joining VEDCO, I realized that I was also capable of growing my own vegetables. Apart from improving my diet, it is also a small source of income [QNo. 46].</p> <p>21. Cassava due to the better breeds that were introduced by VEDCO. This kind of cassava was resistant to pests and diseases, and the long spells of drought. However, the new breeds of cassava have also started rotting.</p> <p>22. Nothing serious has really changed because my late husband was a prominent farmer. He trained me on many things before he died. When VEDCO started its operations in our area, there wasn't anything new to me</p> <p>23. Learnt how to grow short term crops as opposed to long term ones because I wanted to make quick money, feed my family, and pay school fees for my children, etc [QNo. 43]/I normally target the agricultural market by growing what I can easily sell off in the shortest time possible [QNo. 10].</p> <p>24. Beans</p> <p>25. For the case of coffee [QNo. 49]: I use tapolines for drying my coffee as opposed to drying it on bare ground before I joined VEDCO. So, there have been changes in the post harvest handling. The only challenge is we lack enough tapolines and the ones we use are also worn out.</p> <p>26. I learnt how to produce better breeds of oranges, which can fetch a lot of money. My only challenge, however, is planting on a small scale.</p> <p>27. I normally make my own decisions on what to plant in a particular season. However, this is something I do with the consultation of my wife [QNo. 1 and QNo. 37]. According to QNo. 43: I remember when I wanted to grow red pepper and my husband did not consent because he was interested in beans. When it comes to the issue of land use, my husband is always the decision maker.</p> <p>Note: Special verbatim for code 6: According to QNo. 69:</p>
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	<p>The point I want to stress here is that <i>obwongo kaati bukoola!</i> For so many years, I used to grow matooke in a place I regarded infertile. My fellow farmers also discouraged me when I attempted to grow matooke again! But with better farming methods learnt such as application of both human and animal urine, mulching, digging of trenches, etc, I can boost as one of best matooke farmers in our area. <i>Tewali waabi, naye gwe ofuulawo awaabi!</i> [Translate]</p>
<p>3. Decisions on Hdd labour allocation</p>	<p>28. I graduated from the use of hand hoes to a tractor, which some of us acquired through the cost sharing arrangement. The use of a tractor has many advantage, including: savings on time because a tractor is capable of tilling the whole garden in one day as opposed to labourers who take several days. Besides, a tractor tills deep while mixing soils with manure, thus enhancing soil fertility. Family labour is only used in preparing land before acquiring a tractor e.g. by slashing and uprooting tree stumps.</p> <p>29. Advanced from using family labour to hiring labourers, who take a shorter time to prepare my gardens. According to QNo. 49, I prefer to hire labourers for more serious tasks on my farm e.g. digging up of trenches in my banana plantation to control soil erosion.</p> <p>Note these special cases:</p> <p>--For QNo. 72: I was using family labour that constituted my children and myself. My children have now grown and moved on to their families. This created labour shortage, thus forcing me to hire labourers to meet my farming needs. This is something I can not entirely attribute to VEDCO.</p> <p>--For QNo. 46: I hire labourers as I used to do before joining VEDCO. So, nothing much has really changed in this aspect.</p> <p>--For QNo. 44: To show the need for hiring labourers, I used my cash loan from VEDCO to hire labourers because I wanted to prepare my garden ahead of the planting season</p> <p>--For QNo. 71: If you sell your well grown bunch of bananas at 15,000/= or 20,000/=, you can be able to hire a labourer. I remember when we used to harvest small bunches of bananas, we virtually had nothing to sell due to poor farming methods. This is the reason why we used to stress ourselves. When it came to other aspects such as the use of weed master, there was also increased productivity because one would be able to clear a chunk of land in the shortest time possible.</p> <p>30. We still use our labour though the skills changed. The use of tractor would be ideal though we lack money to hire tractors and some of us don't have enough land</p> <p>Note these special cases:</p>

	<p>--For QNo. 54: I still use my family labour where I work with my husband and children. But with increased demand for labour, I have been compelled to hire labourers on a small scale.</p> <p>--For QNo. 3: I mainly depend on family labour because I have a big family. Although most of my children are in boarding schools, I normally take advantage of their availability during holidays. I see no reason why I should keep hiring tractors and/or labourers when I have a big family.</p> <p>--For QNo. 43: For my own projects [Wife's], I use my personal labour. But for his case [husband's], he hires labourers because he can afford.</p> <p>--For QNo. 19: I stuck to family labour because labourers can sometimes disappoint by running away before completing work</p>
<p>4. Decisions on financial matters e.g. what to spend on, when to spend, etc</p>	<p>31. We were trained on how to spend our money wisely as a way of developing our families [e.g. by not being extravagant or by not spending on unnecessary items]. Thus, before I spend any money, I have to think twice by assessing whether I am going to spend on a necessary item. Fellow farmers and I were also trained on how to save money through our groups. Besides, when one is servicing a loan, there is need to adjust expenditure so that one survives without any bottlenecks. According to QNo. 69: <i>Batusoomesa engeri yakukoolamu ssente nensasanya yazo!</i> Literally meaning that we were trained on how to mint money an even how to spend it in the best way possible, thus being economical. I started selling mangoes, thus diversified my sources of income [QNo. 7]</p> <p>QNo. 60: <i>Sikyayandakaliira!!!!</i> I can now afford to run my home without struggling e.g. If my wife asks for salt, I provide it right away. The same applies for medical expenses and school fees due to my improved income base.</p> <p>32. Before I joined VEDCO, I never had enough food and would spend a big proportion of my money on buying food. With the vast knowledge acquired from VEDCO, I have sufficient food for my family which means I no longer buy food. [Food insecure before & food secure today]. According to QNo. 46, s/he used to spend a lot of money on buying vegetables [<i>nakaati and dodo</i>]. VEDCO emphasized the need for eating a balanced diet and how to grow vegetable... According to QNo. 80; <i>Tulya bulungi kubanga emeere weeri</i>, literally meaning that, we are feeding well because we are food secure.</p>

33. According to **QNo. 67**: What I can say is that I work hand-in-hand with my husband as we have always done before. A case in point is when I got a cash loan from VEDCO and used it to pay school fees for my children. If I had not wanted, then I should have invested this loan in an agricultural project as I waited for their father to pay. But since he did not have money at that time, I used my loan to pay school fees and paid later through my retail business. For **QNo. 59**: We have always supported each other as a married couple. For instance, when it comes to payment of school fees, whoever has money at that time can clear school fees

34. I have been able to pay school fees for my children in advanced classes due to improved incomes after switching from growing maize to okra, egg plants and hot pepper. I have also managed to take some of my children to boarding schools, something that may not have happened without heeding to VEDCO's advice [**QNo. 82**]. According to **QNo. 77**; I got cassava stems from VEDCO which I planted, and after harvesting, I raised some money that was used to construct my pit latrine. In a related development, I used part of the money from the sale of maize to partly construct or house and payment of school fees. According to **QNo. 80**; *Abaana basooma kubanga akasente wekaali*, literally meaning, The children are at school because we are financially stable. Further more, there were reduced cases of domestic violence because the family was more financially stable—*olwa kasente kubeera waaka, tetukyaliina ntaalo!* [**QNo. 80**]. The main argument here is that women need to be given financial autonomy by their husbands, if families are to have reduced levels of domestic violence. If a man [husband] has a banana plantation, he can relinquish it to his wife so that she can harvest and sell bananas. For instance, if a husband choose to be entirely in charge of a banana plantation where he sells 5 bunches per week, the wife can also sell 4 bunches during her husband's absence, and she will definitely claim that they were stolen. On the contrary, if the wife is in charge, she can not secretly sell bananas, and then claim that they were stolen! In the actual sense, she would be cheating herself...Another case from **QNo. 80**: My wife has a savings box where she keeps her money from the sale of milk. By so doing, she also gets the courage to look after the cows, even when I am not around. The moment you hear your wife telling children that *ente za taata wamwe teziinaba kuncwa amaazi* [your father's cows haven't drunk water], then you should know that the wife does not have any share from the cows, probably not even a

	<p>cup of milk! If she had any share, she would definitely move on and serve the cows with water. The same case applies to rearing chicken, where you have to engage your wife. If the worst happens, at least give her broken eggs!</p> <p>QNo. 54: There is more support for my husband now especially when it comes to payment of school fees for our children. VEDCO encouraged us to share roles with our husbands, something I feel I am engaged in now.</p> <p>QNo. 41: Can handle financial obligations on my own and my husband can not question than before because he knows that I have money</p> <p>35. I still make my financial decisions like the way I used to do before. Generally, nothing has really changed in this aspect. For instance, I am a widow who has been in charge of this home ever since my husband passed on. I meet financial needs for my home and I pay school fees for my children single handedly. This is not something I can attribute to VEDCO. [QNo. 72]. According to QNo. 62, Before the inception of VEDCO, I used to consult my wife on financial matters, something I have maintained to date. So, nothing has really changed.</p> <p>According to QNo. 2: I still make the same financial decisions I used to make before. However, when you are repaying the loan, you need to be a little bit careful because you still have to do what is expected of you and service the loan too!</p>
<p>5. Decisions on day-to-day management of home e.g. what to eat, movement of had members, etc</p>	<p>36. Can afford to have a balanced diet, thus my children are growing well</p> <p>37. We share roles, and this is a result of the various gender sensitization workshops we have attended [QNo. 37]. Given the various gender sensitization workshops I attended, I started working more closely with my wife in the day-to-day management of our home. Although we used to work together before, and even consulted each other, this took a more rooted dimension. Thus, I became more consultative [QNo. 31].</p>
<p>6. Others</p>	<p>38. I normally intercrop in order to create sheds. Trees are very good for preserving our environment.</p> <p>39. You know I am privileged to have been a VEDCO client and employee at the same time. I have therefore got many opportunities for training on land management. I used to grow maize but when I sat down and estimated how much I can raise from 1 acre of maize, I had to change my mind and started growing bananas because of their higher returns. [QNo. 58]</p>

	<p>40. I think I made wrong decisions as far as cotton growing was concerned. I have been dedicating a lot of family labour towards this project, yet it is not beneficial.</p> <p>41. Started constructing granaries to ensure food security, something I did not practice before. I can save more money since I no longer buy food. I also spend less money on medical expenses because I was taught about primary health care or general cleanliness in our homes. For instance, having drying racks, pit latrines, dust bins, etc</p>
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Q65. Have the changes in the decisions you make/take in the household caused any misunderstandings in the household?

1. Yes
2. No

Q66. What misunderstandings have been caused by the changes in the decisions you make/take?

1. I remember my wife used to go to her parents' home for Christmas, and then I would shop for my in-laws. I was spending a lot of money then, but given the various sensitization workshops I have attended, I started restricting my expenditure during the festive season. This did not go down well with my wife though she later accepted these changes in the hardest way.
2. I think this has caused some minor misunderstandings in my family. You know we were sensitized on how to reduce expenditure so that we can save some money for productive projects. I am so mean, something that doesn't seem to please most members in my home. For instance, I no longer buy bread as I used to do.

Q67. If not, why do you think that the changes in decisions you make/take in the household have not caused any misunderstandings?

1. The defining factor is that we work together with my spouse (wife/husband) and other family members. I always inform him/her of what I plan to do, thus there isn't anything that happens in our home without his/her consent. According to QNo. 67, I always discuss financial matters with my husband and for us, this kind of work has made our family more cohesive than ever before. According to QNo. 51, when it comes to financial matters, my wife bails me out whenever I have financial problems and I also do the same in return. According to QNo. 3; our family is hinged on the pillar of openness. For us, we work together and everything is normal. According to QNo. 37, I normally share the farm proceeds with my two wives after harvesting. According to QNo. 41), the main argument was that I have always worked closely with my husband. Besides, when I have money, I relieve him of financial burdens by paying school fees for our children and buying some household requirements. According to QNo. 48; I remember when I came back home and found my wife cementing our house using her own money. For sure, I was totally unaware and to the best of my knowledge, there are very few women who can do this. QNo75-Quote: *Ekireeta obutaakanya mumaka butabeera mweruufu! Ssente ozikuute ate tozitwala mumakuubo malala* e.g. for the case of men, getting a second wife is a good example. For my case, however, I stuck to the original plan and still informed my wife on whatever I was going to do. QNo. 7....it is because I informed him that he chose to bail

me out when I got financial problems. According to QNo. 61. *Entesegana gyetuliina nemukazi wange, tukwatagaana bulungi*. According to QNo. 60. *Bweruufu!!!!* Being open to your spouse especially on the way you earned and spent the money as well. This encourages your spouse to work harder and support you in all necessary ways

2. We happen to be in the same group with my spouse. Therefore, by the time something happens, s/he is already aware
3. I happen to be a group leader who has had a chance of attending several workshops including those on gender issues.
4. These are very small loans without serious financial implications
5. I gave my wife financial autonomy
6. There can't be any problem because I am entirely answerable to myself as a widow. Ever since my husband died, I have been looking after myself. For QNo. 72: My children are well aware that they are orphans and for that matter, they look at me as their pillar. In fact, they have been supportive in almost everything because they look at me as their pillar. For QNo. 49: As I told you from the beginning, I am separated and whatever I do is the interest of my children. I am totally answerable to myself.
7. May be because I did not benefit from my project of cotton growing. Since it flopped, there wasn't any cause of problems.
8. It is because of the way we run our home with separate gardens. Well as I grow food for home consumption but with little room for sale, my husband grows crops mainly for sale as a way of supporting our family financially
9. I feel the biggest cause of conflicts in families is poverty, of which my family is not

Q68. What assets were you accessing/controlling in the household before you got an agricultural loan from your service provider? **[More emphasis should be put on assets relevant to the agricultural enterprises/activity under investigation]**

Assets	Accessed	Controlled	Additional notes [If any]
1. Land	1. Accessed 2. Not accessed	1. Controlled 2. Not Controlled	1. We have land that is owned by the whole family/co-owned with my spouse... QNo. 71: The land I use was left behind by my late husband. I have full access/control of that land.... QNo. 16: The land belongs to me and my children because my husband passed away.... QNo. 1: Nowadays, people consult and are reluctant to sell off their land. There is land co-ownership where land belongs to the whole family. I also have the full ownership of the land in which I live. QNo. 6: We are three wives and each one was allocated her own piece of land

		<p>2. Though we lack enough land for all our farming needs. For instance according to QNo. 51; I was forced to sell off my cows due to lack of sufficient land for grazing</p> <p>3. I have enough land for all my farming needs</p> <p>4. We survive by renting land due to increased need. According to QNo. 32, I pay <i>busuulu</i> at the district because I failed to get the true land lord</p> <p>5. Nothing has really changed in this aspect</p> <p>6. I have been able to put my land to proper use, unlike before where I used a lot of land with low productivity. This can be attributed to the skills acquired from VEDCO. For QNo. 58: We had lots of idle land but when we joined groups, we started working together.</p> <p>7. I am a <i>kibanja</i> owner though I don't have a land title</p> <p>8. Been reducing because we are squatters on this land. The landlords have been selling off land, thus reducing the amount of land to our disposal. According to QNo. 55: I used to access a lot of land (over 10 acres) but as I talk now, I am only left with 1 acre because my land lord preferred to sub-divide and sell it off as plots</p> <p>9. I have always had full access to the land for our family but I don't control it because it belongs to my husband, thus it is family land (QNo. 14). QNo. 33...I don't have control over the land I use because it belongs to my late daughter</p>
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<p>2. Bicycle/motorcycle/vehicle</p>		<p>10. We [had] and still have family bicycles we use for transporting our produce to the market. QNo. 4...I own a bicycle for easy mobility. I share the same bicycle with my wife. Nothing has been added to my asset base.</p> <p>11. Motor cycle...QNo. 1: I use my own motorcycle for easy movement including selling of my agricultural produce....QNo.72: I have a motorcycle because I deal in motorcycle spare parts.</p> <p>12. I own a sewing machine from which I earn daily income</p> <p>13. I own a car</p> <p>14. I access and control all these assets because I am a divorced/separated lady. What I buy belongs to me and my children</p> <p>15. Nothing has really changed</p>
<p>3.Hoes/tractors/ox-ploughs/pangas/etc</p>		<p>16. I have simple farm tools such as hand hoes, pangas, slashers, etc. The amount of tools we had before have actually not changed.</p> <p>17. The simple farm tools we have are enough for all the family members and labourers, unlike before where we used to borrow from neighbors. There was also need to clear the land before one acquired a VEDCO tractor, thus necessitated one to have enough tools for use...QNo. 61: I did not have enough tools then. For example, there was a hoe for my wife and myself. You know working in turns!!! But as we talk today, I have more hoes for everyone in the home. When we go to the garden,</p>

		<p>everyone is equipped with a hoe, unlike before. Even when I hire labourers, they are still well catered for. I also have a spray pump, something I did not have before.</p> <p>18. The demand for these simple farm tools has reduced as a result of reduced land to our disposal</p> <p>19. I started using an ox-plough after being disappointed by the tractor loan. I missed out on the season for planting because everybody in VEDCO was competing for the same tractor.</p> <p>20. New types of tools are being applied due to changes in farming technologies. For instance, I use “bosso”, which I had never used before. I also use wheel burrows and forks which were not among the tools I was using then. I started using these modern tools after being sensitized by VEDCO [QNo. 1]. According to QNo. 79; I spend less time and money because of the spray pump which I also use to spray grass in preparation for planting season</p> <p>21. Due to increased demand, we don't have enough hoes. The children use smaller (worn out) hoes [QNo. 51]</p>
4. Others (specify)		22. Other household items

Q69. How does your access/utilization/repayment of agricultural loans affect the way you access and control the aforementioned assets in the household?

1. Utilizing land more effectively through better farming practices such as planting crops in straight lines with proper spacing. According to QNo. 74, I can now plant matooke, something I had never thought of due to the fact that my land is a bit dry. But given the new methods of farming e.g. the use of *kavudiira*, I can now grow matooke on a large scale. I also plant maize and beans in a straight line with proper spacing.

--According to QNo.66, there is increased productivity by using a smaller piece of land. All this is attributed to the skills I acquired from VEDCO.

--According to QNo. 41: Ventured into poultry farming, something I had never done before.

--For the case of QNo. 79: The use of spray pump has enabled me to save on the time and labour I use for farming. Subsequently, I have been able to open up a bigger piece of land for farming.

--QNo. 63: The use of modern methods of farming such as weed master has enabled us to till bigger pieces of land than before

--Started growing tomatoes which I were not growing before [QNo. 76]

--Bought a cow which I did not have before [QNo. 81]. I have therefore allocated part of my land to grazing cows as opposed to growing crops

--For the case of land, there is a practice of digging up water trenches locally known as *nsalosalo* to control soil erosion and maintain soil fertility [QNo. 49]

2. There is commercialization of agriculture now e.g. we now grow maize with the intention of selling.
3. The use of tractor has enabled us to grow maize on a large scale, and moreover with improved fertility of the soils due to the fact that soils are well mixed with decomposed grass. Apart from maize growing, the piece of land tilled using a tractor become more conducive for the growing of other crops too. With the use of a tractor, I can till one acre of land in one day as opposed to the case where I used to hire labourers with hand hoes.
4. I am constrained by limited land for farming which has forced me to sell off some of my cows. I am also constrained by insufficient farm tools e.g. the children use worn out hoes locally known as *obusiima*. The hoes are more expensive than before due to high taxes imposed by government on agricultural inputs.

--The increased demand for land has compelled me to rent land to match with my farming needs [QNo. 57]. Besides, there are few people willing to rent out their land.

--Most land lords have sold off their land due to increased urbanization in our area [QNo. 37]

--Lost some land due to family wrangles [QNo.38]

5. I have bought more land to meet my farming needs and acquired more farm tools too. My wife, children, labourers and I, have hoes for use. Before the inception of VEDCO, I used to borrow hand hoes from neighbours.

6. Hired labourers for the first time in my life. I had never done this, but since I had to clear a bigger piece of land at once, this was inevitable.

--The hiring of labourers to dig up *nsalosalo* because they are more energetic [QNo. 49]

7. I used my land as collateral security when I got a loan from Centenary Rural Development Bank (CERUDEB). This meant that if I wanted to sell my land then, it would not have been possible since I did not have control over it

8. I use my bicycle for transporting my produce to the market. It is the same bicycle I use when I am going for group meetings.

9. My sewing machine is used to generate income on a daily basis. It is from this income that I get money to service my loan.

****--When it comes to the control of that land, my husband is the final person.**

N.B. Overall, there were no changes in control of assets. The changes depicted here concerned access to assets.—E.g. According to QNo. 43: However, for the case of control, it is my husband who takes the final decision , though we normally agree

Q70. In your opinion, do you think that there have been changes in the way(s) you access/control these assets as a result of accessing, utilizing and repaying agricultural loans?

1. Yes
2. No

Q71. If yes, what changes have occurred in the ways you access/control these assets?

Note: Same as those in Q69 above.

Q72. Have the changes in the ways you access/control assets caused any misunderstandings in the household?

1. Yes
2. No

Q73. If yes, what misunderstandings have been caused by the changes in the ways you own/control these assets?

1. N/A

Q74. If not, why hasn't there been misunderstandings in the household as a result of the changes in the way assets are accessed/controlled?

1. The defining factor is that we work together as a family i.e. through mutual consensus with my spouse and children [joint decision making]. Interestingly, our family is stronger than before... My spouse being cooperative, understanding, and development oriented [QNo. 63]...everybody in the family is benefiting either in terms of enough food for the family, finances for developing our home, and school fees for our children. Thus, there are not any misunderstandings [QNo. 71]

...As I told you, I work closely with my wife. I remember when I was constructing our house, my wife worked on the floor when I was not around or aware. I was so surprised and happy. For sure, how can you have misunderstandings if you are operating like that in your family? [QNo. 48].

2. We all (my wife and I) belong to the same group and have had the same training(s) together. So, by the time one of us accesses a loan, it is already known to the whole family.
3. I am a widow who works very hard to support my family, and I am entirely answerable to myself. Even when my husband was still alive, he never used to question my projects because he rarely spent a lot of time with me. He had many homes....I stay alone and besides, I am an old lady. I can't really have misunderstandings when I am staying alone. Whatever I do means that it is based on my own decisions [QNo. 33].
4. It is because my husband did not get to know about the operations of accessing a loan from VEDCO.

Q75. Why do you think that there has not been any changes in the way assets are accessed/controlled as a result of accessing/utilizing/repaying agricultural credit?

1. N/A
2. The loan wasn't that big. May be, I learnt a few things such as planting in line and proper spacing of crops.
3. In the first place, we try to work together as a family. My wife and children will always know what happens in our family because I take some time to inform them

4. I think this is because the cotton I grew did not do well. Probably, I was left worse off than I started at the time of joining VEDCO. Moreover, I used my alternative sources of money to service the loan.
5. Because I am still accessing/controlling the same amount of land.
6. I have raised my children single handedly. They also know that they are orphans and look at me as their pillar. They are the only people I stay with. So there is no way they can turn against me and become rebellious or begin disagreeing with me.

Q76. What gender roles did you perform in the household before you got an agricultural loan from your service provider? (Probe for differences in productive, reproductive and community based roles)

Gender Roles	How does access (Q77), utilization (Q78) and repayment (Q79) affect gender roles in the Household?
Reproductive roles e.g. looking after children, cooking, fetching water, etc	<p>1. Nothing has really changed because I continued to fulfill my reproductive roles as I used to do before joining VEDCO/Been a widow for so long, so nothing has changed because I have been handling reproductive roles single-handedly . Under productive roles: The gender roles have not changed that much because we do everything together as one family. Even when I earn money, I have to sit down with my wife and we plan accordingly [QNo. 61]</p> <p>...and when I sell, I generate income for supporting my family as a widow. However, based on what I hear from other women, some husbands have totally withdrawn from their obligations simply because their wives support them. Some husbands forcefully ask for money from their wives while others may resort to neglecting their families so that their wives can spend their money [QNo, 64]</p> <p>.....</p> <p>--I still carry out the same community based roles as I used to do before. For example, I still attend burial/funeral rites functions, visits the sick, and attends marriage functions [introduction and weddings]</p> <p>--The community based roles have never changed because the moment you shun them, the whole community isolates you! [QNo. 8]</p> <p>2. I started sharing roles with my spouse [wife/husband] husband and children especially when I have other engagements [QNo. 6]. According to QNo. 74; we share responsibilities at home. For instance when I am not at home, my wife handles everything including requirements provided she has access to money. I allowed her to sell <i>matooke</i> and milk. She can also borrow from SACCOs and address something in our family...[QNo. 47] My level of responsibility has changed. Before I joined VEDCO, there are some things I never considered seriously at home e.g. buying household necessities much as it was my role to do so. Nowadays, I fulfill each and</p>

every obligation under my docket. This is something I can attribute to training on gender from VEDCO. [QNo. 7]...I can pay school fees without waiting for my husband. I can also buy household necessities such as salt without waiting or consulting him. ...can grow maize on my own and raise money for my own use.

QNo. 37: A lot has changed given the various gender sensitization w/shops I have attended. For instance, I can now sweep the compound with ease, something I could not do before. I can also assist my wife with fetching water and firewood after coming back from the garden. By so doing, my wife is greatly relieved.

...Normally supplements my husband's financial obligations. If I sell maize and raise money before my husband harvests coffee, I can always buy or settle a domestic necessity without necessarily waiting for him. Such needs include school fees for our children and domestic requirements that may arise at any given time [QNo. 65].

...would allow my wife to sell milk from my cow which I was rearing under zero grazing. I gave her a small box for saving money. This means that even if you are not around, this woman can still look after that cow without complaining. She could also sell matooke whenever I was not around, and could also go on to handle other financial obligations. The other issue is making consultations with my wife. When I get a reasonably big amount of money, I propose to my wife on what we should do. She subsequently feels part and parcel of the whole process. The contributing factor here is the several gender workshops I attended under VEDCO. This is how I learnt valuing other family members. For sure, we used to mistreat our wives. *Kyoliina okumanya kiiri nti omukazi naye muntu!!!! Aliina human rights. Ate ssente wooba ozimwanjulidde bulungi nezigwaawo nga alaaba, tabeera nakwemulugunya!!!! But if she doesn't know, she keeps asking that naye ssente zetukoola ziragaawa? If the children are old enough and happen to side with her, they turn against you [QNo. 74].*

....can buy vaseline, knickers, etc. These are things I used to ask from my husband [QNo. 59]

3. Access, utilization and repayment of credit come along with time poverty because one has to work harder to fulfill her reproductive roles and still service the loan, given the stringent conditions associated with agricultural loans

...The short grace period for the loan forced me to encroach on my business capital where I started extracting money which was meant for settling my family expenses [QNo. 5]

	<p>4. Empowerment in the context of executing my gender roles....QNo. 75. I would you an example of buying paraffin as a household head. I used to send children to a nearby shop to buy paraffin worth 500/= because I never had enough money then. I can now afford to buy 1 litre of paraffin because I relatively have more money than what I had then. For the case of washing soap, I buy a complete bar as opposed to one piece I used to buy then. <i>Amaziima gaali nti, sikyabeera kubunkeeke nga wenaberanga! Litre ya mafuuta etwaala obudde, Kyekiimu nomuuti gwasabuni!</i> The same thing applies to other aspects in life such as paying school fees, feeding well, etc.....QNo. 65: I can now prepare enough food because of its availability given the fact that we follow better ways of farming than before.</p> <p>QNo.71: Generally, hygiene was being undermined here. For instance, we used to sleep with chicken in the same house. But as we went through various trainings organized by VEDCO, I got to know that sleeping with chicken in the same was unhygienic. I constructed a shelter for chicken outside my house. For sure, there are so many things we used to under look, yet they were very important. <i>Ebintu bingi byetwalabanga naye nga tubibuusa amaaso, nga okusula nebisoolo munyumba.</i></p> <p>QNo.27: Empowered in the context of nurturing my children as a father. I acquired skills which I passed on to my children. <i>Nasomeesa abaana bange okuliima nokulunda.</i></p> <p>5. I normally budget for my time more appropriately e.g. I go for group meetings in the evenings after doing my domestic chores such as cooking, fetching water and firewood, bathing children, etc</p> <p>6. I don't do much because my wife normally handles that</p> <p>Note this case study linked to code 1: This has not really changed because I have always performed these roles before. When I am washing my clothes, I can also wash my wife's because it does not take away anything from me. I can also fetch water like when my late father wondered when he found me fetching water at the time when I was already married. He said <i>mwana wange oyagala kwononeeka</i>, to which I replied: <i>Lwaaki mzee?</i> He then said fetching water was a role for women. However, the water I was fetching at that time was meant to be drunk by my cows. <i>Taata, maama wabaana abadde aliina ebintu ebiraala byabaade agenze kukoola, so ate ente tezinanywa amaazi.</i> Besides, the borehole was so near my home! So when I insisted on what I was doing, he gave up on me though he was disappointed! So why do you have to wait for your wife to do everything for you? As a leader, I became more focused when I went for many gender w/shops that shaped me further as a husband and</p>
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	<p>household head. <i>Emeere weebe esiirira, tekaamu amaazi otaase entamu oba emeere gisituule ku kyooto!</i> Then, you can tell your wife that, <i>emeere ebadde esiriira nengisitulako. Nze nebinyeebwa mbisekuula awaaka.</i> I can also prepare porridge. Actually, from my understanding, there is only one thing done by women which men can't do, and that is breastfeeding. I swept a compound for a full week without telling my children. After one week, I told them to do the same and they complied [QNo. 80]</p>
<p>2. Productive e.g. farming, meeting financial obligations for the family, payment of school fees, etc</p>	<p>7. For the case of farming, I normally hire labourers as a way of reducing on the workload</p> <p>8. Commercialization of agriculture, thus farming of fairly large scale to feed my family and raise money to financially support my family through payment of school fees, settling medical bills, etc. Unlike before, I now look at farming as a business.</p> <ul style="list-style-type: none"> --Increased productivity through maize and beans growing than before --Can grow <i>matooke</i>, something I thought I wouldn't do on our poor soils --Have more food than what I had before. Thus, can save money I used to spend on food [QNo. 63] --Trained on how to work hard and sustain our families through different projects and applying modern methods of farming/the use of tractor enabled me to grow/produce on a large scale --Growing of tomatoes is something I never used to do before --A shift from women's crops (food crops) to men's crops (cash crops) [QNo. 25] --Increased demand for land because of increased productivity --One case was the growing of maize through which I would generate money to support my family. But when I realized that I was reaping less from maize, I changed my strategy and started growing chili, okra, and egg plants [QNo. 82]
<p>3. Community based roles</p>	<p>9. I think I have been able to network extensively through groups e.g. there is a higher level of solidarity that before.</p> <ul style="list-style-type: none"> --When a group member gets any problem, we step in to offer help of any kind. --When a group member loses a beloved one, we all turn up for burial and collect money for <i>mabuugo</i> --Contributes food e.g. a batch of <i>matooke</i> at burial functions. This is something I never used to do before because I did not have enough food. According to QNo. 54: <i>Kokoolo kyamuwoogo kikyoo</i> for someone who has lost a beloved one. This is something I could not afford to do before. --Our group has a special or welfare fund to which we contribute 200/= on a weekly basis. When one of our group members gets a problem, s/he borrows at zero interest. --Almost all group members grew maize and attempted to do

	<p>collective marketing. We also procured a grinding mill which was supposed to serve all group members and the wider community.</p> <p>--Our group has saucepans and plastic chairs which can be borrowed by any group member free of charge [QNo. 46]</p> <p>--I belong to a group called <i>munno mukabi</i>. As the name suggests, whenever a group member gets a problem, we have to join hands and assist him/her</p> <p>--I have also got more friends who can visit me, unlike before, thus increased level of socialization</p> <p>--Selling our produce together, thus collective marketing [QNo.6]</p> <p>10. The trickle down effect where, for example, non group members learn from the way we (group members) do our things and they adopt/I encourage my neighbors to do what I learnt from VEDCO, even if they are non-members [QNo. 6]. E.g. I encourage them to spray their crops/Encouraging non-group members to work harder and produce more food for themselves. If they (non-group members) don't have enough food for themselves, they resort to stealing, thus derailing your efforts of hard work [QNo. 74]</p> <p>11. Can hire labourers and pay them in kind e.g. by offering them food when such people are faced with food insecurity./Before the inception of VEDCO, I was using a hand hoe with low productivity. I could therefore not offer any food at functions but with increased productivity, I can afford to make food contributions [QNo. 3]</p> <p>12. I am more popular because of my responsibilities as a group/community leader. The people I lead have high expectations from me [QNo. 58]/I am the group leader in charge of mobilizing fellow group members. Although the group was initially there, my leadership skills have greatly improved given the various VEDCO workshops I have attended</p> <p>13. I normally multitask in order to spend less time e.g. I can attend a funeral service while my wife does something else that I should have done at the same time or the other way round [QNo. 31]/Restricted e.g. when my husband goes for a function, I remain behind or the other way round [QNo. 22]</p> <p>14. The spirit of <i>bulungi bwansi</i> no longer exists. People are more individualistic though VEDCO taught us a lot about cooperatives and group cohesion.</p> <p>15. I can go for burial within a range of long distance without bothering my husband because I would be having my money. The only thing that I can do in such cases is informing him [QNo. 65].</p>
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Q80. In your opinion, do you think the gender roles you perform in the household have changed as a result of accessing, utilizing and repaying agricultural loans?

1. Yes
2. No
3. Partly yes and partly no

Q81. If yes, how have the gender roles you perform in the household changed?

1. I can now comfortably support my self without relying on my husband as I used to do before. I can now buy Vaseline and knickers for myself...I don't have to wait for my husband. I can buy household items such as sugar and soap. I can also pay my children's school fees. *Sikyalinda sente zakameza kubanga nazikoowa* [QNo. 63]./my gender roles have changed because of two reasons:

--being a widow who is entirely responsible for my family

--acquiring agricultural credit from VEDCO and other SACCOs which compelled me to work harder and even changed my lifestyle

* I normally allow my wife to sell some farm produce when I am not at home e.g. she can sell mangoes and settle her financial obligations. The only thing she can do is updating me when I come back [QNo. 1]

*I have become more supportive to my wives than before. I have to admit that even before; I was supportive but have become more supportive now. I can fetch water and firewood for my wife. I can also sweep the compound. This is the reason why some men think that I was bewitched. [QNo. 37].

2. My ability to fulfill my gender roles has been reinforced since I can settle them more comfortably. I earn money from the sale of my farm produce, which I use to settle my financial obligations as a household head; not changed per se, but intensified. If, for example, struggled to pay school fees then, in is now easier because of my expanded income base.

--As a housewife, I can now prepare enough food for the family because it is available, unlike before where we used to suffer due to insufficient food [QNo. 65]

--My children used to go to day schools because I did not have enough money then. They have now joined boarding schools because of improved income from my agricultural projects [QNo.80]

3. There is increased productivity as a result of knowledge acquired from VEDCO/ Rearing of chicken to raise income for supporting my family. This is something I never used to do/Growing and milling maize as value addition in order to raise more money/producing *caacu* or animal fees, etc

4. Increased level of networking through the group activities

--I can also fulfill my community based roles more effectively without asking for money from my husband (condolences locally known as *mabuugo* and transport) [QNo. 65]

--I can afford to give my neighbors food because I am producing on a relatively big scale than before [QNo. 3].

Q82. Have the changes in the gender roles you perform in the household caused any misunderstandings?

1. Yes
2. No

Q83. If yes, what misunderstandings have been caused by the changes in gender roles performed in the household?

1. N/A

Q84. If not, why have the changes in gender roles not caused any misunderstandings in the household?

1. Working and making decisions together as a family (joint decision making)/informing my spouse on anything including my new projects and this is partly due to the VEDCO workshops on gender [or gender equality] we attended. Although I initially believed in my wife as an equal partner, I now take it even more seriously/even when it comes to spending money after selling our produce, I normally sit down with my wife and we agree on how we should proceed
2. It is because what I do is meant to benefit all family members
3. I am a single mother/widow who is entirely answerable to myself. According to QNo. 39:..I am a widow who lost my husband many years ago. So whatever I do is entirely for my own benefit, my children and grandchildren. Even if it backfires, no one is going to begin questioning me. According to QNo. 55:..*Nze mwami ate nze mukyala* literally meaning that I am the husband and wife at the same time.....I am the household head (*Nakyeyombekedde*) and entirely answerable to myself. Besides, my children are very supportive too. Therefore, there can't be misunderstandings of any kind [QNo. 49].
4. Actually, such changes have strengthened our family e.g. my husband feels complemented when I settle some financial obligations he once settled [QNo. 63]. ...It is because under normal circumstances, my husband would also feel happy and relieved of some financial obligations especially those rotating on simple financial obligations including buying vaseline for the wife and knickers for children [QNo. 59]...my husband can now go anywhere without financial worries of leaving behind money for our upkeep. I normally cater for everything during his absence [QNo. 46]....I have even gotten closer to my wife than before partly because we belong to the same group and have attended several gender workshops together [QNo. 29]
5. My spouse and I belong to VEDCO, we learn the same things and we get to know about each other's loans before they are dispersed to us. For that matter, we are all at the same level. But what I have observed from other families is that when one of the spouses is not in VEDCO, the other partner seems to be less supportive because s/he does not appreciate the other's efforts. This is worse in cases where women are not members of VEDCO. For example, when a husband talks about eating a balanced diet, it is quite hard to be conceived by the wife if she has not been a member of VEDCO before [QNo. 71].
6. Loan servicing is very interesting in the sense that you have to service your loan but at the same time fulfill your gender roles especially financial obligations as a household head. Therefore, you have to fulfill all your obligations at all costs.
7. These are the same roles I used to fulfill before except that I can execute them now more effectively

Q85. Recommendations

1. Prefer business loans to agricultural loans because some farmers no longer have sufficient land for farming. I believe that if we ventured into business, we would benefit more
2. Need to sell our farm produce as a group because of the numerous benefits associated with this arrangement e.g. collective bargaining, ability by farmers to hoard their produce until prices improved, ability to take up bigger loans due to a bigger market, etc. Collective marketing would be a starting point for reviving cooperative societies.

Note: VEDCO encouraged us to work hard and even produce more though it did not go for an extra mile of marketing our produce. I personally ventured into a new project of soya beans

growing though I got stuck with my produce after harvesting. Community stores would also be ideal as a collection point for farmers' produce [QNo. 55]

3. Study tours so that we can learn more from other areas or other farmers. Demonstration sites/farms would also be useful, starting with poultry or cattle rearing
4. Need constant sensitization/refresher courses so that we keep abreast with new challenges, opportunities, maintain the group spirit or cohesion high, how to manage agricultural credit more effectively by not diverting it, embracing agriculture as a business, thus commercialization of agriculture, gender equality to avoid discrimination of women, etc

--there is also need for a focal person who can sustain the sensitization exercise when a project winds up its operations in that particular area. Such trainings should be conducted by paralegals and would mainly focus on issues concerning domestic violence, land rights, how to write or prepare wills, co-ownership of land, etc [QNo. 74]

5. Our group leaders should be vetted and trained on how to handle fellow members/farmers with utmost respect. We also need balanced leadership where all groups/areas have a representative on the leadership committee. For our case, Vvumba was not presented at all well as Kalagala was over presented. This would also go a long way in reducing bias and conflict of interest among our group leaders. We have also had cases where group leaders favour their relatives/friends while in other cases, women have been discriminated during the process of credit disbursement.
6. We need more in-kind loans as opposed to financial loans e.g. seeds, tractors, banana seedlings, hoes, pangas, pesticides, insecticides, tapolines, animal traction/ox-ploughs, etc. Those who wish to rear cows should be given high quality calves and the same should apply to those who intend to rear pigs or chicken. This would safeguard farmers from buying poor seeds/livestock.
7. We need bigger cash loans at individual level than small, group loans we get. Some groups have problems associated with lack of cooperation, bad leadership, and laziness of group members. We had a poultry project for our group which collapsed because every group member was less concerned [QNo. 9]. Besides, the smaller loans we get from VEDCO can not be used for any serious farming activities. The biggest loan I have ever got was 300,000/=, yet I need millions of money to accomplish my farming projects [QNo. 72]. However, those who need bigger loans should access them through phases, starting with smaller loans, and then advancing to higher loans based on their previous performance [QNo. 1]
8. Longer grace periods that are commensurate with our farming needs e.g. 2 seasons as opposed to the usual 1 season; 8 months as opposed to 6 months
9. Processing crops for value addition to our farm produce so that we benefit more from agriculture. For instance, we could a mango processing plant based in Nakasongola since we grow mangoes to a relatively big scale. Need coffee processing plants, maize grinding mills, etc
10. Reduced interest rates e.g. at 1.5%, 20% as opposed to 40%, etc
11. Aggressive recruitment drives/campaigns so that more non-group members are brought on board. This would go a longer way in developing people's lives in our area. Targeting people in groups would also encourage non group members to join so that they can access services.

---Non group members steal our food due to their laziness. So if you happen to be a hard working group member with non-group neighbors, they can make your life uncomfortable by stealing your food from the garden. The only way out is by encouraging them to join groups so that they can enjoy the same benefits with you [QNo.29].

12. Timely disbursement of loans so that farmers do not miss out on seasons

13. There is need to decentralize the group activities from *gombolola* level to *mukula* level, thus bringing services closer to farmers. We used to cover over 10 kms by moving from Vvumba to Kalagala for a group meeting.

14. Need a common voice for farmers as a way of safeguarding farmers' interests e.g. squatters are always mistreated by their landlords due to the fact that they lack an umbrella organization to protect them. We have had cases where one person (landlord) displaces over five hundred squatters and gets away squat free.

15. More extension services in terms of agricultural advice, loan assessment, etc

16. Extensive consultation with farmers before any new project is introduced in our area. We do not want new projects that are not tailored to our needs. For instance a grinding mill was introduced in our area, yet we did not have a three grid electricity system. At the end of the day, all farmers did not benefit. A coffee processing machine would also be very useful for two reasons: First, farmers would benefit more because of value addition and second, the coffee husks would be used for fertilizing our gardens and for producing poultry feeds/We are interested in organizations that aim at working with farmers at the grass root level

...there is also need to carry out feasibility studies or research on the soil types before new crops or agricultural loans are introduced/disbursed to farmers [QNo. 24].

...there should be procurement committees which should work hand-in-hand with farmers so that they get to know what they want [QNo.1]

17. We need smaller agricultural loans because they are affordable, yet assist some farmers to solve their small agricultural needs or challenges.

18. We need well established or genuine shops for farm inputs. Most of the shops we have in our area sell fake farm inputs (weed master).

19. Irrigation systems to overcome the long spells of drought e.g. during the time of harvesting G/nuts, one can use reserved water to soften the hardened ground, thus making the whole processing of uprooting easier

20. Gazzeting farming zones based on their economies of scale e.g. those good at growing coffee, mangoes, etc. Small scale industries would therefore be established in each area based on their economies of scale.

21. Others e.g. bursaries for our children, etc

22. Nothing to recommend as everything was perfect

Appendix III [Syntax Files]

[.QES File]

Structured Questionnaire for Individual Respondents

Questionnaire Number {QNO}###

Section One: Respondent Identification

{Q1}. District #

{Q2}. Parish<A >

{Q3}. Village<A >

{Q4}. Which organization do you belong to? #

{Q5} For how long have you been a client of this organization?##.##

Section Two: Personal and Household Characteristics of the Respondent

{Q6}. Sex of the respondent #

{Q7}. Age of the respondent ##.##

{Q8}. Marital Status #

{Q9}. What is your highest level of education completed? #

{Q10}. What is your tribe? #

{Q11}. What is your religious affiliation? #

{Q12}. What is the status of your household headship? #

{Q13}. What is your relationship with the head of the household? #

{Q14}. What is the highest education level completed by your spouse/father? #

{Q14a} <A >

{Q15}. How many people belong to your household? ##

{Q15A} How many males ##

{Q15B} How many females ##

Q16. How many members in your household are in the following age groups?

{Q16A} Less than 18 years ##

{Q16B} 18-34 years ##

{Q16C} 35-59 years ##

{Q16D} 60+ years ##

{Q17}. Do you belong to another service provider?#

{Sub} {F}ile {1}#

Q21. What kind of agricultural enterprise(s) are you engaged in?

{Sub} {F}ile {2}#

{Q22a}. Of the above mentioned enterprises, what are the three most important enterprises for your loan repayment?<A

>

{Q22aa}<A >

{Q22b}. Of the above mentioned enterprises, what are the three most important enterprises for your livelihood?<A

>

{Q22bb}. Of the above mentioned enterprises, what are the three most important enterprises for your livelihood?<A

>

{Q23a}. Are you engaged in any other income-generating enterprise(s) other than those mentioned above?#

{Q23b}. If yes, how does it enable you to repay your loan(s)?<A

>

{Q23b}. [{Con}'t, If Applicable] If yes, how does it enable you to repay your loan(s)?<A

>

{Q23b}. [{Con}'t, If Applicable] If yes, how does it enable you to repay your loan(s)?<A

>

{Q23b}. [{Co}n't, If Applicable] If yes, how does it enable you to repay your loan(s)?<A

>

Section Three: Gendered Challenges of Accessing Agricultural Credit

{Sub} {F}ile {3}#

Q28. What organizational requirements (conditions) did you fulfill before you joined your service provider? (Probe in reference to: Introduction/approval

letters from Local Councils/employers, institutional charges e.g. membership fees, the type of agricultural enterprise engaged in, etc)

{Q28A}## {Q28B}## {Q28C}## {Q28D}## {Q28E}## {Q28F}## {Q28G}## {Q28H}## {Q28I}## {Q28J}##

{Q28} {Others}<A >

{Q28} {Other}s<A >

{Q28} {Oth}ers<A >

{Q28} {Ot}hers<A >

{Q28} {O}thers<A >
 {Q28} Others<A >
 {Q28} Other{s}<A >
 {Q28} Othe{rs}<A >
 {Q28} Oth{ers}<A >
 {Q28} Ot{hers}<A >
 {Q28} O{thers}<A >

Q29. Were the organizational requirements (conditions) conducive to you as a male/female farmer at the time of joining?
 [Multiple responses allowed]

{Sub} {F}ile {4}#

Q32. What organizational requirements (conditions) are you supposed to fulfill before accessing any form of agricultural credit from your service provider?

{Q32A}##{Q32B}##{Q32C}##{Q32D}##{Q32E}##{Q32F}##{Q32G}##{Q32H}##{Q32I}##{Q32J}##
 {Q32} {Others}<A >
 {Q32} {Other}s<A >
 {Q32} {Othe}rs<A >
 {Q32} {Oth}ers<A >
 {Q32} {Ot}hers<A >
 {Q32} {O}thers<A >

Q33. Are these organizational requirements (conditions) for accessing agricultural credit favourable to you as a male/female farmer?

{Sub} {F}ile {5}#

{Q36}. Did you feel that it was necessary to inform a particular person before you joined the organization/accessed agricultural credit?#

{Q37}. If yes, did you inform that person?#

{Q38}. If yes, who is that person?#

Q39. Why did you have to inform that person? Was it by choice or was it an organizational requirement?

{Q39A}#{Q39B}#{Q39C}#{Q39D}#{Q39E}#
 {Q39} {Others}<A >
 {Q39} {Other}s<A >
 {Q39} {Othe}r<A >
 {Q39} {Oth}er<A >
 {Q39} {Ot}her<A >
 {Q39} {O}ther<A >

Q40. What was his/her reaction towards your decision to join the organization/access agricultural credit?

{Q40}<A >
 {Q40A} If applicable<A >
 {Q40B} If applicable<A >
 {Q40C} If applicable<A >
 {Q40D} If applicable<A >
 {Q40E} If applicable<A >
 {Q40F} If applicable<A >
 {Q40G} If applicable<A >
 {Q40H} If applicable<A >
 {Q40I} If applicable<A >
 {Q40J} If applicable<A >
 {Q40K} If applicable<A >

Q41. If not, why did you choose to join the organization/access agricultural credit without informing him/her?

{Q41}<A >
 {Q41A} If applicable<A >
 {Q41B} If applicable<A >
 {Q41C} If applicable<A >
 {Q41D} If applicable<A >

Q42. What other challenges did you experience as a farmer while attempting to join CERUDEB/VEDCO?
 (Probe for challenges not linked to organization/household)

{Q42}<A >
 {Q42A} If applicable<A >
 {Q42B} If applicable<A >
 {Q42C} If applicable<A >
 {Q42D} If applicable<A >

Q43. What other challenges did you experience as a farmer while attempting to access agricultural credit from CERUDEB/VEDCO?

(Probe for challenges not linked to organization/household)

{Q43}<A >
{Q43A} If applicable<A >
{Q43B} If applicable<A >
{Q43C} If applicable<A >
{Q43D} If applicable<A >
{Q43E} If applicable<A >

Q44. In your opinion, what challenges do you think are faced by male/female farmers while attempting to join credit organizations or accessing agricultural credit?

{Q44}<A >
{Q44A} If applicable<A >
{Q44B} If applicable<A >
{Q44C} If applicable<A >
{Q44D} If applicable<A >
{Q44E} If applicable<A >
{Q44F} If applicable<A >
{Q44G} If applicable<A >
{Q44H} If applicable<A >
{Q44I} If applicable<A >
{Q44J} If applicable<A >

Section Four: Gendered Challenges of Utilizing Agricultural Credit

{Q45}. How many agricultural loans have you accessed from your service provider within the last five years? ##

{Q46}. What was the nature of the agricultural loans that you acquired from your service provider within the last five years?#

{Q46A} If in-kind (e.g. seeds, livestock), please specify indicating the amount<A

>
{Q46B} If in-kind (e.g. seeds, livestock), please specify indicating the amount<A

>
{Q46C} If in-kind (e.g. seeds, livestock), please specify indicating the amount<A

>
{Q46D} If in-kind (e.g. seeds, livestock), please specify indicating the amount<A

>
Q47. If your agricultural loan was in kind, what was the interest rate?

[Please give a description of the interest rate and the modalities for re-payment]

{Q47}<A >
{Q47A} If applicable<A >
{Q47B} If applicable<A >
{Q47C} If applicable<A >
{Q47D} If applicable<A >
{Q47E} If applicable<A >
{Q47F} If applicable<A >

{Q48}. If your last agricultural loan was in form of cash, how much was it? #####

{Q48A} And how much did you pay back?#####

Q49. In which agricultural activity did you invest your current agricultural credit/loan?

{Q49A}##{Q49B}##{Q49C}##{Q49D}##{Q49E}##{Q49F}##

{Q49} {Others}<A >
{Q49} {Other}s<A >
{Q49} {Othe}rs<A >
{Q49} {Oth}ers<A >
{Q49} {Ot}hers<A >
{Q49} {O}thers<A >

{Q50}. Was it the original purpose for which the agricultural loan was acquired? #

{Q51}. If not, what was the original purpose for which the agricultural loan was intended?<A

>
{Q51} {Others} If applicable<A >
{Q51} {Other}s If applicable<A >
{Q51} {Othe}rs If applicable<A >
{Q51} {Oth}ers If applicable<A >
{Q51} {Ot}he}rs If applicable<A >

{Q52}. Why did you have to invest in a different activity other than that for which the agricultural loan was originally intended?<A >

{Q52} {Others} If applicable<A >

{Q53}. Has anybody in the household ever tried to influence you to divert money for any other purpose? #

{Q54}. In what way did that person influence you to invest in a different activity?<A >

{Q54} {Others} If applicable<A >

{Q54} {Other}s If applicable<A >

{Q54} {Othe}rs If applicable<A >

{Q54} {Oth}ers If applicable<A >

{Q54} {O}thers If applicable<A >

{Q55}. What other difficulties did you experience in utilizing agricultural credit?<A >

{Q55} {Others} If applicable<A >

{Q55} {Other}s If applicable<A >

{Q55} {Othe}rs If applicable<A >

{Q55} {Oth}ers If applicable<A >

{Q55} {Ot}hers If applicable<A >

{Q55} {O}thers If applicable<A >

{Q55} {O}ther{s} If applicable<A >

{Q56}. In your opinion, what challenges do you think are faced by male/female farmers in utilizing agricultural credit?<A >

{Q56} {Others} If applicable<A >

{Q56} {Other}s If applicable<A >

{Q56} {Othe}rs If applicable<A >

{Q56} {Oth}ers If applicable<A >

{Q56} {Oth}ers If {a}pplicable<A >

{Q56} {Oth}ers If {ap}plicable<A >

Section Five: Gendered Challenges of Repaying Agricultural Credit/Household Coping Mechanisms

{Q57}. Have you ever experienced any difficulties in repaying your agricultural loan(s)? #

{Sub} {F}ile {6}#

Q61. If not, what enabled you to repay your agricultural loan(s) without any challenges? [Multiple responses allowed]

{Q61A}# {Q61B}# {Q61C}# {Q61D}# {Q61E}#

{Q61} {Others} If applicable<A >

{Q61} {Other}s If applicable<A >

{Q61} {Othe}rs If applicable<A >

{Q61} {Oth}ers If applicable<A >

{Q61} {Ot}hers If applicable<A >

{Q61} {O}thers If applicable<A >

Q62. In general, what difficulties are experienced by the following in repaying agricultural loans?

{Q62a} Male farmers<A >

{Q62aa} Male farmers<A >

{Q62ab} Male farmers<A >

{Q62b} Female farmers<A >

{Q62ba} Female farmers<A >

{Q62bb} Female farmers<A >

{Q62bc} Female farmers<A >

{Q62bd} Female farmers<A >

{Q62c} Both Male and Female farmers<A >

{Q62ca} Both Male and Female farmers<A >

{Q62cb} Both Male and Female farmers<A >

{Q62cc} Both Male and Female farmers<A >

{Q62cd} Both Male and Female farmers<A >

{Q62ce} Both Male and Female farmers<A >

{Q62cf} Both Male and Female farmers<A >

{Q62cg} Both Male and Female farmers<A >

{Q62ch} Both Male and Female farmers<A >

{Q62ci} Both Male and Female farmers<A >

{Q62ci} Both Male and Female farmers<A >

Section Six: The Effect(s) of Agricultural Credit Access, Utilization and Repayment on Gender Relations

{Sub} {F}ile {7}#

{Q65}. Have the changes in the decisions you make/take in the household caused any misunderstandings?#

Q66. What misunderstandings have been caused by the changes in the decisions you make/take?

[Note to the interviewers: Probe in relation with decisions mentioned in Q63 above]

{Q66}<A >
{Q66A} If applicable <A >
{Q66B} If applicable <A >
{Q66C} If applicable <A >

Q67. If not, why do you think that the changes in decisions you take in the household have not caused any misunderstandings?

{Q67}<A >
{Q67A} If applicable <A >
{Q67B} If applicable <A >
{Q67C} If applicable <A >
{Q67D} If applicable <A >
{Q67E} If applicable <A >
{Q67F} If applicable <A >

Q68. What assets were you accessing/controlling in the household before you got an agricultural loan from your service provider?

[More emphasis should be put on assets relevant to the agricultural enterprise/activity under investigation]

{Sub} {F}ile {8}#

Q69. How does your access/utilization/repayment of agricultural loans affect the way you access and control the aforementioned assets in the household?

{Q69}<A >
{Q69A} If applicable <A >
{Q69B} If applicable <A >
{Q69C} If applicable <A >
{Q69D} If applicable <A >
{Q69E} If applicable <A >
{Q69F} If applicable <A >

{Q70}. In your opinion, do you think that there has been changes in the way(s) you access/control these assets as a result of accessing, utilizing and repaying agricultural loans?#

Q71. If yes, what changes have occurred in the way(s) you access/control these assets?

(Probe for changes in the way(s) assets are accessed/controlled as a result of access to, utilization and repayment of agricultural loans)

{Q71}<A >
{Q71A} If applicable <A >
{Q71B} If applicable <A >
{Q71C} If applicable <A >
{Q71D} If applicable <A >
{Q71E} If applicable <A >

{Q72}. Have the changes in the ways you access/control assets caused any misunderstandings in the household?#

Q73. If yes, what misunderstandings have been caused by the changes in the ways you own/control these assets?

{Q73}<A >
{Q73A} If applicable <A >

Q74. If not, why hasn't there been misunderstandings in the household as a result of the changes in the way assets are accessed/controlled?

{Q74}<A >
{Q74A} If applicable <A >
{Q74B} If applicable <A >
{Q74C} If applicable <A >
{Q74D} If applicable <A >
{Q74E} If applicable <A >

Q75. Why do you think that there has not been any changes in the way assets are accessed/controlled as a result accessing/utilizing/repaying agricultural credit?

{Q75}<A >
{Q75A} If applicable <A >
{Q75B} If applicable <A >
{Q75C} If applicable <A >
{Q75D} If applicable <A >

Q76. What gender roles did you perform in the household before you got an agricultural loan from your service provider?

(Probe for differences in productive, reproductive and community based roles)

{Sub} {F}ile {9}#

{Q80}. In your opinion, do you think that the gender roles you perform in the household have changed as a result of accessing, utilizing and repaying agricultural credit?#

Q81. If yes, how have the gender roles you perform in the household changed?

{Q81}<A >
{Q81A} If applicable <A >
{Q81B} If applicable <A >
{Q81C} If applicable <A >
{Q81D} If applicable <A >
{Q81E} If applicable <A >
{Q81F} If applicable <A >

{Q82}. Have the changes in gender roles you perform in the household caused any misunderstandings?#

Q83. If yes, what misunderstandings have been caused by the changes in gender roles performed in the household?

{Q83}<A >
{Q83A} If applicable <A >

Q84. If not, why have the changes in gender roles not caused any misunderstandings in the household?

{Q84}<A >
{Q84A} If applicable <A >
{Q84B} If applicable <A >
{Q84C} If applicable <A >
{Q84D} If applicable <A >
{Q84E} If applicable <A >
{Q84F} If applicable <A >
{Q84G} If applicable <A >

Q85. What recommendations/comments would you like to make in relation with this study?

{Q85}<A >
{Q85A} If applicable <A >
{Q85B} If applicable <A >
{Q85C} If applicable <A >
{Q85D} If applicable <A >
{Q85E} If applicable <A >
{Q85F} If applicable <A >
{Q85G} If applicable <A >
{Q85H} If applicable <A >
{Q85I} If applicable <A >
{Q85J} If applicable <A >
{Q85K} If applicable <A >
{Q85L} If applicable <A >
{Q85M} If applicable <A >
{Q85N} If applicable <A >

{Your} full {name}<A >
{Tel}ephone {num}ber<A >

*****Thank you for your time*****

[.CHK File]

```
BEFORE FILE
COLOR DATA 112
COLOR QUESTION 30
COLOR BACKGROUND 1
END
```

```
AFTER FILE
BACKUP C:\GENDER\PHDWORKBACKUP
END
```

```
AFTER RECORD
IF ((Q15A+Q15B)<>Q15) THEN
HELP "There appears to be a problem on Q15, page 2, because the number of males plus the number of females does not add up to the total number of people in the household!!!!!!\n\nCould you check this again before you save this record?"
TYPE=ERROR
```

```

GOTO Q15
ENDIF
IF ((Q16A+Q16B+Q16C+Q16D)<>Q15) THEN
HELP "The break-up of age groups in Q16 do not add up with the total number of household members given in
Q15!!!!!!\n\nCould check this again before saving this record?" TYPE=ERROR
GOTO Q16A
ENDIF
IF Q1=. THEN
HELP "The district is not specified!!!!\n\nCheck Q1 on page 1 before you save this record!!!" TYPE=ERROR
GOTO Q1
ENDIF
IF Q2=. THEN
HELP "The parish is not specified!!!!\n\nCheck Q2 on page 1 before you save this record!!!" TYPE=ERROR
GOTO Q2
ENDIF
IF Q3=. THEN
HELP "The village is not specified!!!!\n\nCheck Q3 on page 1 before you save this record!!!" TYPE=ERROR
GOTO Q3
ENDIF
IF Q4=. THEN
HELP "The organization to which this respondent belongs is not specified!!!!\n\nCheck Q4 on page 1 before you save this
record!!!" TYPE=ERROR
GOTO Q4
ENDIF
IF Q5=. THEN
HELP "The time for which this respondent has been a client of the aforementioned organisation in Q4 is not
specified!!!!\n\nCheck Q5 on page 1 before you save this record!!!" TYPE=ERROR
GOTO Q5
ENDIF
IF Q6=. THEN
HELP "The sex of this respondent is not specified!!!!\n\nCheck Q6 on page 1 before you save this record!!!" TYPE=ERROR
GOTO Q6
ENDIF
IF Q7=. THEN
HELP "The age of this respondent is not specified!!!!\n\nCheck Q7 on page 1 before you save this record!!!"
TYPE=WARNING
ENDIF
IF Q8=. THEN
HELP "The marital status of this respondent is not specified!!!!\n\nCheck Q8 on page 1 before you save this record!!!"
TYPE=WARNING
ENDIF
IF Q9=. THEN
HELP "The highest level of education completed by this respondent is not specified!!!!\n\nCheck Q9 on page 2 before you
save this record!!!" TYPE=WARNING
ENDIF
IF Q10=. THEN
HELP "The tribe of this respondent is not specified!!!!\n\nCheck Q10 on page 2 before you save this record!!!"
TYPE=WARNING
ENDIF
IF Q11=. THEN
HELP "The religious affiliation of this respondent is not specified!!!!\n\nCheck Q11 on page 2 before you save this record!!!"
TYPE=WARNING
ENDIF
IF Q12=. THEN
HELP "The status of this respondent's household headship is not specified!!!!\n\nCheck Q12 on page 2 before you save this
record!!!" TYPE=WARNING
ENDIF
IF Q13=. THEN
HELP "The relationship of this respondent with the head of household is not specified!!!!\n\nCheck Q13 on page 2 before you
save this record!!!" TYPE=WARNING
ENDIF
HELP "This marks the end of this record\n\nThank you so much"

```

END

QNO

```
KEY UNIQUE 1
MUSTENTER
TYPE STATUSBAR "QUESTIONNAIRE NUMBER=" RED
AFTER ENTRY
IF QNO<50 THEN
  WRITENOTE "Not yet safe for data analysis" SHOW
ELSE
  WRITENOTE "Safe for data analysis now!" SHOW
ENDIF
END
END
```

Q1

```
COMMENT LEGAL SHOW
  1 Nakasongola
  2 Luwero
END
MUSTENTER
TYPE COMMENT WHITE
END
```

Q2

```
MUSTENTER
END
```

Q3

```
MUSTENTER
END
```

Q4

```
COMMENT LEGAL SHOW
  1 VEDCO
  2 "Centenary Rural Development Bank"
  3 "Both VEDCO and Centenary Rural Development Bank"
END
MUSTENTER
TYPE COMMENT WHITE
END
```

Q5

```
MUSTENTER
END
```

Q6

```
COMMENT LEGAL SHOW
  1 Male
  2 Female
END
MUSTENTER
TYPE COMMENT WHITE
END
```

Q7

```
MUSTENTER
END
```

Q8

```
COMMENT LEGAL SHOW
  1 Married
```

2 Single
3 Separated
4 Widowed
5 Divorced
6 Others
END
MUSTENTER
TYPE COMMENT WHITE
END

Q9
COMMENT LEGAL SHOW
1 None
2 Primary
3 "Secondary (Ordinary level)"
4 "Secondary (Advanced level)"
5 "Tertiary (Diploma/Vocational Training/etc)"
6 University
END
MUSTENTER
TYPE COMMENT WHITE
END

Q10
COMMENT LEGAL SHOW
1 Muganda
2 Muruli
3 Munyoro
4 Mutoro
5 Others
6 Munyankole
7 Ateso
8 "Mixed blood (munyankole/munyarwanda)"
END
MUSTENTER
TYPE COMMENT WHITE
END

Q11
COMMENT LEGAL SHOW
1 Protestant
2 "Seventh Day Advesntist (SDA)"
3 Moslem
4 Catholic
5 Others
END
MUSTENTER
TYPE COMMENT WHITE
END

Q12
COMMENT LEGAL SHOW
1 "Male headed household"
2 "Female headed Hdd where male head is temporarily away (defacto FHH)"
3 "Female headed Hdd where there is totally no male head (dejure FHH)"
END
MUSTENTER
TYPE COMMENT WHITE
END

Q13
COMMENT LEGAL SHOW

1 "Self i.e. the respondent is the head"
2 "Spouse [Husband or Wife]"
3 Son
4 Daughter
5 Others
END
MUSTENTER
TYPE COMMENT WHITE
END

Q14
COMMENT LEGAL SHOW
1 None
2 Primary
3 "Secondary (Ordinary level)"
4 "Secondary (Advanced level)"
5 "Tertiary (Diploma/Vocational Training/etc)"
6 University
7 N/A
8 "I don't know"
END
MUSTENTER
TYPE COMMENT WHITE
END

Q15
MUSTENTER
END

Q15A
MUSTENTER
END

Q15B
MUSTENTER
END

Q16A
MUSTENTER
END

Q16B
MUSTENTER
END

Q16C
MUSTENTER
END

Q16D
MUSTENTER
END

Q17
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 SUBF2
END
MUSTENTER

TYPE COMMENT WHITE
END

SUBF1
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF1PG3(Q18-Q20)\SUBF1PG3(Q18-Q20).REC
END
END

SUBF2
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF2PG3(Q21)\SUBF2PG3(Q21).REC
END
END

Q22A
MUSTENTER
END

Q22B
MUSTENTER
END

Q23A
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 SUBF3
END
MUSTENTER
TYPE COMMENT WHITE
END

Q23B
MUSTENTER
END

SUBF3
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF3PG4(Q24-Q27)\SUBF3PG4(Q24-Q27).REC
END
END

SUBF4
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF4PG6(Q29-Q31)\SUBF4PG6(Q29-Q31).REC
END
END

SUBF5
RANGE 1 1
MUSTENTER

AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF5PG8(Q33-Q35)\SUBF5PG8(Q33-Q35).REC
END
END

Q36
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q41
END
MUSTENTER
TYPE COMMENT WHITE
END

Q37
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q41
END
MUSTENTER
TYPE COMMENT WHITE
END

Q38
COMMENT LEGAL SHOW
1 Spouse
2 "Male child (son)"
3 "Female child (Daughter)"
4 Others
5 "Wife and son"
6 "Wife and Female child (Daughter)"
7 "Sons, daughters and grand children"
8 "spouse, male child and female child"
9 "My Mother because I hadn't borrowed then"
END
MUSTENTER
TYPE COMMENT WHITE
END

Q39A
COMMENT LEGAL SHOW
1 "Because we support each other"
2 "It is not necessary to conceal information from him/her because s/he is my spous"
3 "I had to tell him/her in case I failed to pay later"
4 "We were in the same group"
5 "In case I died, s/he would be my next of kin"
6 Others
END
MUSTENTER
END

Q39B
COMMENT LEGAL SHOW
1 "Because we support each other"
2 "It is not necessary to conceal information from him/her because s/he is my spous"
3 "I had to tell him/her in case I failed to pay later"

4 "We were in the same group"
5 "In case I died, s/he would be my next of kin"
6 Others
END
END

Q39C
COMMENT LEGAL SHOW
1 "Because we support each other"
2 "It is not necessary to conceal information from him/her because s/he is my spous"
3 "I had to tell him/her in case I failed to pay later"
4 "We were in the same group"
5 "In case I died, s/he would be my next of kin"
6 Others
END
END

Q39D
COMMENT LEGAL SHOW
1 "Because we support each other"
2 "It is not necessary to conceal information from him/her because s/he is my spous"
3 "I had to tell him/her in case I failed to pay later"
4 "We were in the same group"
5 "In case I died, s/he would be my next of kin"
6 Others
END
END

Q39E
COMMENT LEGAL SHOW
1 "Because we support each other"
2 "It is not necessary to conceal information from him/her because s/he is my spous"
3 "I had to tell him/her in case I failed to pay later"
4 "We were in the same group"
5 "In case I died, s/he would be my next of kin"
6 Others
END
END

Q40
MUSTENTER
END

Q41
MUSTENTER
END

Q42
MUSTENTER
END

Q43
MUSTENTER
END

Q44
MUSTENTER
END

Q45
RANGE 1 INFINITY
END

Q46

COMMENT LEGAL SHOW

1 "In-kind (e.g. seeds, livestock)"

2 Cash

3 "Both (In-kind and Cash)"

END

MUSTENTER

TYPE COMMENT WHITE

END

Q47

MUSTENTER

END

Q48

MUSTENTER

END

Q48A

MUSTENTER

END

Q49A

COMMENT LEGAL SHOW

1 "Got an agricultural loan in form of seeds, which I planted"

2 "Land clearing/uprooting of tree stumps"

3 "Used to buy seeds"

4 "Used to buy fertilisers"

5 "Used to hire tractor"

6 Others

END

MUSTENTER

END

Q49B

COMMENT LEGAL SHOW

1 "Got an agricultural loan in form of seeds, which I planted"

2 "Land clearing/uprooting of tree stumps"

3 "Used to buy seeds"

4 "Used to buy fertilisers"

5 "Used to hire tractor"

6 Others

END

END

Q49C

COMMENT LEGAL SHOW

1 "Got an agricultural loan in form of seeds, which I planted"

2 "Land clearing/uprooting of tree stumps"

3 "Used to buy seeds"

4 "Used to buy fertilisers"

5 "Used to hire tractor"

6 Others

END

END

Q49D

COMMENT LEGAL SHOW

1 "Got an agricultural loan in form of seeds, which I planted"

2 "Land clearing/uprooting of tree stumps"

3 "Used to buy seeds"

4 "Used to buy fertilisers"
5 "Used to hire tractor"
6 Others
END
END

Q49E
COMMENT LEGAL SHOW
1 "Got an agricultural loan in form of seeds, which I planted"
2 "Land clearing/uprooting of tree stumps"
3 "Used to buy seeds"
4 "Used to buy fertilisers"
5 "Used to hire tractor"
6 Others
END
END

Q49F
COMMENT LEGAL SHOW
1 "Got an agricultural loan in form of seeds, which I planted"
2 "Land clearing/uprooting of tree stumps"
3 "Used to buy seeds"
4 "Used to buy fertilisers"
5 "Used to hire tractor"
6 Others
END
END

Q50
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
1 Q53
END
MUSTENTER
TYPE COMMENT WHITE
END

Q51
MUSTENTER
END

Q52
MUSTENTER
END

Q53
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q55
END
MUSTENTER
TYPE COMMENT WHITE
END

Q54
MUSTENTER

END

Q55
MUSTENTER
END

Q57
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q61A
END
MUSTENTER
TYPE COMMENT WHITE
END

SUBF6
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF6PG12(Q58-Q60)\SUBF6PG12(Q58-Q60).REC
END
END

Q61A
COMMENT LEGAL SHOW
1 "The agricultural enterprise/activity in which I invested the loan had good retur"
2 "My family members provided all the necessary support"
3 "Cooperation among the group members"
4 "Got a loan from another institution"
5 Others
END
MUSTENTER
END

Q61B
COMMENT LEGAL SHOW
1 "The agricultural enterprise/activity in which I invested the loan had good retur"
2 "My family members provided all the necessary support"
3 "Cooperation among the group members"
4 "Got a loan from another institution"
5 Others
END
END

Q61C
COMMENT LEGAL SHOW
1 "The agricultural enterprise/activity in which I invested the loan had good retur"
2 "My family members provided all the necessary support"
3 "Cooperation among the group members"
4 "Got a loan from another institution"
5 Others
END
END

Q61D
COMMENT LEGAL SHOW
1 "The agricultural enterprise/activity in which I invested the loan had good retur"
2 "My family members provided all the necessary support"
3 "Cooperation among the group members"

4 "Got a loan from another institution"
5 Others
END
END

Q61E
COMMENT LEGAL SHOW
1 "The agricultural enterprise/activity in which I invested the loan had good retur"
2 "My family members provided all the necessary support"
3 "Cooperation among the group members"
4 "Got a loan from another institution"
5 Others
END
END

SUBF7
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF7PG14(Q63-Q64)\SUBF7PG14(Q63-Q64).REC
END
END

Q65
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q67
END
MUSTENTER
TYPE COMMENT WHITE
END

Q66
MUSTENTER
END

Q67
MUSTENTER
END

SUBF8
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF8PG16(Q68)\SUBF8PG16(Q68).REC
END
END

Q69
MUSTENTER
END

Q70
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q75

END
MUSTENTER
TYPE COMMENT WHITE
END

Q71
MUSTENTER
END

Q72
COMMENT LEGAL SHOW
1 Yes
2 No
END
JUMPS
2 Q74
END
MUSTENTER
TYPE COMMENT WHITE
END

Q73
MUSTENTER
END

Q74
MUSTENTER
END

Q75
MUSTENTER
END

SUBF9
RANGE 1 1
MUSTENTER
AFTER ENTRY
RELATE QNO C:\GENDER\PHDWORK\SUBF9PG19(Q76-Q79)\SUBF9PG19(Q76-Q79).REC
END
END

Q80
COMMENT LEGAL SHOW
1 Yes
2 No
3 "Partly Yes & Partly No"
END
JUMPS
2 Q85
END
MUSTENTER
TYPE COMMENT WHITE
END

Q81
MUSTENTER
END

Q82
COMMENT LEGAL SHOW
1 Yes
2 No

END
JUMPS
 2 Q84
END
MUSTENTER
TYPE COMMENT WHITE
END

Q83
 MUSTENTER
END

Q84
 MUSTENTER
END

Q85
 MUSTENTER
END