The Way Out of Gendered Poverty? Economic empowerment of young Ugandan mothers through NGO support

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DECLARATION

I, Elisabeth Emdal, hereby declare that this dissertation is my original work and has never been submitted, either in whole or in part, to this or any other university for any academic award.

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ACRONYMS

ECD	Early Childhood Development
GBV	Gender Based Violence
GDP	Gross Domestic Product
HC	Health Child
HIV	Human Immunodeficiency Virus
IFSW	International Federation of Social Workers
MDGs	Millennium Development Goals
MFI	Microfinance Institutions
NDP	National Development Plan
NGO	Non-governmental organisation
NPHC	National Population and Housing Census
PEAP	Poverty Eradication Action Plan
ROSCA	Rotating Savings and Credit Association
SW	Social worker
UBOS	Uganda Bureau of Statistics
UDHS	Uganda Demographics and Health Survey
UNDP	United Nations Development Program
VSLA	Village Savings and Loans Association

Acknowledgements

Abstract

Title: "The Way Out of Gendered Poverty? Economic Empowerment of Young Ugandan Mothers Through NGO support"

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Women's important role in development is widely recognised today, as is their need for empowerment. Many Ugandan women are in a marginalised position because of lack of education, gainful employment, access to health, and inequality of opportunities, resources and rights in society as well as the in household. Combined with traditional gender expectations such as childbearing and domestic duties, women are experiencing adversities and many are living in deep poverty. Having scarce access to financial resources as well as entering into motherhood at an early age means that there are many challenges facing young mothers in Uganda.

The aim of this project was to investigate to what extent NGO programmes that are tailored to economically empower young mothers actually benefit them. Many initiatives have been made to enhance women's employability and economic status, and this study looked at the strategies of the NGO Health Child. The young mothers' experience of the NGO programme and its immediate benefits as well as long-term impact was thoroughly explored.

Fifteen mothers between the ages of 18 to 24 living in the Jinja district, Eastern region of Uganda participated in the research. They provided information through in-depth interviews about their lives before their involvement with Health Child, their experiences of becoming and being beneficiaries, the impact this had on their lives and those of their families, and their plans and hopes for the future. Additionally, three key informants from the NGO were interviewed to provide background information, as well as an organisational and professional perspective.

The findings from the research revealed that, although the young mothers had been involved with the NGO programme for varying lengths of time, the majority expressed that it has had a positive impact in their lives. Immediate benefits included being able to afford basic needs for the family, the building of networks and friendships with other beneficiaries and in the community, acquisition of skills and the ability to start planning the future, through for instance starting up enterprises or buying land. It became evident that some of the young mothers had already been able to reap some long-term benefits such as more respect and an improved relationship with their husbands alongside the economic empowerment.

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Chapter 1: Introduction

1.1 Background to the study

In 2016, the economic empowerment of women remains an issue on the global agenda and gender disparity still marks the lives of women worldwide. This is more than thirty years since the United Nations Development Decade for women and twenty years since the Beijing world conference on women when the issues were first under serious international scrutiny. Looking at the UNDP Gender Inequality Index, which shows women's disadvantage and related potential loss of a country's achievement by measuring reproductive health, empowerment and economic status, it is apparent that no nation has thus far managed to close its gender gap (United Nations Development Programme, 2015a). At the same time, women's role in development is now broadly acknowledged. The NGO CARE points out that, "girls and women aren't just the faces of poverty; they're also the key to overcoming it" (CARE, 2016). In other words, poverty and gender inequality must be addressed simultaneously. In the United Nation's Millennium Development Goals (MDGs) for 2015, empowerment of women and girls was identified as vital for boosting shared prosperity, as there is a direct link between enhancing gender equality in the household and society and to development in society at large (World Bank, 2016). When talking specifically about Africa it is proposed that "in offering women the opportunity to access economic resources as well as to disentangle their identities from those of their families they will contribute immensely in the sustainable development process" (Dibie and Dibie, 2012: 95). Women's empowerment is seen as benefitting and accelerating development if women get access to its very constituents, which include "in particular health, education, earning opportunities, rights and political participation" (Duflo, 2012: 1053). To promote women's rights and equity for all Africans "the national governments, the private sector and NGOs" are in this regard strongly advised to augment their efforts (Dibie and Dibie, 2012: 100).

For many women and especially young mothers in Uganda there are still many steps left on the road to economic empowerment. The time after Uganda's independence in

1962 has been far from stable. It has been filled with social conflicts, downturns in the economy, and a population hit hard by the HIV/AIDS epidemic. These are factors that have altered gender relations but with further marginalisation of women' roles and status (Wakoko, 2003). While we talk of an ageing population in the global north the Ugandan population has a median age of 15.6 (only higher than Niger) and a fertility rate among the highest in the world with 5.8 children being born per woman (CIA, 2015; Uganda Bureau of Statistics (UBOS), 2014). With low prevalence of contraceptives, illegal abortion, and unmet need for family planning, motherhood occurs as early as in the adolescence years for many Ugandan women (Unicef, 2015; UBOS, 2011). This, together with the vulnerable position many Ugandan females find themselves in due to lack of access to resources, opportunities, rights and power compared to their male counterparts, makes being a young mother in the Ugandan context greatly complex. The prospect of improving their lives remains difficult. Despite being economically active, many young mothers are generally faced with few career opportunities, lack of formal education, limited social and financial support, as well as sometimes being stigmatised and rejected by the family and community (Leerlooijer et al., 2014). There are obstacles from a micro-level in the household to structural inequalities in society at large that complicate the lives of women and their economic empowerment. Structural adjustment and economic liberalisation programs have in the last decades been implemented with the aim of improving the economy. At the same time, NGOs, to an increasing extent, have offered social welfare interventions and credit provision (Wakoko, 2003). The majority of the population are however still poor and this has made it essential for many of these people to support themselves through self-help initiatives such as micro-financial programs (ibid.). Several of these factors are interrelated with the fact that Uganda is hit hard by a poverty cycle that particularly disfavours women. But it is indeed here that the social work profession can play an important role as "from its very early beginnings [it] has been deeply intertwined with alleviating poverty" (Sewpaul, 2014: 37).

The lived realities of young mothers in Uganda are highly diverse, but the point of departure for this study is that social, economic and political empowerment should be a task central to social work research and practice alike, and could be especially beneficial to young mothers. This study will focus on the economic empowerment of

young mothers between the ages of 15-24 who are involved with the NGO Health Child (HC). Although one may learn from those dominating the discourse such as politicians, professionals and agency officials, this study will take the vantage point of "focusing directly on the perspectives and expertise of poor people", namely the beneficiaries, in order to hear their voices (Narayan et al., 2000: 2).

1.2 Problem statement

Poverty combined with motherhood at an early age puts young Ugandan women in a critical and marginalised position. Due to their gender, young mothers' access to education, health, land, other resources and rights are significantly reduced. This coincides with the traditional domestic duties of taking care of the family and household, making the burden heavy and sometimes unbearable or unsustainable. They are also a high-risk group due to factors such as poverty, lack of experience, and because of their situation of being young carers. At the same time they can be the key to development in their families and in society at large. All women should be able to envision future prospects that guarantee viable livelihoods for themselves and their children. Although the challenges are complex, economic empowerment may lead to increased overall empowerment of these young mothers as well as development in the community and nation as a whole. There are many NGOs on the ground in Uganda that are doing various interventions to empower women, including young mothers, in areas such as skills training, mentorship, and microfinances. However, there is limited understanding about whether these interventions are helping the women, if they are appropriate or efficient, and even less known is if such interventions are tailored for the unique needs and challenges of young mothers. Despite the fact that there already exists some research on the topic of socio-economic empowerment of young mothers, this is insufficient, leaving knowledge gaps this study seeks to fill. Through access to financial resources, skills training, education, and inclusion in the labour market, as well as community support, I believe remarkable steps can be made to empower young mothers. For that reason I would like to find out what role NGOs can play in this respect.

1.3 General and specific objectives

1.3.1 General objective

❑ The general objective of this research was to critically assess how young mothers in Uganda benefit from NGO programmes that are targeted at empowering them socio-economically.

1.3.2 Specific objectives

The specific objectives of the study were to:

❑ Critically assess the strategies of the Health Child's programmes; map their strengths and limitations.

❑ Assess the experiences of the young mothers with Health Child's programmes and how they benefit from them, focusing on immediate benefits.

❑ Assess the extent to which Health Child's programmes socio-economically empower young mothers on a long-term basis focusing on gender-related impacts in the communities in which they are implemented.

1.3 Research question

The question that guided this research is the following:

"Do young Ugandan mothers who are involved in Health Child's programmes designed to empower them socio-economically experience positive effects in terms of increased resources, skills, earning opportunities, improved gender relations, and social capital?"

1.4 Scope of the study

This study was carried out in Jinja district in Eastern Uganda, one of the places where the NGO Health Child has implemented programs targeted at empowering women and young mothers economically. The study evaluated the experience of 15 young mothers between the ages of 15-24. Respondents were selected through snowball and purposive sampling among residents in the communities of Masese and Kakira in Jinja. Three staff members also informed the research.

The main data collection method was in-depth interviews and key informant interviews. The primary data was gathered over the course of five days in March 2016, and the entire study was conducted over four (4) months, between February and May 2016.

1.5 Justification and policy relevance

This thesis is relevant in that it will add a new, contemporary perspective to existing research on what still remains a pressing issue globally. It is also unique in terms of its specific context, approach, ambition and timing. The study is relevant to social work from a policy perspective as well as a practical perspective. It is especially important for those interested in social work through social development. In terms of policy relevance, I am hoping it will be a valuable contribution towards closing the gender gap. I hope to do so by generating information, adding to literature on the topic, and enhancing understanding, as well as providing recommendations for practice. Although the objective is to shed light on the economic empowerment of young mothers in Uganda I am hoping it will be of use to the economic empowerment of all women in underserved communities in general. A grand aspiration is that this study may have the potential to guide and inspire policy makers and NGOs to make changes in the lives of young women and their families beyond merely the area of economic empowerment.

1.6 Personal motivation for choice of research topic

Throughout the course of the MFamily master's degree I was encouraged, as a Norwegian, to critically reflect on my country's social work practices, social policy, and the situations of families and children. While writing an essay on child poverty in Norway I came to the conclusion that this poverty largely affects children through their mothers. This seemed particularly critical when the mother was outside of the labour market, disabled or suffering long-term illness, or being a lone caregiver (The Norwegian Government, 2002). Although the definition of poverty is in relative terms and gender equality is high in Norway, there seems undoubtedly to be a gendered aspect to poverty. This could be what Esping-Andersen (2009) calls an "incomplete revolution" for women as they are in a marginalised position due to reduced earning power and employment capacity paired with caregiving and domestic duties. Also, through interaction with Ugandan colleagues, I gained an interest in how social work would look like in East-Africa, considering its radically different societies. I wished to explore the issues related to development that women in the Ugandan society were facing. As reality would have it, most Ugandan women are mothers and most of them are also economically marginalised. Although there are shared struggles among Ugandan and Norwegian mothers I attempted to leave my preconceived notions behind and delve into a post-colonial and African feminist perspective to better understand young Ugandan mothers' experiences of economic NGO interventions through their eyes. This proved to be highly challenging but very interesting.

Chapter 2: Literature review

2.1 Introduction

This chapter will introduce existing research and literature related to the topic of economic empowerment of young mothers in Uganda. Journal articles, books and published theses were accessed through databases such as Super search, Google Scholar, DOAJ and Social Services abstracts. I sought information regarding the current situation of young Ugandan mothers regarding their livelihoods situations, empowerment interventions and gender relations. The search words that were emphasised were "women in Uganda", "gender", "young mothers", "empowerment", "economy", etc. The results of the searches are presented below in sections on the situation of Ugandan girls, poverty in Uganda, NGO interventions for economic empowerment of women in Uganda and abroad, social work and empowerment in East-Africa, as well as a section pointing out the gaps in existing research.

2.2 Situation of Ugandan girls and young mothers

2.2.1 Statistics and general information

Out of a total population of approximately 35 million Ugandans in 2014 17.9 million were female (UBOS, 2014). This means a sex ratio of 94.5 males per 100 females or an imbalance of nearly one million more women (ibid.). What is striking is that the median age of Ugandan people is 15.6, making it the second youngest nation in the world (CIA, 2015). In 2011 6.1 children were born per woman, and between 2008-2012 33 per cent of the mothers had given birth before turning 18, making for a very high adolescent birth rate (Unicef, 2013; UBOS, 2014). Being very young, many girls neither possess adequate skills to take care of a child nor have they developed the anatomy to give birth without risking serious harm to mother and child. This, together with scarce access to maternal health care, can partially explain the high infant mortality rate of 54/1000 and maternal mortality rate of 348/100000 in the country (UBOS, 2011). The limited access to family planning, the low contraceptive prevalence, as well as the lack in knowledge about sexuality are all significant

contributors to the high fertility rate (Sekiwunga and Whyte, 2009; UBOS, 2011). Early childbearing is also correlated to the practice of child marriage. Between 2002-2012, 9.9 per cent of girls below 15 were married, whilst by the age of 18 this number had increased to 39.7 per cent (Unicef, 2013). The median age of marriage for Ugandan women and men aged 25-49 years was respectively and discrepantly 17.9 and 22.3 years, (UBOS, 2011).

2.2.2 The status of the Ugandan girl

The discourse on women in Sub-Saharan Africa has generally defined women as "intrinsically vulnerable - together with children, people with disabilities and youth" (Ahikire, 2008: 5). This discourse is a result of the problems faced by women and one that has also led to constructions of women as "the problem" (ibid.). For instance, 60 per cent of all Ugandan with HIV/AIDS are women (Mullinax et al., 2013). Looking at indicators for gender equality there are many constraints for women with regards to intimate partner violence and disease, but also when it comes to education, sexuality, general and reproductive health (ibid.). Research has also shown that Ugandan girls are largely hindered from achieving their expectations of seeking employment outside the household (Lovell, 2010). Obstacles are identified as poverty, marriage and childbirth, lack of education, societal norms and expectations towards the role of young women (ibid.). This has led the Ugandan girl to gain adult responsibilities such as cleaning, cooking and bringing up children from an early age (ibid.). However, there are also some positives to highlights, such as an increase in political representations and the recent making of laws against rape and sexual abuse (Mullinax et al., 2013).

Since the 1990s the women's movements in Uganda and across the continent have gained visibility and now make up a political constituency advocating for women's rights and has indeed led to gains in "governance, education and domestic relations" (Ahikire, 2012: 1). The Ugandan government has also claimed some responsibility to improve the status of women in society by adopting a gender policy back in 1997 (McKian, 2008). It is suggested that equality and social inclusion of women can be

further approached through their attainment of "education, technical skills, enhanced self-worth, and economic independence" (Dubie and Dubie, 2012: 108).

2.2.3 Education of girls in Uganda

The educational system in Uganda is divided into seven years in primary school (age 6-12), six years in secondary school (age 13-18) and three years or more in university (19-24) (UBOS, 2011). When it comes to "access, completion rates, attainment levels, curriculum content, and feminisation of certain fields" there is still a large disparity between girls and boys in Africa (Ampofo et al., 2004: 697). In 2014 the MDG indicators showed that the literacy rate among Ugandan girls was 68 per cent compared to males at 77 per cent (UBOS, 2014). Among the population aged 6 years and above there is a 58 per cent primary education completion rate that is almost equal for girls and boys, however, many girls do not proceed to secondary education (ibid.). There are various reasons for this such as parental pressure to marry instead of completing education, leaving because of pregnancy, and withdrawing school fees when resources are scarce, but also gender stereotypical attitudes that favour education of boys as they are considered more able, intelligent and capable thus devaluing education for girls (Lovell, 2010; Mullinax et al., 2013; Sekiwunga and Whyte, 2009). Unplanned pregnancy subject many young women to exclusion from school, either by teachers who want to set an example or parents who stop paying fees (Bell, 2012). For some mothers-to-be this results in an increase in domestic chores, withdrawal of allowance and restricted movement and time, thus inhibiting income-generating activities (ibid.). Studies have also shown that with increase in income and education fertility rate decreases and age at first birth increases (Duflo, 2012). As well, in a specific area there proved to be a remarkable decline in girls and boys likely to have sex when in school compared to their peers who were out of school (Bell, 2012; Duflo, 2012). Traditionally, while boys have been offered subjects preparing them for career jobs (e.g. doctor) girls have been taught domestic sciences or at best courses that would still subordinate them to male bosses, such as teaching, nursing and secretarial studies (Habomugisha, 2005). Even with affirmative action programs aimed at improving women's educational situation, having an education "does not translate into equitable positions for women in the labour market" (Ampofo et al, 2004.: 697).

2.2.4 Women's employment

Dual challenges and inequalities are still part of Ugandan women's reality in domestic as well as public spheres of activity, despite various efforts to alter the situation (Habomugisha, 2005). With the introduction of marriage and customary law under colonialism women were largely reduced to the same status and given the sole responsibility of domestic duties including subsistence agriculture, fetching firewood and water (Ossome, 2014). While men's labour participation was 74 per cent in 2015, women's was slightly lower, at 68 per cent (UBOS, 2014), but these numbers do little to explain the character of the gendered division of labour. Even with the relatively high labour participation among women they generally "continue to be perceived in terms of childbearing, procreation, and household economy functions" (Dibie and Dibie, 2012: 96). As it is, income-generating activities actually add an extra burden on women, as they are already estimated to be working between 15 and 18 hours per day (Habomugisha, 2005). Even when women work they are more likely than men to be in poverty and to earn less, as well as having fewer opportunities in the labour market (Duflo, 2012). Due to housework and child rearing responsibilities Ugandan women are also more inclined to work in the less productive and informal sector (ibid.).

There has also been a move from traditional work over to small-scale industrial activities as well as involvement with socio-economic groups to access loans and generate more income (Habomugisha, 2005). It should nevertheless be added that working independently in the cash economy outside the domestic sphere is a new phenomenon in Uganda, but that micro-credit programs for women have been on the rise (Nyanzi et al., 2005: 14). However, these exist, without challenging "basic patrilineal patterns of land ownership and inheritance" (ibid.). Currently it is the subsistence agriculture sector that is the biggest for women when it comes to paid work as well as other work across Uganda, while in urban areas some are working in service professions, as domestic helpers and as market vendors (UBOS, 2014). Much of women's labour does indeed still go unnoticed or is devalued, one example being reproductive labour such as taking care of the children or the elderly, due to the lack of access to childcare or support facilities (Ampofo et al., 2004).

2.2.5 Women's landownership and inheritance rights

While Ugandan women stand for 70 per cent of agricultural labour they only own 5 per cent of the land (Snyder, 2000 in Nyanzi et al., 2005). This may be traced back to colonial times when men were put to work on plantations and became breadwinners, while women stayed home only to later provide free labour on men's farms hence their social, economical and political subordination (Habomugisha, 2005). This has had an impact on women's legal rights, which in the context of Uganda, means they still "lack independent rights to own land, manage property, conduct business, or even travel without their husbands consent" (Duflo, 2012: 1052). Women's access and right to land is normally secondary, namely through the husband's family, meaning that it may be lost in the event of divorce or death of the spouse (Ravnborg et al., 2016). Several land governance reforms and promotion of the issue through aid agencies have led to significant progress yet it remains an area of gender inequality as implementation often does not find place (ibid.). It is therefore evident that "land governance reforms have to be accompanied by similar efforts with respect to statutory as well as customary family law" (ibid.: 414). Many of the women who try to claim land as theirs have a "negative relationship to formal processes of land tenure", but there has fortunately been an increased presence of feminist legal advocates to aid women in challenging the laws (Ossome, 2014: 156).

2.2.6 Marriage, partners and gender based violence

Nowadays few poor women earn enough to make a difference in their lives, making the requests for loans and grants, as well as the demand for saving accounts very high (Buvinic and Furst-Nichols, 2014). Among the younger demographic group studies have found that young girls who feel parents provision of basic needs are inadequate are likely to become involved in relationships and transactional sex, receiving financial and material support from their partners (Bell, 2012). Apart from sometimes being powerless to resist marriage many girls also marry for the sake of guaranteeing income, and often with partners who are many years their senior, which further reduces their autonomy (Duflo, 2012; Lovell, 2010). Child marriage is "driven largely by poverty, ignorance and illiteracy, gender and social discrimination against the girl child" (Okonofua, 2013: 9). With the lack of seeing prospects for the girl and the need

to collect bride wealth, delaying marriage seems unwise (Sekiwunga and Whyte, 2009).

Gender based violence is an issue that has not received much academic attention in Africa as it only recently gained status as a social problem and a part of the degradation of very many African women (Rotimi, 2007). A reason behind the lack of attention to this pressing issue has been the overshadowing by other issues like war, political instability and poverty. The harm and suffering inflicted onto women by their male partners or other familiar or non-familiar men take many forms whether these be psychological, emotional, physical, sexual or other (Ahonsi, 2010; Rotimi, 2007). Sexual gender-based violence is, according to research, very prevalent in Uganda with as much as one third of all Ugandan women having reported being forced into sex (McKian, 2008). Additionally, a grim finding is the fact that violence against women and mothers is not unusual, but is also widely accepted in Uganda and used as "proxy for women's perception of their own status" (Mullinax et al. 2013: 467; Okonofua, 2013: 10). In a Femrite publication Irene Ovonji-Odida from Uganda Assocation of Women Lawyers is quoted to have said:

> I salute all the brave women and the countless others who refuse to be defeated despite the severity of abuse they suffer, who continue to work for a better life for their families despite the odds against them emanating from tradition, culture, poverty, ignorance, greed, and gender. They are the unsung heroes on whose backs development is built (Barungi and Wangusa, 2012: 3).

2.2.7 Women's reproductive rights and HIV

To exercise reproductive rights a woman needs reproductive autonomy, meaning she can decide whether she wants or does not want to have sex, to have children, child spacing or terminating a pregnancy (Adjetey, 1995). The local or national legal system and the expectations prescribed to women regarding caretaking and childbearing greatly impacts a woman's level of autonomy (ibid.). Customs and traditions greatly inhibit Ugandan women's reproductive rights. There are for instance issues such as female genital cutting (FGC), child and forced marriages, bride price, puberty rites and traditional rules (ibid.). While FGC can lead to a vide array of health issues including complications when giving birth, girls who marry and conceive while

young run the risk of not having mature bodies for childbirth, which is associated with increased risks in rural areas due to lack of adequately trained birth attendants. In addition to lack of access to medical services, many Ugandan women also experience sexual violence and unwanted pregnancies (Dibie and Dibie, 2012).

Another gendered issue prevalent in Uganda is the "relationships between the AIDS pandemic, severe poverty and gender inequalities" (Ahikire, 2008: 4). While the global HIV/AIDS rate disfavours women, the Sub-Saharan rate is at alarmingly 64 per cent among adult women (Stewart, 2014). The ABC strategy of "Abstain, Be faithful, and wear a Condom" is widely advocated in the campaigns against the epidemic, something that has led the focus onto sexuality hence more taboo, stereotyping and stigmatisation of HIV positive people, again particularly towards women (ibid.: 377). There are many factors making women more vulnerable to contracting HIV due to their gender roles such as polygyny, men's multiple partners, extramarital affairs as well as women's heavy work burdens (Ampofo et al., 2004), the most vulnerable reportedly being poor people, younger girls and married women (Dibie and Dibie, 2012). This shows a clear correlation between HIV and women's socio-economic subordination.

2.2.8 Government policy and gender in the Ugandan constitution

The Ugandan constitution of 1995 is clear in its intention to promote gender balance, representation and recognition of the role of women in society. In addressing the rights of women the constitution also promotes that women as a marginalised group "shall have the right to affirmative action for the purpose of redressing the imbalances created by history, tradition or custom" (Ugandan constitution, art. 33, § 5). The National Development Plan (NDP) for 2015-2020 attributes the progress in strengthening women's empowerment and gender equality to more gender responsible policies and strategies, gender planning being increasingly institutionalised and more research and collection of data on gender (National Planning Authority, 2015). Stipulated in the NDP is amongst other things the importance of gender mainstreaming of policies, plans and programmes, making a policy on sexual harassment and to further addressing issues of Gender Based Violence (National Planning Authority, 2015). Ultimately, the goal is to "promote women economic

empowerment through entrepreneurship skills, provision of incentives, and enhancing their participation in decision making at all levels" (ibid: 232). The Ugandan state released The Poverty Eradication Action Plan (PEAP) in 2000 as a guideline for its public sector intervention policies. This states that the public sector ought to intervene if the market is not offering adequate services, but that NGOs should be used for service delivery when they are the most cost-efficient and suited (Ministry of Finance, Planning and Economic Development, 2000). As well, the government and development partners should integrate their efforts towards poverty eradication and that all policies should consider gender, children and environmental impacts (ibid.). The Local Government Act (1997) recognises through the PEAP the importance of Civil Society Organisations and NGOs in their community level provision of social service delivery and contribution to democratisation (The Government of Uganda). That said, it stresses the government's accountability in meeting the demand for public services by the general population and its marginalised groups (ibid.). This suggests that much responsibility on addressing issues of gender inequality and women empowerment currently lie in the hands of NGOs.

2.3 Poverty in Uganda

Despite the fact that Uganda is rich in natural resources and experiences growth the country still remains among the countries in the world with the lowest GDP per capita at USD $1.938.584 (International Monetary Fund, 2014). It can also be found on the World Bank's List of Heavily Indebted Poor Countries (World Bank, 2012). Much of the country's economic and social infrastructure was damaged during the turbulent period of war and conflict lasting until the early 1980s, inhibiting provision of health care, social services and education, as well as causing a setback in the economic growth (UBOS, 2011). Like many countries on the African continent, poverty coincides with challenges in health care and education, as well as there being places with nearly no formal employment, highlighting the need for equitable growth (Wyrod, 2008). The Ugandan economy is largely based on agriculture, with a population that depends on subsistence farming and agricultural industry (UBOS, 2011). Without taking into account uneven distribution, the country is self-sufficient in food (ibid.). That said, in 2013 it was estimated that 38 per cent of the Ugandan

population were living below the absolute poverty line of USD $1.25 per day, meaning the standard of living is very low without access to basic needs like food, clothes, housing, education and health services (Unicef, 2013). Other parameters that can illustrate the situation in Uganda is the Human Development Index at 0.483 and the Multidimensional Poverty Index at 0.359, both indicting a low human development (United Nations Development Programme, 2015b).

In order to put into context what poverty means in Uganda it can be insightful to look at housing characteristics and assets, as these often represent the socioeconomic status of its inhabitants. For instance, as much as 56.3 per cent of the population live in houses constructed using temporary materials and only 34 per cent of households have an improved toilet facility (e.g. flush toilet, covered pit latrine with slab) or other improved sanitation (UBOS, 2014). Other indicators are access to an improved water source, which is highly important for good health and that 28.8 per cent still do not have, a number that is worse in rural areas (ibid.). As 52 per cent of households are without electricity they mainly use Tadooba (paraffin candles) for lighting and firewood and charcoal for cooking, which causes serious health hazards to those exposed to the wood fuels and the paraffin smoke (ibid.). The amount of meals that household members eat daily can also tell us about what the household can afford. While half of all households consume two daily meals, 35 per cent get to enjoy three meals a day, whereas 12 per cent live on only one daily meal (ibid.). Economic mobility in Uganda has remained on the low, as "the weight of the social background still determines most of individual trajectories" (New York Times, 2013). In the case of Uganda, this implies that the vast majority of young agricultural workers are not likely to change employment (ibid.). Additionally, there are high unemployment rates even among educated youth and a tedious process exists to even enter the labour market (ibid.).

The question of development on the African continent must be seen in the light of post-colonialism as well as the relatively recent history of political instability and conflict (Ahikire, 2012). Being such a widespread issue, poverty must be addressed at a macro-level through plans, policies and programmes rather than through individual efforts (Twikirize, 2014a). Due to early pregnancy and marriage, poverty may be

amplified as it entails new financial responsibility for the girl, making the task of raising income for oneself and others very difficult, indeed also leading to many children being born into poverty (Bell, 2012).

2.4 NGO programs for women's empowerment: what works and what does not

2.4.1 General background

The social welfare provision was continued after the Ugandan independence by the formal social service sector, institutionalised departments and agencies (Twikirize, 2014a). There were programs such as youth work, community development, employment services, medical and psychiatric social work, remand homes and hotels, and so on (ibid.). However, for the provision of social protection, social services and social policy the country is dependent on the NGO sector as an alternative to the state. Many NGOs, from big international ones to small grass root organisations are on the ground in Uganda; several of which have attempted to empower women socio-economically. In looking at such programs it is essential to stress the importance of context, meaning that while some may be translatable to other cultures, groups and places, others simply may not. For example, looking at micro-credit projects in Bangladesh may enlighten the topic while perhaps only certain elements may be relevant in the specific context of Uganda, a country in itself marked by diversity. For this reason, it is necessary to pay specific "attention to the dynamic interplay between culture and human rights in specific contexts, recognising that local cultures are diverse, mutable, and fraught with power relations" (Wyrod, 2008: 818). This also applies to understanding of culture beyond merely a human rights perspective. It is however suggested that for gender relations to be transformed and for equity, equality and social justice to be enjoyed by all, women must be encouraged to be equal partners to men; they must be empowered (Dubie and Dubie, 2012).

NGOs have been vital to the socioeconomic development of East Africa. In addition to contributing strongly in areas such as politics, democracy and human rights, many NGOs also work to fight poverty by guiding workers and peasant farmers in trade and

finances (Mutua, 2013). The very characteristics of NGOs make them, according to Habomugisha (2005: 60) "appear efficient in their work of eradicating economic imbalance". This might seem so because they are non-political and non-profit making organisations with charitable visions of improving people's lives through economic development (ibid.). The duration of economically empowering interventions varies largely, but even short-term programs aimed at "increasing women's earnings are not to be underestimated" as they may give long-term benefit in the lives and societies wherein women live (Buvinic and Furst-Nichols, 2014: 2). It is a fact that thanks to NGO support many women have been able to make the move from private to public domain and are now generating their own income for the first time (Habomugisha, 2005). Engaging in economically gainful employment outside of the domestic sphere may also lead to other types of empowerment. For example, women may enjoy "increased mobility and access to the public domain" as they are no longer only limited to the domains of mothers, housewives or farmers (Nyanzi et al. 2005: 18).

The benefits of women's rights and empowerment programs towards improvement of global public health are also well documented internationally (Mullinax et al., 2013). Reaching women through health programs is also proven to be fruitful, especially since they, as primary caretakers, are the "section of the population who have the greatest informal influence over the health and well-being of the wider community" (McKian, 2008: 107). When it comes to savings interventions the prospects might be especially bright for those entering the labour market for the first time, for subsistence-level entrepreneurs and those with little decision-making power in the household, as women of all backgrounds can be eligible for saving schemes (Buvinic and Furst-Nichols, 2014). Furthermore, saving programs seem to function very well and particularly for women, showing that female beneficiaries with savings accounts in Western Kenya not only invested more into their business but also were less likely to sell it in the event of an emergency (Dupas and Robinson, 2009 in Buvinic and Furst-Nichols, 2014). Additionally, recent skills training programs targeting young women in countries such as Uganda and India have both had positive outcomes and proven to be cost effective (ibid.).

Unfortunately there is a misconception, which is sometimes called a "conceptual slippage", that in order to empower women men must be excluded, (Ahikire, 2008: 3).

Another unsubstantiated notion is that there will be a reversal in the relationships leading women to gain power at the expense of men's power, which seems threatening to many men (Rowlands, 1997). Perhaps is it also not surprising to find that there is a common perception that gendered interventions that may result in a "shift in gender norms, could expose women to adverse consequences such as violence, infidelity and abandonment with increased sexual health risks, and potential effects on education" (Mullinax et al., 2013: 465). In fact, in Bangladesh it is assumed that increased financial autonomy of women might lead to decreased autonomy in the household by their partners who might perceive financial autonomy as posing a threat to women's responsibilities (ibid.). Contrary to this, the NGO Oxfam states that it is not yet "always apparent that bringing a gender perspective into development interventions means fostering fundamental social change" (Payne and Smyth, 1999: 175). At the same time activists for African women's rights have heavily criticised the fact that the emphasis on community rights gave "legitimacy to the cultural practices that discriminated against women" (Wyrod, 2008: 802). It is therefore recommended that policy makers still focus on creating conditions for economic empowerment of women but also "maintain a level playing field for both genders " (Duflo, 2012: 1053). It is essential to not act oblivious to the fact that complete equality between women and men cannot be brought about by economic development alone (ibid.).

Many NGOs in Uganda are highly reputable. That said, their contributions to development remain limited in that they can count some small successes, but have yet to succeed in instigating structural change regarding distribution of power and resources, that would make real impact in the lives of the poor (Habomugisha, 2005). Sadly, many interventions to empower women have not lead to improvement of the women's lives, which can be explained by a wide array of factors, such as the unfortunate fact that having access to cash does not equal having control over it (Mullinax et al., 2013; Nyanzi et al., 2005). Despite being empowered economically many women still remain in poverty for the reason that the money advanced has not been sufficient to start or invest in more profitable business (Habomugisha, 2005). The little money they obtain goes to covering basic survival needs like food and soap (ibid.). It is also common for women in subsistence-level jobs to have to spend some

of their revenue on other expenses and transfers than investments, posing another obstacle (Buvinic and Furst-Nichols, 2014). One organisation, Oxfam, blames this inadequacy on their own failure to interact with other organisations and the environment (e.g. Ugandan women's movement) involved in the same issue (Payne and Smyth, 1999). They argue that this could lead to "mutual support, information exchange, and lobbying" (ibid.: 177), but has yet to happen. There are also potential weaknesses of NGO interventions related to the fact that most NGOs are urban based and lead by a small elite (Mutua, 2013). As well, they follow the line of the government, who is in "total control of civil society following new legislation in 2001" (ibid.: 315).

2.4.2. Programmes for women's empowerment in Uganda

Microfinance institutions (MFIs) and saving groups are not new phenomena in Uganda. In fact, several NGOs developed departments for savings and credits back in the 1980s (Ayele, 2015). In the aftermath of closure of several large banks these departments experienced growth in the 1990s and started offering training and technical assistance (ibid.). Due to economic crises many Ugandans have had to join informal saving and credit groups to cope with poverty and financial demands (Wakoko, 2003). Uganda is together with Kenya "considered to be the MFI success stories of Africa", ranking second on the continent as a MFI destination for its huge demand for loan outreach (Ayele, 2015: 117). By being quite easily accessible also in villages and rural areas Ugandan women's participation in the microfinance sector is widespread (Wakoko, 2003). There are several types of saving circles such as ROSCAs (Rotating Savings and Credit Association), which are also called *kibiina*, gift-giving groups called *nigiina*, and VSLAs (Village Savings and Loan Association).

A kibiina is formed among village and family members in groups from 10-50 who save on a daily, weekly or monthly basis an amount of money decided by each individual member (Wakoko, 2003). Members take turns receiving the saving, similar to the methodology developed by Grameen in Bangladesh (see next section). Another association to also have used "an individual strategy aimed at breaking free from

poverty and improving livelihoods through small savings" is nigiina (Nakirya and State, 2013: 34). Many low-income women who work in informal businesses and have limited ties to the extended family supplement their income with gift giving associations in which the members help each other out with their joint resources (ibid.). Having originated from ROSCA – Rotating Savings and Credit Association, this is a quite recent Ugandan phenomenon. Nonetheless, it has quickly proven to be a good strategy to strengthen social networks, where people cope with and confront problems together as a group (ibid.). As well as receiving gifts like household articles (e.g. cutlery), enabling the savings to be spent on other things like health care, the women can also go to their group for informal credit (ibid.). A more recent methodology is the VSLA – Village Savings and Loan Association, which is developed for the extremely poor. This initiative particularly affects women and rural people so they can "save and borrow and can diversify and expand their activities" (Lowicki-Zucca et al., 2014: 177). Between 15-30 people save together every week so that loans can be taken out by members after a few months, after having provided justifications as to what the money will be invested in (ibid.). In these groups, members are interdependent as they save together, lend to and insure each other and provide mutual support (Roodman, 2012). Being "at the boundary between informal finance and "microfinance", VSLAs are majorly different from other associations since outside finance is eschewed and there is no permanent presence of the supporting organisations (ibid.: 87).

One significant benefit of community based savings and credit groups is that they "play a central role in overcoming seasonal fluctuations in cash availability" so that poor households can better deal with issues in the present (Lucas and Nuwagaba, 1999: 1). Being both a client and a member of a group one can borrow in time of need and pay back by a certain deadline. An association is also a place to go to for solidarity and information as well "to access financial, emotional and psychological help when needed" (Nakirya and State, 2013: 34). In other words, financial help is extended to social capital. Also, during the association meetings it is common to have sensitisations [term for awareness raising in the communities in Uganda] and sessions in which information is shared on topics beyond merely savings and credit. One might for instance learn about social etiquette, respect for others, cultural beliefs, being

innovative, and other skills that can enhance the members' livelihoods and households (Nakirya and State, 2013). Depending on the type of association, these will have specific funds. While they all participate in general savings, and have a credit or loan fund, most also have a social fund, which in many groups mainly exist for the purpose of covering burial costs (Lucas and Nuwagaba, 1999). Access to microfinance and saving circles is plentiful in Uganda, in any location, urban as well as rural, and new members are reached and included daily, making this one of the main channels for economic empowerment.

2.4.3 Economic empowerment of women in another country: insights from Bangladesh

An example that often comes to mind regarding economic empowerment of women is Bangladesh and the microfinance organisation Grameen Bank. Together with its founder, Muhammad Yunus, it was awarded the Nobel Peace Prize in 2006 for the comprehensive bottom-up efforts to instigate social and economic development. Its credit program was particularly designed to help impoverished rural people who are marginalised due to unemployment and illiteracy. First and foremost, it has targeted women and their lack of access to credit. Rural men in Bangladesh have enjoyed a freedom to "form social and economic relationships across their villages" that women have not, adding to their disadvantaged position (Larance, 2001: 7). Having watched people starve during the 1974 famine, Yunus embarked on an action research project in a Bangladeshi village in 1976 and came up with a model of group-based microcredit (Bhuiyan et al., 2013). The methodology, that is now introduced worldwide, requires the formation of a group of five members and five to eight groups forming a centre that together meet with a loan officer on a weekly basis to save and say vows for self-improvement (ibid.). This results in one or two members from each group receiving loans every month (ibid.). In addition to this, the 40 or so centre members who meet also get the chance to discuss community issues on social and economic matters (Larance, 2001). Through weekly meetings, group members are also gradually enabled to change their social situation "by building the trust and networks that will form their social capital" (ibid.: 7-8). This, in fact increases the opportunity for networks to be established outside the women's immediate kinship groups, to which they are normally restricted (ibid.). Grameen aims to move

Bangladeshi women "into the mainstream of development" (Bhuiyan et al, 2013: 68-9). This is with the assumption that women are doubly disadvantaged due to poverty and their gender, that they prioritise family and child welfare (unlike men who spend on consumer articles), and that women are less likely to default on credit repayment (ibid.). In 2010 97 per cent of the 8 million borrowers were women (ibid.).

Agrarian economies like the one found in Bangladesh are largely labour-intensive and centred around males, which leads the Grameen Bank to think that women's access to credit could let women initiate income-generating activities and move beyond the scope of "traditionally-accepted roles of cooking, raising children and performing domestic chores" (Morshed, 2014: 610). As well as encouraging rural women to start small businesses the bank also offers housing loans. This enables them to upgrade their previously vulnerable huts to healthy, modern houses, which is something that has not only "boosted their self-esteem, but also spawned a new perception of the home as a fundamental requirement for economic and social growth" (ibid.: 605, 609). However, the social enterprise has also received a fair share of criticism. This includes the fact that interest rates and loan recovery policies are unreasonable and claims that women become part of the capitalist machine under bourgeois rule (ibid.). Criticism of this initiative has also been focused on the idea that it removes the government's responsibility in providing for the poor and does little to challenge patriarchal decision-making models (ibid.). While there are many testimonials of empowerment through increased hope, agency and improved life situations there are also those of failed businesses, restricted access to the finance market and friction (e.g. domestic violence) in the household due to changing gender patterns (ibid.).

2.5 Social work in Uganda and East Africa

The status and development of social work in East Africa today has both links to the emergence of the social work profession internationally and to the legacy of colonialism, imperialism, modernisation, globalisation and Western development efforts (Spitzer, 2014). Due to contextual challenges, East African social work has other ways of dealing with social problems than what can be seen in industrialised societies (ibid.). Before colonisation of Uganda social problems were handled in the

community, through family and kinship systems in which members consulted the elders in the clan or family on everything from marital issues, child protection and family conflicts (Twikirize, 2014a). It was European missionary work followed by colonial measures responding to increased need for social policy and social welfare as well issues related to widespread urbanisation that lead to the onset of more formal social services in Uganda. These services included health and social welfare, education, adoption services and homes for children (ibid.). However, an issue that has since remained central to social work in East Africa and that was particularly emphasised from the 1970s onwards, is the inadequacy of early and current intervention models from the West. These cannot be directly imported without being tailored for the local, distinctive context, meaning that there is a need for indigenisation (Spitzer, 2014). Many such traditional and indigenous systems still exist, but they have also fallen victim of oppression and marginalisation. Thus making it important to critically reflect "on existing African knowledge systems, epistemologies and conventional wisdom that can be adapted into efforts of development, democratisation and empowerment of the people" (ibid.: 20-21). One thing that has been emphasised in East African social work practice is to get a holistic image of the person by accounting for religious denomination and spirituality as well as the person's social and material needs when making interventions (ibid). This has at times made the line between professional and faith-based guidance fairly blurred (ibid.).

Formal social welfare in Uganda is currently rather limited and has only somewhat complemented the so-called informal system of social welfare in which voluntary organisations, clans and the family act as the main service providers (Twikirize, 2014a). Factors such as urbanisation, the increase in social problems, the HIV/AIDS epidemic, changes in the economic structure and the move towards individualism has posed many challenges to both (ibid.). Although social work on the African continent is multifaceted the influence of social development has been very central across the board, which is also on par with social work in the greater part of the global south (Spitzer, 2014). At its core lies the idea that social workers should be "aware of and able to work with economic, political and technological areas of social life, while bringing to such issues the knowledge, skills and values that are distinctive to all types of social work" (Hugman, 2015: 2). It is suggested that the best conceptual base

for social work practice and education in Africa is that of empowerment (Anderson et al., 1994). Moreover one must "begin to unravel societal dynamics, especially those that breed poverty and disadvantage" and see people's unmet needs due to events like socioeconomic crises, drought and famine, population growth, malnutrition and mass poverty (ibid.: 72). One of the implications for social development is how it is not feasible to work for achievements on a higher level before the absolute basic needs (e.g. food and water) are met, this in keeping with Maslow's hierarchy of needs (Hugman, 2015). Striving towards poverty eradication is paramount to social development in Uganda. There are however precursors to economic and material gains that need to be in place for development to happen (ibid.). These are inherently social, such as achievements within health, education, community and family structures and relationships as well as cultural expression (ibid.). To illustrate, the fact that many girls in school age are not attending school has grim impacts on a variety of aspects of their lives, as opposed to girls who complete primary and secondary school, who, according to World Bank "are likely to earn income, have fewer unwanted pregnancies and break the cycle of poverty" (World Bank, 2015).

One significant part of social development is community development and Uganda is still strongly marked by being a community-oriented country despite the mentioned move towards individualism. German sociologist, Tönnies' (1957) dichotomy of the two social groups that he called *gemeinschaft* (community) and *gesellschaft* (society) can also be applied to illustrate the Ugandan society, still bearing characteristics of the former. People who live in a reality of gesellschaft are likely to live in urban areas, with an artificial, mechanical structure living modern lives characterised by impersonal, formal relations and individualism (ibid.). In contrast to this, there is gemeinschaft, in which people live rural, organic lives with more private living situations within traditional kinship structures, and in which relations are closer and more informal as well as oriented towards a common goal (ibid.). In East Africa individuals are regarded as part of a bigger entity, namely within the family and communities. So if social work were to focus solely on the individual person alienation or detachment from that entity could be a possible scenario (Spitzer, 2014). The fact that the Ugandan society is making moves towards modernisation is challenging for many of the traditional structures and relations. Although this must be

taken into account, it must also be stressed that "culture and traditions change over time, and some cultural practices and values are essentially not in line with basic principles of social work such as human rights, social justice and gender equality" (ibid.: 21). For instance, economic empowerment of women is essential to address within social work in East Africa due to cultures and traditions defined by patriarchy that work to subordinate them. Uganda and East Africa is so diverse in terms of ethnic groups, traditions, rituals and ways of life that cultural relativism is an absolutely essential part of social work practice. However, in the strive for equality and social justice, it should be stated that "given social work's strong affiliation with human rights, a stance in the mid-range of the universalist–relativism continuum is recommended for the profession's ethics, with a preference towards moderate universalism" (Healy, 2007: 24). This should be adhered to no matter the level of indigenous or western influence in order to practice ethically in an increasingly globalised profession.

2.6 Gaps in existing research

When researching the topic of "socio-economic empowerment of young mothers in Uganda" it became apparent that there is a substantial amount of research done on the status and empowerment of women, girls and youth, on the urban and rural poor. There is also general research on young mothers and teenage mothers in sub-Saharan Africa. While some research has been carried out about socio-economic empowerment of young mothers, such as studies about parent training programs for mothers in shelter for victims of domestic violence (Keeshin et al, 2005) and skills training programs for homeless teenage mothers (Rebman, 2008), much research is focused on sexual and reproductive health and agency. In the context of Africa and Uganda there also exists much research reflecting the lived realities of girls and young women encompassing bride price, child marriage, HIV, poverty and pregnancy. The research on gendered empowerment and citizenship as well as feminist social work is also plentiful. I came across only some academic work on children's savings accounts and child support grants in the context of Africa, but found considerably more on micro credit and financial skill training. That said, it seemed like Ugandan women's experiences of empowerment processes had rarely been addressed, as well as little

research on the impact or obstacles to empowerment. When it comes to research on youth empowerment there are many interesting academic perspectives, as many youths in Uganda and East Africa are also mothers. One interesting finding that may be a contrast to research on social policy in the West is that a lot of existing research is focused on NGOs. In spite of this, there is still a gap in research on the topic of skills training, education, access to financial resources and inclusion in the labour market for young Ugandan mothers. Additionally, there is a lack of focus on whether these interventions are sufficient, appropriate and tailored for the unique needs of the demographic group in question.

Chapter 3: Theoretical framework

3.1 Introduction

In this section the concepts of empowerment theory and feminist and gender theory will be introduced as the theoretical concepts used to interpret and explore my empirical and secondary data. The theoretical framework will highlight the research question and the objectives from different perspectives and contribute to a richer analysis and understanding of the collected data. Within empowerment theory the general discourses will be presented as well as the concepts of power and powerlessness, conscientisation and the strengths-perspective. With regards to feminism and gender theory the concepts of understandings of gender, gender and intersectionality, post-colonial feminism and principles of African feminism will be presented. The reason why these concepts, that are closely linked, form the theoretical framework of my thesis can be explained with the following statement from Turner and Maschi (2015: 151):

> Feminist and empowerment theories are especially important to the understanding of individual and sociopolitical levels of social work assessment and intervention. Incorporating feminist and empowerment approaches in practice will provide social workers with the knowledge, values and skills most likely to promote human rights and social justice.

3.2 Empowerment theory

The construct of empowerment is important to many academic disciplines such as psychology, education, politics, economics and social work. It is also highly central to organisations and social movements, where the term is believed to have originated in the 1980s in the US. Empowerment theory is a set of various perspectives and with no single definition. The most frequently quoted definition comes from the social scientist Julian Rappaport: "Empowerment is viewed as a process: the mechanism by which people, organisations, and communities gain mastery over their lives" (Rappaport, 1984: 3). Empowerment is commonly referred to as a process and result or goal. According to social work professor Barbara Levy Simon people as diverse as

Karl Marx, Emma Goldman, Martin Luther King, Franz Fanon, Mahatma Ghandi and Paulo Freire invoked the empowerment movements and theorisations (Simon, 1990).

3.2.1 Definitions of the term empowerment

The Oxford Dictionary of Social Work & Social Care (2013: 190) defines empowerment as "the processes through which people who lack power become more powerful, not in the sense of having power over others but in working towards or achieving their aims". There are however varying definitions and understanding of the concept of empowerment. Rappaport (1987: 121) regards it as "both individual determination over one's own life and democratic participation in the life of one's community, often through mediating structures such as schools, neighbourhoods, churches, and other voluntary organisations" and that it is a "process of becoming able or allowed to do some unspecified thing because there is a condition of dominion or authority with regard to that specific thing, as opposed to all things". Others, such as Nayaran-Parker (2002: 14) states that "it means increasing one's authority and control over the resources and decision that affect one's life. As people exercise real choice, they gain increased control over their lives". At the same time it is pointed out how empowerment is associated with different things such as "self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capacity to fight for one's rights, independence, own decision making, being free, awakening, and capability" depending on the local value and belief systems (ibid.: 13-14). Rowlands (1997) draws on three dimensions of empowerment, namely personal; in which the individual confronts internalised oppressions and develops capacity and self-confidence, relational; wherein ability of negotiation and influence on decisions in a relationship is developed, and collective; in which impact is made through the combined power and dedication of individuals.

The empowerment approach and social work

The issue of powerlessness is central to the empowerment theory as those who are disadvantaged socially and economically are particularly vulnerable "against natural, social, economic, and political forces that overwhelm them", and indeed what the empowerment approach is a reaction to (Lee and Hudson, 2011: 157). This approach

to social work practice emphasises holistic empowerment of oppressed groups (e.g. due to economic or racial marginalisation, sexual orientation, gender, age, etc.) both politically and personally, and aims for social justice and ease of suffering (ibid.). However, it must be stressed that social workers do not necessarily empower or emancipate other people, but rather, it is people who liberate themselves. Therefore, if one talks of empowerment as something done *for* people this would entail suggesting what people's needs are, what their aim should be, thus setting the agenda for the service users (Tew, 2006). Instead empowerment should come from the service users and from their circumstances as opposed to from researchers, teachers and other professionals involved in the service delivery (Lee and Hudson, 2011). That is not to suggest that social workers cannot offer valuable contributions towards empowerment. By standing together with oppressed people and employing expertise in the form of professional knowledge, skills and values social workers may be invaluable in "the pursuit of distributive justice in the form of health care, income, services, and a range of resources for those who have been left out of the mainstream" (ibid.: 159), thus by being a "colleague, political ally, facilitator, advocate, and mediator" (Anderson et al., 1994: 72).

Treating the service users as experts

Some factors that are crucial no matter the context is that "the skills of working with indigenous leadership, knowing resources, and enabling the group members to "do for themselves" are important in attainting empowerment" (Lee and Hudson, 2011: 164). Jane Addams, a remarkable figure within the empowerment movements, was a progressive person whose professional and academic life was tightly connected to social activism and dedication to the people of underserved communities in America and beyond. She is particularly famous for her settlement activism in which she lived together with the urban poor in their housing projects in order to learn how to provide them with better services hence improving their human conditions (Jansson, 2014). Addams later opened up a settlement house and training centre (Hull House) for other social workers and did through this gain recognition as a social reformer and a woman with a passion for social action strong enough to affect social policy for the empowerment of other people (ibid.). One of many lessons to take from Addams is to

learn from the situation of the poor people and their perception of it in order to know what best enhances their agency and empowerment process (Ibrahim and Alkire, 2007), to treat people as experts in their own lives. When this is part of practice the service users will be able to "make real choices about their daily lives and the services they receive" (Banyard and Graham-Bermann, 1995: 481).

Different domains of empowerment

The experience of empowerment and agency can have many implications for the person in question such as increased decision-making abilities, ability to have a conversation or advocate for oneself, to help others or to plan effectively (Ibrahim and Alkire, 2007). Anderson et al. (1994) talk of five dimension of empowerment-focused practice, these being on personal empowerment, social empowerment, educational empowerment, economic empowerment and political empowerment. Within personal empowerment the emphasis is on increased self-direction and becoming proactive in one's own life; social empowerment is reinforced by personal empowerment and has to do with control of community resources, processes and decision-making; educational empowerment relates to how people are prepared for work and social life through access to adequate educational systems; economic empowerment is achieved when needs are fulfilled regarding adequate income for food, shelter and clothes to live a dignifying life; whereas political empowerment is a fact when citizens can participate in democratic decision-making at community and national levels affecting their lives (Anderson et al., 1994).

3.2.2 Power and powerlessness

To gain a conceptual understanding of empowerment it is valuable to look at existing notions of power and powerlessness. Power can be both positive and negative and has to do with social interactions and the power roles embedded in them (Anderson et al. 1994). It is suggested that power can be exercised in four different ways, the first being *power over*, entailing that someone has controlling power over other's personal decisions and is dominating, that there is manipulation or structural oppression in the form of e.g. patriarchy (Ibrahim and Alkire, 2007; Rowlands, 1997; Tew, 2006). The second form is *power to* which is seen as productive and as a capacity, in which

domination has decreased (e.g. decision-making in the household) but those in privileged positions still benefit the most (Ibrahim and Alkire, 2007; Rowlands, 1997; Tew, 2006). *Power with* is the third type of power and happens when a group or a community gain co-operative power to fight the oppressive power with or for others, an effect that can also be felt on an individual level (Ibrahim and Alkire, 2007; Rowlands, 1997; Tew, 2006). The fourth type is *power from within* in which self-respect and acceptance of self and others is at the core and wherein individuals look to make changes in their communal lives (Ibrahim and Alkire, 2007; Rowlands, 1997). People may possess several types of power simultaneously, e.g. there might be co-operative power among members of a village saving group at the same time as a leader may have some power over its members. For this reason, sharing of power in a community setting may be a double-edged sword as it may recreate oppression (Tew, 2006), and in fact lead to disempowerment (Ibrahim and Alkire, 2007).

3.2.3 Conscientisation

Paulo Freire is an important name within empowerment theory because of his early devotion to improving the lives of those affected by hunger, poverty, illiteracy and other powerlessness through pedagogy and the approach *conscientisation,* sometimes translated as *critical consciousness*. It is comprehensively described in his book Pedagogy of the Oppressed*,* in which Freire advocated that it is "the greatest humanistic and historical task of the oppressed: to liberate themselves", something that he illustrates by describing a student-teacher relation in which oppression of the student only ends when both parties work towards the same goal and the pedagogy enables the student to be active and critical, instead of passive (Freire, 2006: 44). Underlining this thought was also Freire's belief that marginalised people were met with an irrelevant school curriculum that failed to address the "social and cultural barriers of discrimination that they faced" (Turner and Maschi, 2015: 157), were alienated from the social situation and assuming "the role of object" (Anderson et al., 1994: 78). Conscientistion is an approach that is highly relevant also to a social worker and service user relationship in which the power of the latter must be realised as fundamental towards empowerment as stated by Freire (2006: 72) "authentic liberation – the process of humanisation – is not another deposit to be made in men.

Liberation is a praxis: the action and reflection of men and women upon their world in order to transform it". People need, in other words, to be sensitised through discourses on every day life in order to access and utilise resource hence reach a true level of empowerment (McKian, 2008).

3.2.4 Strengths perspective

There is a general notion within the empowerment approach that individuals and groups are oppressed due to structural reasons. As part of the methodology, dialogue, and action it is important to realise how powerlessness has become internalised, which is to be done by examining, naming, facing and challenging the oppression and the oppressive power structures (Lee and Hudson, 2011). Nevertheless, one must also stress the importance of identifying positive structures such a support networks and to strive for a sense of self that is more positive, attaining critical knowledge of one's social and political environment, as well as working on strategies, resources or competencies that are beneficial in attaining individual or collective goals (ibid.). One thing to be conscious of in empowerment theory is that people are not their problems, but on the contrary the focus is on the strengths-based perspective. Social work has in many contexts been prescriptive and problem-focused, meaning that there has been a dominant focus on people's flaws such as diseases, problems, and other deficits as reason for why they have become clients (Saleebey, 2006). However, within the empowerment approach it is believed that everybody has potentials and powers that either are obvious to us, unrealised, muted or intrinsic, and that possibilities that may lead to liberation of these as it "unleashes human energy and spirit, critical thinking, the questioning of authority, challenges to the conventional wisdom, and new ways of being and doing. But liberation may also be modest and unassuming" (ibid.: 7). With the discovery of strengths and development the individual can also find his/her agency to meet challenges and may thus be "transformed from a helpless victim to an assertive and efficacious person" (Anderson et al., 1994: 79).

In order to incorporate the empowerment perspective it is necessary to learn how service users perceive their own strengths, goals, skills and aspirations, especially in adverse situations (Bermann, 1995), as the "client knows best what the problem or issue is and has strengths which can be built on" (Turner and Maschi, 2015: 159). The

role of the social worker is therefore to keep a concurrent focus on political/structural change and on the potential that people have and thus effectively enhance their capabilities in order for them to increase their assets, whether these be "social and political, individual or collective" (Lee and Hudson, 2011: 163). Social capital is also a form of strength that a person can find in e.g. saving groups, that help building gainful and reciprocal relationships and networks of interaction, where knowledge, information and resources are shared, and due to which maybe even mobility of the individual is enhanced (Larance, 2001).

3.3 Feminist and Gender Theory

Feminism is a term describing several ideologies, social and political movements, as well as systems of ideas that have existed for centuries. The goal of feminism is to establish and strengthen social, political and economic rights for women through political action. The theorisation of feminism is integrated in a variety of disciplines such as sociology, economics, anthropology, philosophy and social work. It focuses on gender inequality particularly through oppression and patriarchy, but it also focuses on femininity, sexuality and sexual identity. Gender theory is closely related with its interdisciplinary analyses of gender roles, identity, interests, experience and representation. There are many directions within feminism including Womanism, Islamic Feminism, Chicana feminism, African, Afro-american, post-colonial, Marxist, and socialist approaches, to mention a few. Contributors to the field are also found among for example activists, novelists, filmmakers, lawyers and journalists. Prominent scholars include Simone de Beauvoir, Judith Butler, Chandra Mohanty, Susan B. Anthony, Donna Haraway and Amina Mama.

3.3.1 Understandings of gender

The early rise of gender theorisation came with French feminist Simone de Beauvoir and her revolutionary quote "one is not born, but rather becomes, a woman" (Beauvoir, 1949: 267). This marked an era in which a person's sex started to be perceived as purely biological whereas the term gender started to be used to reflect one's social identity. Meanwhile, the binary dichotomy of man-woman was

problematised and challenged due to its devaluing positioning of women as relative to men. In Twikirize's (2014b: 57) words, gender prescribes "socially constructed positions and roles and the consequent characteristics imposed on women and men" and it is namely "on the basis of gender, and not sex, that women's subordination and ultimate disadvantage in society is interpreted". It must be taken into consideration however, that just as western scholarship has dominated much of science, African theorists understand the concept of gender as a "colonial imposition" (Davies, 2015: 14). Having in mind the dominant western gendering of the social world, it is complex but not impossible to identify contextual gender systems that mark the lives of disadvantaged women in African societies (ibid.). Other theorists argue that gender in Africa has become completely "divorced from feminism" as it has become, unlike feminism, "emptied of its political impetus" (Ahikire, 2008: 4). This is argued to be partially due to a de-theorisation of the gender discourse, having turned the concept into a buzzword applied to nearly anything as opposed to creating new knowledge by debating and problematising gender relations and gendered language (ibid.).

3.3.2 Gender and intersectionality

Several authors within non-western gender theory advocate for the importance of focusing on gender and its "intersectionality with other structures of power" (Syed, 2010: 292). Instead of forcing a make-believe community of women the importance is in addressing the "connections between women in various parts of the world who struggle with aspects of racism, sexism, and classism, among other exploitative divisive systems" (Elia, 2001: 3). African gender theory is concerned with the fact that the existing culture and customs are the legacy of African customs rooted in Islam, Christianity and traditional religions, as well as strongly influenced by colonial law notions and legal systems, of which the combined effect has led to subordination of women (Adjetey, 1995). It is not only pointed out that the responsibility of women's emancipation lies in the hands of both men's and women's subjectivity (McEwan, 2005), but also that many women are guilty in maintaining the status quo by "advocating those cultural practices that subjugate them" (Rotimi, 2007: 248). African feminist Filomena Chioma Steady (1985: 7) said in 1985 that many obstacles remained on the path to the progress of women's struggle despite progress during the

UN Decade for Women that ran from 1976-1985. Despite many of these being of a socioeconomic nature, she said that others obstacles were bound in socio-cultural attitudes in which women were regarded as "inferior to men and relegated to a secondary status in society" (ibid.: 7). While major events and changes have occurred in Africa since the mid-80s there are still many issues that indicate that women's realities are marked by virtue of their gender. Sub-Saharan Africa is the region with the highest gender disparity in the world according to UN's Gender Equality Index (UNDP, 2015), but it should be drawn attention to how "it is no longer essential to be a feminist in order to be conscious of the oppression that Black women in Africa experience" (Thiam, 1986 in Gatwiri and McLaren, 2016: 206).

3.3.3 Post-colonial versus Western feminist discourse

African women were central in the strive for colonial independence of their countries and their participation gave them strength to fight for democratisation of equal rights (Mikell, 1995). However, the term feminism is associated with ambivalence to African and post-colonial feminists alike. Not because it does not exist outside the West but because of what it has come to mean as a dominant Western construct not take into consideration the plurality of feminism. Its reputation as an ideology of lesbian love, man-hatred and rejection of motherhood has caused resentment in African women towards using the word feminism (Arndt, 2002). More indigenous concepts have been introduced such as Ogunyemi's African womanism as well as stiwanism (social transformations including women in Africa) and negofeminism (feminism of negotiation), all concerned with women and gender (ibid.). The post-colonial feminist Chandra Mohanty argues that "Third World feminism" must criticise hegemonic feminist constructs that are a product of American and Western European interests and indeed make the foundation for "autonomous feminist concerns and strategies that are geographically, historically, and culturally grounded" (Mohanty, 2003: 17). These need to adequately account for the "the diverse and complex nature of gender relations in various socio-political contexts" (Syed, 2010: 283), and instead of resting on universal and abstract notions realise "the political relevance of gender or of non- western perspectives and experiences" (McEwan, 2005: 971). Feminist theorist Sarah Ahmed goes as far as saying that "international

feminism is, for me, a fantasy that is partially mediated through images of the UN conferences for Women" and further argues how this is the case because many cannot take the route that this feminism presents (Ahmed, 2000: 162). Furthermore, she claims that it might be difficult to prioritise feminist strategies for an array of reasons such as how the struggle for basic needs due to poverty hinders women from standing in solidarity (Gatwiri and McLaren, 2016).

3.3.4 Counter-hegemony

One thing that is heavily critiqued by non-western feminists is how not only third world women are treated as "objects of knowledge" in the dominant discourse (Elia, 2001: 165), they are regarded as pre-feminist and parochial (Mikell, 1995). Moreover, these women are also portrayed as void of autonomy and freedom, as if they need rescue by their western sisters (Gatwiri and McLaren, 2016). African feminists refer to women as having been twice alienated through colonisation (Elia, 2001). This is both from their native culture and also from the colonisers' culture, consequently also from the feminist discourse (ibid.). Through this ethnocentrism the diverse experiences of being a woman were reduced to that of white, middle class women focusing inherently on issues of gender equality at the same time as being oblivious to the many efforts that other women of colour have made to change their lives (Gatwiri and McLaren, 2016). Practices such as wearing the veil is used through the dominant discourse as proof of universal subordination of women in the countries in which it predominantly occurs, when in reality it has been worn as "an oppositional and revolutionary gesture" and have together with similar practices symbolised resistance to e.g. colonialism (Mohanty, 1984: 347). Africa is quoted as having "the oldest system of patriarchy and human struggle against patriarchy" meaning that there is indeed abundant evidence of women's resistance that "contradicts any stereotypes of passivity" (Norwood, 2013: 226). Many feminists have in fact been subject to severe reprisals being at the forefronts of movement for national liberation, the environment and women's struggles, yet deemed it worth paying for. One such woman is Wangari Mathai who was imprisoned for her engagement in the Green Belt movement aimed at reclaiming green spaces for women's food production and agriculture (Mikell, 1995).

Another feature of dominant feminism is the belief that all women have a mutually exploitive enemy in patriarchy and that the culturally singular male dominance unite women globally and especially third world women in their experience of the oppressor (Mohanty, 2003; Norwood, 2013). The extensive use of the term "girl child" often applied to e.g. female access to education in the global south perpetuates a view of girls as a infantilised, homogeneous group with no agency in the meeting with economic, familial and legal structures (Fennell and Arnot, 2008). This happens instead of paying respect to the multitude and facets of girls' experiences, and despite knowledge of the "intersectionality of social class, ethnic and gender identities" (ibid.: 529). Additionally, western feminism is criticised for neglecting the value of religion in societies due to its secular and capitalist bias (Syed, 2010), and is preoccupied with the economic activities that find place within the networks of exchange of the capitalist, global economy (Ahmed, 2000). This largely works to deny the recognition of all unpaid work carried out by women, such as in the informal sector, domestic or reproductive work (Gatwiri and McLaren, 2016).

3.3.5 Principles of African feminism

Although experiences and contexts of women vary largely, there has still been a basis to cultivate a collective consciousness and a shared standpoint among feminists from the global south (Harnois, 2010), this with the aim of giving a voice to those who are silenced under the dominant social order. One of the shared principles is the affirmation of motherhood and of cooperating with men, but at the same time a preoccupation with a differentiated critique of patriarchal structures (Arndt, 2002). Also, gender roles are not solely discussed on their own but in context of multiple oppressions and interlocking systems of patriarchy, slavery, neo-colonialism, gerontocracy, imperialism, religious fundamentalism, and socio-economic exclusion (Arndt, 2002; Norwood, 2013). Importantly, many feminists also look to overcome these dominations by idenitifying both "traditionally-established and entirely new scopes and alternatives for women which would be tantamount to overcoming their oppression" (Arndt, 2002: 32). It should be noted that the primary articulations of women's rights were somewhat Marxist in stressing that the majority of African

women are disempowered due to existing economic/class systems (Davies, 2015). It is argued that feminism is different to other democratisation struggles as the bond that unites women against the oppressors cannot be compared to others which has put patriarchy under relative stress, leading people to "bump into the question of gender equality, whether willingly or unwillingly" (Ahikire, 2008: 2-3). Another notion is that men are, like women, also victims of patriarchy as they are trapped in the privilege system, hence must be educated on women's rights (Gatwiri and McLaren, 2016).

Within Afrocentric feminism core principles have been race, self-determination, self-definition and complementarity, which is not dissimilar from Black Nationalism, that also upheld the emphasis of males and females having different but equally valuable roles (Brewer, 2003). Central to this is also a dichotomy that is "largely negated by African cultural traditions which legitimate female organisations and collective actions by women in the interest of women, an awareness shared by women at all points along the continuum" (Mikell, 1995: 407). The right to community must be considered in attempts to empower African women as well as that the power their "indigenous relational worlds, forms of negotiation, friendship and systems of knowledge construction" oppress them rather than their cultures (Fennel and Arnot, 2008: 531). Furthermore, community among women is a place of relational gender roles such as sisterhood, motherhood and friendship thus also the main site for solidarity, resistance and empowerment (Chilisa and Ntseane, 2010).

Although African feminism now comprises an increasingly larger part of academia, this is not the indigenous media for knowledge sharing. The Algerian novelist Assia Djebar's writing, for instance, represents a "validation of sensual and intuitive knowledge, of a history passed down orally and through the body" (Elia, 2001: 29). Proverbs, rituals, songs and sayings constitute parts of missing literature that gives justice to indigenous and contextual meanings and their respective concepts of agency and structure, especially of marginalised feminisms (Chilisa and Ntseane, 2010).

3.3.6 Commonalities between empowerment theory and feminist theory

Empowerment theory and feminist theory both focus on marginalisation. A particular focus is on domination, subordination, power and resistance. Although feminist theory emphasises gender and empowerment theory emphasises social class, ethnicity and culture, they both look at collective and individual identity. They can both contribute to the understanding of oppression and domination hence they can both instigate social change. It can be said that empowerment and feminism are tools that can facilitate one another.

Chapter 4: Methodology

4.1 Introduction

In the pursuit of in-depth understanding of the process of socio-economic empowerment of young mothers in Uganda, a qualitative approach to the topic was considered appropriate, taking into account the nature of the research question and the objectives. It was also considered appropriate to choose interviews as a research method in order to discover the participants' experiences and corresponding narratives. The following sections will describe the research sample and design, how the research was carried out, the experience of doing research in a different language than English and working with a research assistant. It will provide reflections and justifications over methodological choices, and discuss considerations that had to be addressed throughout the research process.

4.2 The Study Organisation – Health Child

4.2.1 Beneficiaries and programme areas

My study population was accessed through the NGO Health Child (HC). The organisation operates in vulnerable communities in the districts of Lira, Kumi, Nakapiripirit, Apac, Jinja and Wakiso. HC was launched in 2007 with the goal of "empowering local communities for healthy children" (Health Child, 2016). These communities were mainly hard-to-reach fishing and island communities, whereas the primary beneficiaries were and still are children below the age of 8, including the unborn child. Initially, HC worked with issues of childhood illnesses, but soon started promoting maternal and child health. Nowadays, the programmes have expanded and the main programmatic areas are within health, education, child protection and livelihoods. Under health one programme focuses on maternal and child health, particularly antenatal and postnatal care, and another programme focuses on sanitation and hygiene, promoting the indicators for a healthy household environment. Within education, the main programme is early childhood development (ECD) and

learning, directed at securing quality education and advocating the importance of school attendance through affiliated nurseries and schools. The child protection programme is targeted at strengthening family capacities and enhancing awareness of children's rights, particularly at preventing and reporting violations. It was however the livelihoods programme and the economic interventions that was the reason why this NGO was chosen for my research.

4.2.2 Health Child's interventions for economic empowerment

Here follows a description of the livelihoods programme that was implemented in 2014 after extensive surveying of the needs of the communities wherein HC operates. In the same year the NGO adopted the village saving and loan group methodology (VSLA) and also mobilised communities to undergo business skills and livelihood trainings. Although men are involved, the programme mainly targets women of childbearing age from 18-45 years whose children are enrolled in the schools or nursery centres or somehow involved through the other programmes. The group members make a constitution and decide together the amount of money they wish to save on a weekly basis as well as the duration of the saving period – normally 8-12 months. Each group deposit money into three different funds, namely a health fund, a social fund and a loan fund. The livelihoods programme has thus far only been implemented in the Jinja and Wakiso districts. In Jinja alone the organisation is working with 50 VSLA's, meaning about 350 women, and it is rapidly expanding. As a general rule the enrolment of these groups are 80 per cent women and 20 per cent men. The NGO is currently planning the formation of a bigger saving circle involving several VSLAs to allow members to take out larger loans.

4.2.3 Partners and funding

Health Child is partnered with several agencies, of which some fund the projects and others collaborate practically or on policy level. Among these are the District Local Governments and National line Ministries but also national and international agencies, such as Grand Challenges Canada, CordAid, and the Bernard van Leer Foundation from the Netherlands, of which the two latter work as the main funders of

HC's programmes. Other important partners are Makerere University, the International Institution for Communication Development (IICD), the Private Sector Foundation (PSF), Jinja Network for AIDS Support Organisation (JINNASO), Forum for Education NGOs in Uganda (FENU) and Uganda Network for the Marginalised Child and Youth (NEMACY).

4.3 The Study Site

The data collection found place in the Jinja district, which is where HC's livelihood project is the most extensive. It is located within Busoga in the Eastern Central region of Uganda (see Figure 1). Jinja town lies at the shore of Lake Victoria not far from the source of the Nile, about 80 kilometres east of Kampala. It is estimated that 471,242 people inhabit the Jinja district, and that out of these 172,384 people populate urban areas whereas the vast majority of 298,858 people live in rural areas (UBOS, 2014). The most commonly spoken language in Jinja is Lusoga, which is a Bantu language. Jinja used to be the industrial centre of the country but with deindustrialisation and factory closures from the 1970s onwards the town lost its economic advantages and experienced a rise in unemployment (Bakamanume, 2010). Instead, agriculture has intensified both when it comes to subsistence and cash cropping, in rural areas as well as urban (Otiso, 2006). Other important sources of income in Jinja are fisheries and trade. In fact, especially "unregulated, unpermitted open-air market vending and small-scale fishing activities" have been important to Jinja's economic life for the past hundred years (Lince, 2011: 74). Due to widespread rural poverty many people have migrated to Jinja to seek alternative sources of livelihood, which has posed major challenges to provision of housing, lack of adequate sanitation and water supply among the districts low-income population, hence the growth in slums and squatter settlements (Bakamanume, 2010). Jinja has a young population, like the rest of Uganda, with more than half being below 18 years of age. Additionally, the percentage of adolescent pregnancies and mothers in Busoga region is indeed the highest in the nation, exceeding 30 per cent (Rutaremwa, 2013 in Naigaga et al, 2015). Taking into account the abovementioned, it must be realised that the population of young mothers experiencing poverty in Jinja is substantial, as are their diverse and unique needs.

Figure 1: Location of Jinja

Reference: National Slum Federation of Uganda (2010)

4.4 The research design

4.4.1 Case study

The design that became a natural choice for the research was a case study, since the focus was on the activities and participants of a specific organisation and limited to one area. Although a case study often emphasises the examination of a particular setting the aim was for a so-called representative or typical case, which meant choosing a case to "epitomise a broader category of cases" something that also allowed the examination of "key social processes" within an organisation (Bryman, 2012: 70). The study was evaluative in that it looked into an organisational programme and interventions to see if it had achieved the anticipated objectives from the point of view of the stakeholders, which in this case were the NGO beneficiaries (ibid.). This was because an empirical study could map the effects of the programmes that the organisation has implemented in the particular context that this has taken place (ibid.). The purpose of what Babbie and Rubin (2014: 349) call a formative evaluation was to obtain "info that is helpful in planning the programme and in

improving its implementation and performance". In using an evaluative case study as a research design I had to be aware that there is often vested interest from both supporters and opponents of certain programmes (ibid.). This can influence the study's integrity or quality, so while it might be cynical to believe there is a political bias in all evaluations one should not be naïve (ibid.).

4.4.2 Feminist methodology

With a research question and objectives looking at empowerment of women, the data collection had to be gender sensitive, which led me to incorporating a feminist methodology. In other words, it was not a value-neutral study, meaning that I recognise the existence of my biases in choice of research area, research question, data collection method and analysis – largely throughout the research. Essentially, the perspective that is presented in this work is from a feminist standpoint epistemology in that it "places a particular emphasis on experience from the standpoint of women" (Bryman, 2012: 411). Additionally, it is a research on women and to a certain degree for women. Having this in mind, I have tried to advocate for gender equality and emancipation rather than perpetuating gender dichotomies, female supremacy or the similar. Semi-structured qualitative interviews was the method I used for data gathering, and also a prominent choice for many feminist researches, as it enables "women's voices to be heard and in their own words" (ibid.: 411).

4.5 The study population

I worked with two categories of the study population in this work, namely young mothers and key informants.

4.5.1 Young mothers

The main study population in this research were young mothers in the age group 15-24, who also were beneficiaries of the NGO Health Child in Jinja, Uganda. I chose this age cohort as "youth", despite being a fluid category, is defined by the United Nations as persons between 15 and 24 (United Nations, 2013). The term mother was

widened to include expectant mothers as well as women who functioned as caregivers for their non-biological children. I targeted young mothers who were involved through the livelihoods programme and were members of VSLA groups, in order to look at their economic empowerment. This entailed that men of all ages and women outside the age of the target group were purposefully excluded from this study. The vast majority of all beneficiaries were in fact female and of those in reproductive age about 50 per cent were below the age of 25.

4.5.2 Key informants

In order to obtain an enriched and detailed insight into the organisational side of the economic NGO programmes it was vital to include certain key informants as part of the study population. These were social and health workers being involved in HC as focal persons and project officers, thus familiar with programmes and beneficiaries of both the past and the present.

4.6 Sampling methods

The initial access to the field was gained through contacts within the management of HC, who also facilitated access to three key informants among the staff members. One of the key informants helped establishing contact with the research participants, based on the sampling criteria. In this study, two sampling strategies were employed, namely purposive and snowball sampling.

First of all, as part of the purposive sampling strategy certain criterion had to be chosen to prescribe who were to be selected as participants. Ritchie et al. (2013: 131) state how "demographic characteristics, circumstances, experiences, attitudes – indeed, any kind of phenomena" relevant to the research topic could be chosen to determine what to include or exclude from the selection. Gender was important to the sample, though also a proxy for being a mother. Then age was also restricting the sample to those between 15 and 24 of age. These also had to be beneficiaries of the NGO and more specifically also members of one of their VSLA groups. The participants also had to be residents of the Jinja district. It was however important that

they were distributed as evenly as possible in rural and urban areas, to reflect the general population. Purposive sampling has many benefits in that it provides homogeneity of subjects, enables control of significant variables and makes use of the "best available knowledge concerning the sample subjects" (Sharma, 1997: 123). Meanwhile there are also noteworthy disadvantages when it comes to reliability of the criterion, in the possible errors one might come across in putting sampling subjects into classifications, as well as limitations of this strategy in making generalisations of the total population and the fact that prior knowledge of the population is required (ibid.).

In order to get in touch with participants VSLA group meetings were attended, in which individuals who matched the criteria were identified, informed about the research and asked to participate. However, at times it was more complex to locate participants, something that necessitated the use of snowball sampling. What characterises this method is that a "few members of the target population" who have been used in data collection are asked to identify and refer the researcher to other possible participants who are members of the same population (Babbie, 2016: 197).

To me, the snowball sample method was beneficial due to its time and cost efficiency. I also had to be aware of its potential weaknesses, as it is apt to create biases. This is because it relies on personal recommendations within an existing network of individuals, something that may be questionable for its representativeness (Gilbert and Stoneman, 2015: 236). For instance, I found that one third of my respondents were 23 years old, which is a small yet not insignificant overrepresentation.

The research found place in Kibuga-Mbatta slum area in Masese 1 and in the villages Kabembe A and B in Kakira, in which VSLA meetings were held in the data collection period, facilitating the scheduling of interviews of attending group members. Through the help of a research assistant, a total of 15 young mothers in the age group 15-24 were interviewed over four days. Additionally, three key informant interviews were held at HC's office in downtown Jinja, with professionals.

4.6.1 Sample demographic profile

The young mothers who constituted my research sample were in the ages of 18-24. The breakdown was the following: 18 (1), 19 (2), 20 (2), 21 (3), 23 (5), and 24 (2), with the mean age being 21.46 years. In terms of marital status 12 were married, two were single/divorced and one was unmarried. Two of the participants had no children, but one was five months pregnant and the other the main caretaker of her husband's child. The remaining 13 had 1 (5), 2 (5), and 3 (3) children, with the mean being 1.6 children. Mother's age of first birth was 14 (1), 16 (4), 17 (2), 18 (1), 19 (1), 20 (1), while information was missing for five of the participants and the mean being 16.9 years at first birth. Income-generating activities the young mothers were engaged in were small-scale food vending (5), farming (1), services including laundry, tailoring and telecommunications (3), restaurant (1), whereas the rest (5) were housewives without an income. Six of the participants lived in rural areas (Kakira) and nine lived in urban areas (Masese I). While five young mothers had been involved in HC's VSLA for two years, four had been involved for more than one year, while six had become members in the last 11 months.

4.8 Data collection method

Data was collected through three methods, namely, in-depth interviews with young mothers, key informant interviews, and review of secondary sources.

4.8.1 In-depth interviews

The research question "do young Ugandan mothers who are involved in Health Child's programmes designed to empower them socio-economically experience positive effects in terms of increased resources, skills, earning opportunities, gender equality and social capital?" was considered suited for a qualitative approach. In-depth interviews were used as a data collection method, which is described by Morris (2015: 13) as a "conversation that is directed by the interviewer" and aimed at "accessing an individual's personal experience, understandings and perceptions", which is precisely what this project sought to uncover. As most of the young mothers could not speak English, and I could not speak their local language, I worked with a

female research assistant who was familiar with Lusoga and Luganda. Her research and social skills were great assets to the data collection and research as a whole. She led the interviewing. We discussed the objectives and tools before the fieldwork started. We also discussed the outcomes of the interviews at the end of every day to determine if we were on good course or needed to change anything.

A semi-structured and thematic interview guide was made with several questions ordered under themes such as "relation to HC" and "power and support" (see appendix). The first section of the interview asked for specific details about the interviewee, followed by some more general and broad questions before going into depth on a variety of topics related to socio-economic empowerment. This helped refining the interviews without imposing a too strict structure on them. Most of the questions were open-ended which "unlike a leading question, establishes the territory to be explored while allowing the participant to take any direction he or she wants" (Seidman, 2013: 87). Some open-ended questions could ask the participant to partially reconstruct an experience (ibid.: 87), such as the question "how does a regular day look like for you?" Another type of open-ended questions could seek to focus on the participant's subjective experience of something rather than on the external (ibid.), one example being "what have your experiences been like with Health Child?" In this way the participant could decide what was important to focus on. It was essential to interrupt as little as possible, but rather to follow up and prompt when it was deemed necessary. I feared ending up with a set of too wide-ranging answers, hence complicating the coding process. However, to limit the scope of the data, the research assistant largely followed the interview guide with the exception of some flexibility with regards to omitting and adding a few questions when appropriate. The in-depth interviews resulted in a detailed data set about the target groups' experience of the NGO programme that could be used for a thorough analysis. This type of interviewing offered a good opportunity to investigate topics the informants might not often talk about, such as experiences, daily life, dreams for the future and beliefs, unless questions were directed at them.

4.8.2 Key informant interviews

Key informants were central to the research as they could direct the researcher to "situations, events, or people likely to be helpful to the progress of the investigation" and this way be the "initial point of contact with such research settings" (Bryman, 2012: 439; Hammersley and Atkinson, 2007: 49). Interviews were conducted with several key informants, which were individuals who were well informed on the research subject, due to "the positions these persons hold in social, political, or administrative realms" (Kielhofner, 2006: 349). I could be part of conducting the key informant interviews since they could speak English, while the research assistant took notes. Contact with these different professionals was established upon visiting HC's headquarter in Jinja. Through in-depth discussion useful insights were provided of the NGOs policies and plans, activities, history and the communities in which it was operating from the perspective of the staff members (Kielhofner, 2006). Questions ranged from those that required detailed knowledge like "how does the NGO work to build relations to its clients?" to others seeking more subjective responds like "what poses the biggest challenges to economic empowerment of young mothers?" Some precautions needed to be considered with key informants such as the risk one might run of starting to see the social reality from their point of view rather than from that of the research population (Bryman, 2012). It is also important that the key informants do not wind up selecting participants for the researcher, exercise surveillance or in other ways control the findings (Hammersley and Atkinson, 2007). There was a risk for this to occur, but fortunately my research was not confronted with issues of this nature.

While the key informant interviews lasted from 65 to 105 minutes, the 15 in-depth interviews lasted from 24-57 minutes. Three to four interviews were conducted per day. Only the key informant interviews were held in English, while the rest were held in the local language, Lusoga.

4.8.3 Secondary data

Secondary data was used as a supplement to the data from the field collection. This approach in which research draws upon several methods, known as triangulation,

helped increasing "the methodological rigor" of the study (Kielhofner, 2006: 350). The secondary sources could span from websites, annual reports, brochures, newspapers, official statistics, historical documents, description of programme services and artefacts (Bryman, 2012; Kielhofner, 2006). The documents that were analysed in this research were programme evaluations and annual reports provided by HC, as well as national surveys from UBOS, these being the Demographics and Health Survey (UDHS) of 2011 and the National Population and Housing Census (NPHC) of 2014, as well as the Jinja Slum Settlement Profile, all three retrieved online. This document analysis helped me getting a background context of the NGO and the socio-economic situation of Ugandan mothers. However, as the livelihoods programme is rather new to the NGO there exists limited documentation on the matter. Secondary analysis was of added value to the research as there existed data of high quality and close-to representative samples, such as the national surveys (Bryman, 2012). As a foreigner I lacked familiarity with the cultural context and had limited knowledge of where to retrieve relevant information, which posed challenges to my secondary data search, but fortunately I received some guidance. Additionally, much of the secondary data was not specifically about the region or the population surveyed through my research, which reduced its applicability to my analysis. However, the Jinja Slum Settlement Profile was in this relation of added value to my sample surveying the specific context.

4.9 Management of data and analysis

4.9.1 Primary data

To prevent being overwhelmed towards the end of the data collection period I started processing data concurrently during the data collection period. After the first meeting with the field I decided to write an arrival story to keep first impressions and the experience fresh. Then I transcribed the interviews that were held in English, while my research assistant transcribed and translated the remaining interviews from Lusoga, providing me with an extensive data set in English.

In the analysis of the findings I employed narrative and thematic analysis. I combined these approaches as they "both take as their analytic object language and meaning"

thus share several characteristics (Shukla et al., 2014: 3). Narrative analysis is a way of using the informants' stories that appear through research (e.g. interviews) as the object of enquiry and is focused on subjectivity and positionality rather than objectivity (Riessman, 2000). By focusing on narratives I could pay attention to how respondents aimed to make meaning of life events and experiences, and focus on preserving segments for analysis, segments that were chosen interpretively "influenced by our evolving theories, disciplinary preferences, and research questions" (ibid.: 11). As I see empowerment as a process it made sense to do a narrative analysis to respect "the fact that people perceive their lives in terms of continuity and process" (Bryman, 2012: 582), as well as making the effort to give power to the participant and follow their trail and narrative (Riessman, 2000), something I deemed especially valuable in an empowerment research. I aimed particularly at capturing the discrete story, which are "topically specific stories organised around characters, setting, and plot" deriving from the responses to single questions (ibid.: 6). Thematic analysis, on the other hand, is used for the purpose of "identifying, analysing, and reporting patterns (themes) within data" and allows for rich description (Shukla et al., 2014: 3). While one may employ a narrative approach to shed light on particular cases a thematic approach can enrich the analysis by giving a thematic overview of a dataset (ibid.). Thematic analysis does not prescribe a specific coding technique but may for instance be used to make sense of material that may be unrelated or can be used to observe a person, a group, an organisation, etc. in a systematic way (Floersch et al, 2010). One ambition of this approach is that themes that are not covered in the prior literature may emerge, but at the same time it allows the researcher to compare themes with existing literature and experience (ibid.). These two methods have in common that they "view experiences, meanings and social structures as mutually constitutive" and look at content of texts and speech (Shukla et al., 2014: 3). The two approaches complimented each other in that the narrative approach presented individual cases and particularities, whereas thematic analysis provided a broad overview and themes across the cases (ibid.).

4.9.2 Secondary data

The secondary data I used in the analysis, the reports from HC and national census statistics and data, were used to back up my primary data findings. I could for

instance draw parallels between what my interviewees reported and the general trends among HC's beneficiaries or in the national population.

4.10 Practical considerations

4.10.1 General considerations

Many practical considerations had to be made in preparation of the research project as well as during data collection. Upon reaching the research site only one appointment had been made, with my contact person in HC, but shortly after the meeting key informant interviews were scheduled for the following days. After these had been carried out my research assistant and I were allowed to sit in a VSLA meeting in which we could observe the procedures and also identify participants for the in-depth interviews. Fifteen appointments were made over the span of the next four days in two different areas of Jinja, which proved possible due to relatively short distance between them. However, conducting many lengthy and detailed interviews over a short time span can be rather exhausting, something that could have been helped by allowing more time between each interview. Keeping the duration of each interview below one hour was another consideration that was made in order to be respectful of the participants. Most of the young mothers interviewed already had restricted time due to their income-generating activities, pending household tasks and being the main caregiver of the children. For this reason it was also essential to meet the participants in a place of their convenience and where they felt comfortable, which mainly meant in or close to their homes. It was also vital to not be too formal or intrusive having in mind that many participants were not used to articulating themselves in an interview setting. I provided my research assistant with an audio-recorder so that the recordings could be listened to if information was missing from the notes and full attention could be paid to the interviewees.

4.10.2 Outsider – insider considerations and use of a research assistant

My data was collected in English and Lusoga, the latter was the native language of my participants and accordingly a natural choice when studying their reality. I was however not familiar with Lusoga, making it essential to have a research assistant

carrying out the in-depth interviews. To easily gain access to women and with a sample inherently composed by women it was undoubtedly beneficial to have a female research assistant. It was invaluable to identify one who was not only close in age to me but also to that of my participants, and that she was familiar with the area and local culture. I could have chosen to conduct bilingual interviews, but instead several judgements were made for holding the in-depth interviews completely in Lusoga. First of all, many of the respondents would lack proficiency to express themselves thoroughly in English and interviewing through bilingual interpretations would be time-consuming considering the already hectic lives of the young mothers. Together with my research assistant we also determined that the in-depth interviews would run more smoothly if she was one-to-one with the participant. This was partially due to the attention and distraction I caused in the slum areas at our first visit being a "mzungu" (white/European person) and being different, especially with the very large amount of curious children in these areas. For these combined reasons I let my presence in the in-depth interviews be minimal. It should be added that my self-awareness as an outsider helped me to overcome bias, and to seek deeper understanding of the local context, rather than to make assumptions about it.

While I transcribed the key informant interviews, my assistant transcribed the other interviews from Lusoga to English, as directly translated as possible. When words or expressions were used that were specific to the Ugandan context or with no equivalence to the English language small explanations were provided in brackets.

4.11 Limitations and challenges

4.11.1 Language barriers

One crucial limitation to this research was communication, as most informants had considerably higher proficiency in Lusoga than in English, thus leading the interviews to be carried out fully in Lusoga through a research assistant. Although I got acquainted with the field, held key informant interviews and attended VSLA meetings I had limited contact with my other participants, something that led me to feeling I somewhat lacked ownership of the data. Although I ended up with a complete data set being more involved could have allowed me to read emotions, body language,

silences and other things that occurred during interviews, hence given me a better insight.

4.11.2 Age range and size of sample

Another limitation is related to the very inclusion criteria of the research, seeking to sample young mothers between the ages of 15-24, as it actually proved difficult to find participants below the age of 18. I was told on the first day in the field that the inclusion of minors in VSLA groups contradicts the policy of Health Child, seeing they regard saving and financial literacy to belong to the domain of adulthood. This meant that young mothers between 15-17 normally were not part of the livelihoods programme. At the same time several minors in these communities were indeed mothers, which suggest they have assumed other adult responsibilities as well as being economically marginalised. More than six of the young mothers involved in the research had also given birth to their first born between the ages of 13-17. One methodological challenge was the small size of the sample; both in terms of number of participants, but also that it was solely concentrated on the beneficiaries of only one NGO. Interviewing was a time-consuming method, so in retrospect the sample could have been considerably larger and wider with another data collection method.

4.11.3 Gender bias

It could be argued that the research could be limited by a gender bias in that it exclusively targeted women and young mothers. The voices and narratives of men and fathers could have been incorporated in the study in order to not failing to "consider the potentially different implications for men and women" (Babbie and Rubin, 2014: 116). However, the title of the research "Way out of Gendered Poverty? Economic Empowerment of Young Ugandan Mothers Through NGO support" makes the gender focus and objective clear from the outset. It was nevertheless challenging not to "generalise the findings to the other gender" (ibid.: 117) and not contribute to perpetuating the gender dichotomy.

4.12 Ethical considerations

4.12.1 Ethical guidelines and clearance

There are always potential ethical issues and risks in a research of this character and it was therefore essential to comply with a set of standards in order to protect the participants, the data and the quality of the study. This meant getting ethical clearance from the Departmental Academic and Research Board at Makerere University and my choice of conforming to the ethical guidelines of the International Federation of Social Workers (2012) in my research.

4.12.2 Informed consent

I had to pay specific respect to gaining informed consent in my research as it represented "an intrusion into people's lives", disrupted respondents regular activities and not least was something they had not requested (Babbie and Rubin, 2014: 96). To me it was important that every detail of the research was transparent to everybody involved. Before the start of each interview the participant was given information about the research project and the procedures, as well as how the data would be used and treated, the benefits and risks of being part of it and what it would require of the informant. Afterwards they were presented with consent forms and asked if they would permit audio recording of the interviews. All this information was provided in Lusoga and when possible the informant would give written consent, otherwise it was given verbally. Informants were made aware that participation was voluntary and about the right to withdraw, the latter requiring consent to be regarded as a process of continuous negotiation and for self-determination to be clearly promoted. Several factors such as age, educational level or language background of respondents could have inhibited the understanding of what the research is about hence also hinder full consent, which necessitated thorough explanation.

4.12.3 Anonymity and confidentiality

Social work research has an inclination to be of a sensitive nature in that respondents might reveal aspects of their lives that they perhaps do not normally consider and that they might not have disclosed to their closest circles (Babbie and Rubin, 2014).

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Implications may arise due to for example the "topic because of its controversy; from the status or behaviour of the subjects that brings risks to them or the researcher from the study" (Becker et al., 2012: 71). Such topics came up in my research even when it was not anticipated, which made it vital to ensure the anonymity and confidentiality of my participants. As recordings will be deleted and other documents will be destroyed "the researcher cannot identify a given response with a given respondent", meaning that anonymity is protected (Babbie and Rubin, 2014: 101). No names or addresses are indicated in the research, but instead each participant has been given an identification number, as for example "YM1", short from "young mother one". This, together with not sharing or disclosing information to undesirable sources, was necessary measures taken to secure confidentiality of my participants (ibid.).

4.12.4 Protecting participants and data

Protecting the participants should be paramount. This regards both their dignity and privacy and also protection from "unwarranted discomfort, distress, harm, danger or deprivation" (D'Cruz and Jones, 2004: 103). I had to be sincerely committed to my duty of respecting the interest and rights of the informants, so treating the data with respect was a crucial consideration. This entailed being as accurate and objective as possible in reporting and evaluating the findings, and also being responsible in protecting access to the data for as long as required (D'Cruz and Jones, 2004). This applied especially as the data was sensitive and confidential, which again made it vital to inform participants of how the data would be treated, this being only for academic purposes.

4.12.5 Cultural differences

Throughout the study I attempted to be sensitive to the cultural context in which the research was carried out. In such a study it is vital to address issues such as "values and worldviews, definitions, research design, informed consent, entry into the field, confidentiality, approaches to data collection, participant roles, ownership of data, writing, representation, and dissemination of results" ethically (Marshall and Batten, 2003: 139). It has been important to me to question and to be humble and open to that which I do not know as well as not using my own culture as a reference to which the

"other" is compared. While Western scholars and research were also referenced I made extensive use of non-Western, international, transnational, African and Ugandan sources throughout the study. It is important to acknowledge yet again that although academia is increasingly theoretically diverse, much still "remains an extension of the dominant culture's base of largely European Western values, ethics, and norms" (ibid.: 140). I am, as a researcher positioned somewhere "within the periphery of global and postcolonial relations" (Honan et el., 2012: 395), in fact being a female, white master student from Europe in Uganda and Africa for the first time. As much as I fall short to some biases and am free of others I largely believe that my background, my aspirations and my interpretation of the data were an asset to the study.

Chapter 5: Findings and analysis

5.1 Introduction

In order to explore economic empowerment of young Ugandan mothers' through NGO support the primary data is analysed with the help of the existing literature on the problem area. The findings are ordered thematically but attention is also paid to the informants' stories, through exploration of their narratives. It will therefore be possible to follow the young mothers' lives before being beneficiaries to the progress in the savings programme to their future dreams. This is not to suggest that everyone's experience of empowerment is linear, but rather to demonstrate how the majority of participants structured their narratives in a past, present and future format. Information retrieved from the three key informants will be used to offer the professional perspectives and broaden the analysis. The findings are structured under the three research objectives; (5.2) Health Child's strategies to empower young mothers; (5.3) experiences and immediate benefits of HC support; (5.4) long-term impacts of the interventions.

5.2 Health Child's strategies to empower young mothers

HC aims to "create opportunities for wealth creation in households through promoting a culture of saving and micro borrowing, linking them to financial institutions for access to capital" (Health Child, 2016). The main intervention used for economic empowerment within HC is the VSLA methodology, but also other skills training.

5.2.1 The VSLA methodology

Each VLSA group meets weekly to save money into a loan fund, a social fund and a health fund. The social fund is for emergencies or problems, while the health fund exists in case a family member needs medical treatment. Members are encouraged to borrow from the loan fund in order to improve the home or start up small businesses. When the saving cycle is over, the saved up money is distributed among the members.

These village saving groups have also made it easier to mobilise members for educational activities and sensitisation as this now finds place when members meet to save. This is my experience of attending a HC VSLA meeting:

"We are in Masese I, a large slum settlement next to Lake Victoria to attend a VSLA meeting. Several women clean the building and move chairs and benches around. They direct us to the chairs while members take seats on the benches. There is a chairperson, a secretary and a treasurer, who all sit at the desk (picture 1). At first the social worker (SW) asks how everyone has been and if there is some news. About 12 members are present, of which two young, new members are presented to the SW. Some members have babies and toddlers there. The talking is light, a mix of jokes and serious conversation (picture 2). The group is notified that one of the present members gave birth only two days ago – at home. Everybody is surprised by her quick recovery. News has spread that one of the members has died since last meeting. Her family are in need of support. Everybody is encouraged to put aside money for the widowed husband. It is said, "we should cry together with him but also laugh". The SW explains that this is what the social fund is for. One of the women is getting married later this year and the talk goes about how "we should all contribute". My research assistant introduces us and then talks a bit about my research. Then a woman says a prayer. This week is the week of education, I am told, and the focal person tells the other members how they must make sure their children attend school. "School has to come first, even before your job". There is some discussion and questions around this. Then attention is focused on the saving. There are three bags in a box, one blue, yellow and green (picture 3). Into these money is saved for health, loan fund and a social fund. By turn each member saves what she has. Smaller amounts go to the health and social funds whereas larger contributions go to the loan fund. Members have a book with their member number. Those who save get the book stamped, while those who default receive crosses in their books. While this goes on some women come and go to breastfeed or pick up more money. Some have brought in money for others. There is one member who counts all the money saved as each person hands it to her by turn (picture 4). It is 6.30pm and members start to leave one by one."
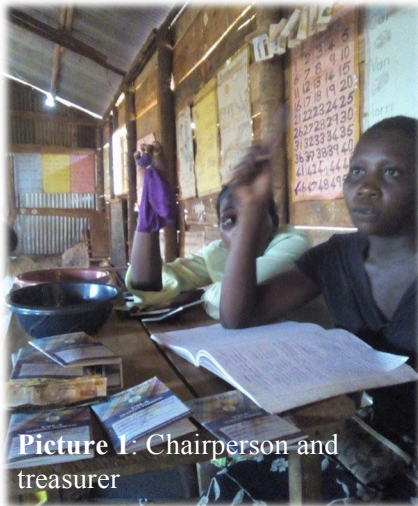
Picture 1: Chairperson and treasurer
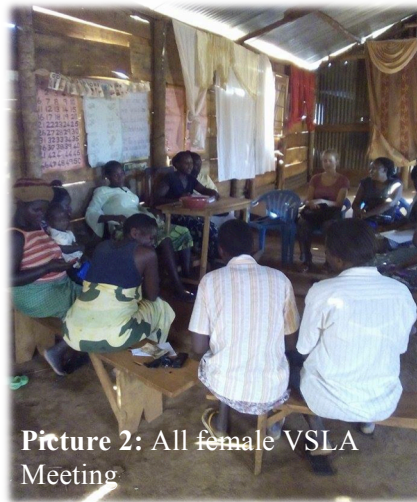
Picture 2: All female VSLA Meeting
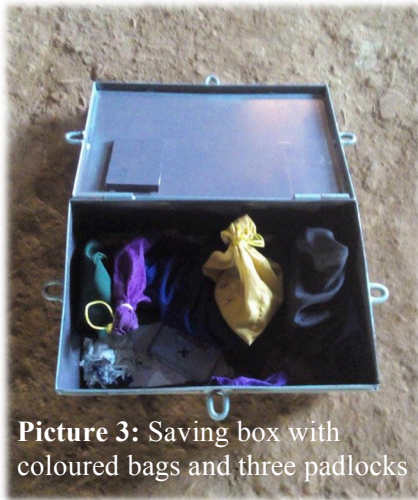
Picture 3: Saving box with coloured bags and three padlocks

Picture 4: Counting money

Acronyms of participants
YM: Young mother (no. 1-15)
KI: Key informant (no. 1-3)

5.2.2 Joining the savings groups

> As long as you can save, be honest, be able to cooperate, and be
> available when needed for meetings – you qualify. All are welcome
> and majority are really vulnerable (KI3).

The young mothers got involved in VSLAs through different channels. In 2014, the
first year of the livelihoods programme, more than 243 parents were enrolled in

VSLA groups through the HC supported early childhood development centre (Health Child, 2014). This way the centres in which they had children were linked to the groups, making it easier to save for school fees, as it did for this mother: "My child was a student at [name of school]. Where we were invited as parents. They invited all parents in that school for training. They trained us for 3 days" (YM9). Social workers from HC also visited several villages to mobilise parents to join savings groups. Basic information about fees and purpose of the VSLA was provided and they were invited to come for trainings. In addition to mobilising, the social workers invite members to equip them with the tools needed to liberate and empower themselves (Tew, 2006), by facilitating, mediating and to bringing in professional knowledge and skills (Anderson et al., 1994). In other words, the findings to a large extent correspond with empowerment theory in that the social workers see their clients as capable.

One important aspect of empowerment is to let group members do things themselves and to treat them as experts (Lee and Hudson, 2011). This is what was largely achieved by training community members so that they can shape the empowerment process in their surroundings. Knowing one of the women in a leadership position within the VSLA also proved to be a way into a savings group, as these women from one time to another reach out to fellow members of their communities. It is explained here: "the chairman of my group, found me at home, talked to me and requested me to join the group that supports women in saving and withdrawing money" (YM4). Others were encouraged to join by friends: "She told me it's hard to save at home and I saw that this was a good idea. The beauty in what she told me is that nobody can run away with our money and I saw that this was a good idea" (YM6).

5.2.3 Learning leadership skills

It is a goal for HC to develop leadership skills in their beneficiaries: "We train them to see to that they can be able to learn their activities on their own and when they are forming these groups we make sure that they are forming them by themselves" (KI1). Every group has a secretary, treasurer and chairman, key holders, a custodian, counters, as well as focal persons for maternal health and early childhood learning. A very positive aspect of acquiring leadership skills is its implications for personal

empowerment. Rowlands (1997) states this can happen when internalised oppressions are confronted and replaced by capacity building and self-confidence. By being proactive and self-directed this can turn into social empowerment in which one has more decision making power and control over community resources (Anderson et al., 1994). While the findings to a certain extent agree with this theory, some felt this control to be equally disempowering. Among the young mothers there were several who preferred just coming for saving and not to take on the burden of more responsibility or blame of being a leader. This was with the exception of one person: "I am not a leader yet, I have not yet been assigned any leadership role but I want to be a leader and I will do anything they give me" (YM8). Others had tried being in leadership positions in earlier cycles. This year they preferred giving up their roles to other members because of stressful events that had taken place: "One of my fellow counters was a thief who stole USh650.000 and all of us were taken to police [---] I was demotivated but again was actually forced to keep the key" (YM2). Some also said that it had felt like having too much responsibility: "I no longer wanted responsibility and what if I am not at home and people need to use the key? I didn't want to inconvenience people" (YM14).

A few of the young mothers were currently in leadership positions as a key holder, secretary and focal person for maternal health. One of them had been a secretary for two years and seemed apt to carry out her tasks. A sign of being empowered according to Ibrahim and Alkire (2007) is that one not only is more able to make decisions and advocate for oneself, but also to plan and help others. The findings strongly confirmed this theory: "I basically make sure that I encourage women to come and save. I talk to those who have missed saving and find out what the problem is" (YM9). Another mother had accepted becoming the leader of maternal health in her group as she felt her experience made her suitable for the position: "I saw that there was not much needed and since I have ever been pregnant, it would be easy to educate other women. This is why I accepted the responsibility" (YM1). Being a leader was not always felt as a trouble free responsibility. Other members sometimes had a perception that the leaders misused their power, which could come from not fully understanding how the VSLA functions:

> Someone may have saved only USh10.000 but wants to borrow USh100.000; if you tell them it's not possible they feel bad and say you envy them. Don't wish them well. The problem is they think money is available because they see it in the box (YM9).

5.2.4 Interaction with HC staff

How often a representative of HC visits manifests how frequently a group is monitored, which is something that also depends on how long the VSLA group has existed:

> In 2014 they would come after every 3 months, then in 2015 they would come after 5 months, in 2016 I have not yet seen anybody yet they have to visit us so that we tell them our problems if we have them (YM13).

A new group is in need of extensive guidance whereas older ones are meant to become self-sustained, as described by a social worker: "we train them on how to develop a constitution. Like if they save and make a group they have to make those guidelines that will help their group effectively even without us" (KI1). This methodology can be understood in light of Paulo Freire's (2006) theory of conscientisation in which the teacher and the student work together towards self-liberation of the oppressed. Freire (2006) calls this the pedagogy of the oppressed. While HC's strategies seemed to have a similar theoretical foundation, the findings proved that this was not straightforward, trouble free or at times even feasible.

All of the young mothers gave the impression that their relationship with the HC staff and perception of the NGO was good. In order for the social workers to understand what supports empowerment and for the service users to gain agency to make informed decisions about the services they receive, it is important to treat them as experts in their own lives and to learn from their perception of their situation (Ibrahim and Alkire, 2007; Banyard and Graham-Bermann, 1995). For instance, while most of the young mothers said that the communication ran smoothly and that the information provided was reasonably easy to understand, a few individuals expressed disempowerment over sometimes not understanding what was being taught or explained. This again corresponds with theories of empowerment indeed being a process. Apart from this, nobody had any complaints regarding problems with HC, or

as one young mother said it: "Not at all with HC as a programme but may be in a group…" (YM1).

5.2.5 Group dynamics

Disagreements and dishonesty came up a few times as shortcomings of some of the VSLA groups. It could seem that dedication and combined powers of individuals in the group, which Rowlands (1997) characterises as essential for collective empowerment, were facing obstacles. Once again this was related to somebody being in a position of having controlling and manipulating power over the others (Tew, 2006). One of the young mothers revealed that her group leaders had imposed a reinvesting scheme on the group under the guise that HC were behind it: "At first they said that it's HC that had ordered this but we talked to our leader [name] who said it was not the idea of HC. It was the making of the chairman, secretary and treasurer" (YM1).

Disagreements and misunderstandings also impeded on economic empowerment. In other words, while social workers, according to as Lee and Hudson (2011), try to lay the foundation for distributive justice in partnership with their clients, the findings show that there were many obstacles on the way. In those cases HC had to take measures: "We had to intervene and see what is the problem. They could not distribute the money without the HC staff" (KI2). One of the young mothers mentioned how she felt like loans were distributed in an unfair manner based on popularity:

> They will give you money depending on your status. If you are a poor
> person, they will serve you last but initially they would give money
> depending on your star…But now they give even to those with no star,
> as long as you are "somebody" (YM10).

Some frustration was also expressed related to other members having failed to return the loans to the group: "Such a person keeps on saying she's going to pay in a month but never does and that's why these days we are no longer borrowing more than our savings" (YM13).

HC's VSLA groups normally meet in enclosed spaces, as dealing with money in the open is quite risky. These venues often have to be paid for, which bothered several of the young mothers. Additionally, some of them wished the decision-making was more democratic in the group as the constitutions says that everybody's voice ought to be heard. Some felt that the leaders were too influential. Since this is not an isolated incidence of power imbalance, Fennel and Arnot's (2008) words could be true. They say that it is not the cultures that oppress African women but the power embedded in their friendships, relational worlds, and forms of knowledge construction and negotiation (Fennel and Arnot, 2008). According to the findings these relations were both empowering and disempowering, sometimes also simultaneously. However, this is to say that the attempts of collective empowerment may actually hinder personal empowerment. Despite wanting their complaints heard, the women expressed fear of getting the reputation of 'rumourmongers' and losing the respect within the group: "individuals torture us by making personal rules. They should agree with say ECD Centres or schools where we convene so that they take care of paying for these venues and lift the burden off members" (YM9).

5.2.6 Positive experiences with HC's strategies

While some difficulties were evident, many positive sentiments were felt towards HC and towards being in a group with other women. As Larance (2001) points out, a saving group can be an ideal place to initiate relationships and networks for sharing of knowledge and resources, i.e. enhancing social capital. This can also give the women a more positive sense of self as well as awareness of strategies and competencies necessary to attain personal and collective goals (Hudson and Lee, 2011). Through the study this was found to be the case, although the women were in different stages of the empowerment process. Many of the young mothers reflected on both having learnt financial skills: "I like being in the group, it has helped save my money and has improved my saving skills" (YM13) and also interpersonal and management skills: "Women in the group tell you the situation as it is. They encourage you to save and give you time to pay back a debt without putting you on pressure" (YM3).

Not having large networks outside the immediate kinship group makes it challenging but essential to build trust within new social networks (Larance, 2011). My findings proved that some of the young mothers had heard of problems occurring in other groups making them sceptical to trusting other group members:

> One money counter in another group stole USh600.000, which scared a lot of people, but I hear she paid it back. We got scared and requested that our money be produced immediately so that we at least could look at it, but thank God, ours was there! (YM2).

As they progressed in their saving circles and developed the relationships within the groups they reported that their faith had been restored: "They give us our savings books and we confirm that what is our accounts is what is reflected in the booklets. So we are still ok" (YM4).

It can be argued that HC through their baseline surveys, outreach and follow-ups of the local communities have engaged with their beneficiaries enough to know how to provide them with the tools to improve their human conditions (Jansson, 2014). A few young mothers mentioned how HC seemed to be different from other NGOs because they cared for the local people on the ground, rather than merely the rich or empowered. This seems to confirm that HC is charitable non-political organisation aiming to better the lives of its beneficiaries through economic development, as explained by Habomugisha (2005). This was especially felt because materials for the VSLA was handed to new members free of charge. Some young mothers were inherently positive to HC: "I am not going to leave HC. It has done a lot for us, for instance, it brought for us a school and we are saving" (YM11).

5.3 Experiences and immediate benefits of HC support

5.3.1 Life before and lack of resources

When the beneficiaries of HC's livelihoods programme were asked to think back to their lives before starting the savings there are many stories of scarce resources and powerlessness that came up. Based on the findings it seemed as though the young mothers' find themselves in a situation marked by multiple, intersecting oppressors, especially of socio-economic exclusion and patriarchy, as extensively discussed by

Arndt (2002). These factors seemed largely to reinforce one another. Some young mothers were engaged in income-generating activities before, while others depended solely on the income of their husbands or mothers. The labour participation of women in Uganda is 68 per cent, which is lower than men's (UBOS, 2014), but it is estimated that women's domestic work takes between 15-18 hours daily (Habomugisha, 2005). Even when in employment Ugandan women are more likely to be in poverty and earn less than men (Duflo, 2012). This was indeed the case among the young mothers of this study. To many of them the lack of access to capital largely affected the needs of the household, as expressed by this woman: "my biggest challenge was of money, I would lack money without any idea of where to get it. I always wanted money for my business, education and these were my biggest problems" (YM1).

Several of the young mothers reported that their economic situation affected them to an extent that the family did not have adequate access to food. Some could only afford eating posho [maize porridge] every day or food they really disliked. Others would not be able to afford breakfast or supper, some were restricted to one meal a day. According to UBOS (2014), having only one daily meal reflects the lived reality of 12 per cent of the population. Many felt discontent for not affording certain food products and for general lack of food security. For some, it is still a pressing issue to be able to afford food and save at the same time. 30 per cent of Ugandan households are female-headed and more economically vulnerable (UBOS, 2014). This was the case in a few of young mothers' life and felt like this: "I wake up to take the kids to school but the first thing that usually comes to my mind is the food I am going to feed children. Where am I going to get the food to feed the children?" (YM5).

While most of the young mothers had attended some school, only a few had proceeded to secondary school. This could be for reasons such as domestic duties, early pregnancy and marriage, and parental preference of educating boys as outlined by Ampofo et al. (2004). 22 per cent of girls never make it to secondary school (UBOS, 2014), like this young mother: "my life was hard. It was difficult because I had no money to go to school. No fees. No transport" (YM11). As many as 12.5 per cent of Ugandan children in primary school age were not attending school in 2014, while 10 per cent had never attended (UBOS, 2014). In other words, this inhibits

educational empowerment, which Anderson et al. (1994) state could, through adequate educational systems, have made them ready for work and social life. According to findings this was largely the case and concurrently the cause and effect of extreme poverty. Many of the young mothers had to terminate their own education, which made it feel like a defeat to not afford their children's school fees or supplies: "unfortunately my child did not start school last year till this year in addition to me being pregnant. So, it was not simple" (YM2).

Health issues were also prevalent among the young mothers as well as their children, as expressed by this mother: "sickness of the child used to disturb me but now I can go to the savings group and borrow money [---] There was a time when I got sick and actually got a stillbirth" (YM10). In the two weeks before the UBOS survey 69.3 per cent of children under 5 years had suffered from fever and 67.5 per cent of children between 6-59 months were anaemic in the East Central region (UBOS, 2011). When it comes to assets 31.6 per cent of Ugandans lacked shoes while 44.6 per cent did not own a blanket in 2014 (UBOS, 2014), which could have deteriorating effects on health. Additionally, many of the young mothers lived in Masese I, which lacks a sewer and garbage disposal system (National Slum Federation of Uganda, 2010). These combined factors, in addition to not affording health care or treatment, worked to marginalise them further and was altogether an obstacle to gaining income thus also saving: "as you can see dust is everywhere so I [have the] flu almost all the time yet the boss wants me to work" (YM6).

An issue that frequently came up was that many of the young mothers had to request financial support from their husbands. According to UBOS (2011) the Ugandan wife and husband jointly decide how the husband's cash earnings are spent in 61.6 per cent of the cases whereas the husband decides alone in 37.5 per cent of the cases. According to the findings this figure seemed to be the opposite among the young mothers of the study, as illustrated here: "the other challenge is at times you might need money from your husband for say doing your hair, buying clothes and he will say no. Even a year can pass by without getting a new dress" (YM15). A few could enjoy having cooperative power, as explained by Tew (2006), which they had together with their husbands. But findings showed that the majority were

disempowered, as Rappaport (1987) describes being the case when one does not have the authority and dominion over the resources. Although some young mothers were merely dissatisfied by having to depend on their husbands, others expressed having received little support: "those days my income was low and as you know men, they may not support us well" (YM2).

Uganda is a community-oriented country, which means problems are dealt with in the family or kinship systems (Twikirize, 2014a). This was generally the case among the participants, although it was often not possible due to financial constraints. Not having been able to contribute to the wellbeing of other family members was therefore a source of frustration among the young mothers. Especially as many younger Ugandans are expected to help the family's elderly financially: "my mother also calls me at times and requests for say USh10.000, but I wouldn't have it, which would make me feel bad" (YM7).

5.3.2 Previous involvement in savings groups

For some of the young mothers HC's livelihoods program was their first ever encounter with savings and microfinance. A few had in fact never heard of ROSCA, VSLA or any type of saving strategy. Others had been members of saving circles and had varying opinions of how well they liked the methodologies. These savings initiatives are often based on Grameen Bank's, in which members have to wait for their turn to receive money (Bhuiyan et al. 2013). This is something that, to some, had few advantages: "I still tailored and was in other women's group saving a little money, about USh500. But on knowing about the advantages of HC I decided to join and leave the other group" (YM9). It was also seen as less convenient:

> Each member in the group was assigned a number and this represented the way we were to get the savings. We all kept a fixed amount and had to wait for your number to be given the savings (YM1).

Some of the young mothers had been saving for a longer time and to increase their capital actually were members of several saving circles, using different saving methodologies. A few young mothers were still members of other groups, like this

woman: "I was and still am in a local saving group but because we share according to number assigned, it used to became a problem to access money before your number is due" (YM2).

5.3.3 Young mothers' obstacles to joining the savings groups

> I'm teaching them the use of saving especially off money left at home say for food, charcoal. As you may know, men do not take care of them [wives] neither do they pay fees…(KI3).

Most of the young mothers sited familial reasons for why it had been challenging to join the livelihoods programme. This later also made saving problematic. It largely impacted the relations between the young mothers and the family member(s) who were opposed to her being part of the VSLA. It seemed to be due to the belief among men that initiatives to empower women feel threatening as it could entail that women gain power at the expense of theirs, as was found by Rowlands (1997). A few of the women had made a decision to keep secret the fact that they were saving in anticipation that their family members would either not support them or stop them from saving altogether. One young mother feared the reaction of her aunt:

> I don't want to tell my aunt yet because she will ask me for the money, I will find it hard to request for it from her because she's my caretaker! [---] I can't demand for it, she might remind of how she feeds me, takes care of me etc. (YM6).

Two were afraid their husbands would not let them save. This was explained by a social worker as being due to the fact that: "most of the women are facing domestic violence and don't have support at home. They shy away and have low self-esteem" (KI3). Whilst one was surprised by her husband's support upon telling him, the other still has not told, fearing her partner might get violent. The number of women from the East Central region who had experienced gender-based violence since the age of 15 was at 68.5 per cent, most commonly perpetrated by intimate partner (UBOS, 2011), which is sadly also confirmed by this study. It is indeed such that many women perceive it as part of their status and also accept the use of GBV if they have burnt the food, visited relatives without asking permission, etc. (Mullinax et al., 2013; UBOS, 2011). Although there is the notion that GBV is a forgotten issue due to attention

emphasised on issues like war and poverty it could seem that poverty and lack of resources is what exasperate the use of violence:

> He doesn't know yet. That's my money! What if he brings his ideas on my money? He can support me but we might disagree on what to use the money for. I just have to keep quiet [---] my husband is violent my dear (YM7).

One of the young mothers pretended she went to save in the place of her mother as her own husband was negative to the idea of her joining the VSLA. Others tell similar stories of husbands who are sceptical to saving: "he said that they will cheat me on the day of sharing the money. He warned me that the day I join the group he will beat me. I joined it by force!" (YM15). According to Mullinax et al. (2013) men often have the conception that these kinds of interventions to increase women's financial autonomy will shift gender norms to their disfavour. This notion was confirmed by one husband who tried to prevent his wife from going to the saving circle due to his belief that saving would alter her behaviour:

> Men they fear that if as women we get money we are going to become disrespectful and he won't like it. He used to stop me from saving at the beginning saying that after getting money I am going to become big headed but later he appreciated it (YM9).

It should also be highlighted that there were also some supportive spouses who have realised the rights of their wives. Some instantly started to support their wives with money, and others also got involved in saving groups. Within African feminism it is suggested that men are trapped victims in the privilege system of patriarchy and will through education realise how to treat women (Gatwiri and McLaren, 2016). The study shows that there fortunately seems to be a growing understanding of the importance of supporting their partner: "initially I had to beg my husband for everything and this would put him under pressure but he is ok now and accepts me to go in the group" (YM1).

5.3.4 Challenges with saving

Five of the young mothers were housewives, while the rest were also largely bound to household duties and had little income. Ugandan women are still held accountable regarding the household economy functions, childbearing and procreation, and in

addition to domestic and agricultural duties are also fetching water and firewood (Dibie and Dibie, 2012; Ossome, 2014). The absence of the intimate partner in the mothers' and the children's lives was given as reason for why it had been challenging to raise enough money to save, as was the case in this marriage: "he's married somewhere else. Sometimes he helps to support the household when he can" (YM1). As well as in this situation:

> I don't stay with my husband. We got some misunderstandings. He does not support us at all! I am taking care of all my needs. He doesn't even call me yet I have expenses and children to take care of (YM5).

Others blamed the challenge on the community and the dynamics of their VSLA group, which demonstrates that cooperative power is not always easy. As some members possessed several types of power at the same time, due to age or a leadership position other members felt disempowered and oppressed in their presence, which confirms the theories of Ibrahim and Alkire (2007) and Tew (2006). One of the young mothers expressed feeling bullied into saving weekly due to the peer pressure that is part of the methodology, but not being able to produce the required amount. There were also complaints because the weekly saving amount had quadrupled:

> Other people made it personal! Not the way HC brought it for the society. Somebody changes what she wants and her decision is final! We usually have nowhere to run to but we all need to be comfortable! (YM9).

Although it is up to the group to decide on the amount to save when making their constitution it is common that when events like this are communicated to HC, they come and monitor. This could be because the social workers are in a privileged position having "power to" do so and capacity to interfere without dominating as described by Rowlands (1997) and Tew (2006). This is addressed here: "Whenever we find out that a group is not performing well we go and also help them to find what is not going well in that group, so we make sure that we follow them up and sit with them" (KI1).

In the majority of cases it seemed like the VSLAs were a place where the young mothers could expand their social capital, with focus on ability and future plans, and generally a promotion of what Saleebey (2006) calls the strengths perspective.

However, to the younger members the age composition of the group proved challenging. Those younger had been questioned by the older members on issues spanning from their abilities to rear their children: "they used to say we feed badly but these days they even became our friends" (YM3) to whether they were old enough to understand saving: "I don't deal very well with old people. I fear them, they backbite a lot!" (YM7).

According to the findings, some of these young mothers were hit hard by unpredictability and risk. And a few sadly discovered that having access to cash did not translate to having control over it as confirmed by a study by Nyanzi et al. (2005) or to being financially literate. Two of the young mothers struggled to reach their saving goals due to unpredictable events affecting their micro businesses. One had her money stolen by a friend while the other experienced her business collapsing even after borrowing money from the VSLA.

5.3.5 Immediate benefits: knowledge and skills

> The message and information we pass on has helped them to change completely attitudes. They are empowered now; they know what to tell even if you ask somebody (KI2).

The livelihoods programme had for many of the young mothers worked as an arena for sensitisations and knowledge. This has particularly involved "promoting maternal and child health dialogues" (Health Child, 2014: 12). Not only did the outreach staff from the NGO provide knowledge, but mutual learning, sharing of advice and resources also found a place between the VSLA members. This can be compared to the approach of conscientisation (Freire, 2006) in which the oppressed liberate themselves and transform their world through reflection and action. In fact, many of the young mothers expressed excitement for the new knowledge they had gained. They explained how this had lead to noticeable changes in their lives as well as more positive outlooks on the future. The savings process is highlighted especially as an important learning experience: "I have also learnt that I can borrow a loan and through interacting with women, I laugh and in the process release stress" (YM13). The women have learnt about the advantages of patience and responsibility when saving, as well as to borrow money as a means to an end:

Initially we were misusing money but we are now more responsible. When we get it, we spend it knowing we have to save some. As women, we are no longer backwards; we can also hold money despite the fact that at times it's a loan (YM12).

As analysed earlier, some young mothers felt intimidated by older VSLA members. However, others considered the older and more experienced mothers as great sources of knowledge and strength. This is a view shared by the social workers: "It helps them to grow as they look at these older ones to get those ideas of business and of how to learn a business and all that. They also have some stories" (KI1). The findings regarding such community learning can be seen in the light of approaches to knowledge sharing within African feminism. According to Elia (2001) this feminist knowledge is often intuitive and primarily shared orally or through the body in a story format, which this woman could enjoy: "I have learnt a lot! Sitting with fellow older women has given me an opportunity to learn a lot [---] I have learnt that together we can! (YM2).

Central to the empowerment approach is the notion that everybody has strengths in the form of potentials and powers, but that while some may be obvious others are muted or unrealised as explained by Saleebey (2006). By identifying these, a person can be transformed from a victim to someone with capacity to meet challenges according to Anderson et. al (1994). The findings reveal that this was the case, but that the young mothers also gained social capital (e.g. friends) and put an end to undesirable behaviour. Certain young mothers had reflected on identifying their individual strengths in a group setting and could tell that they had gained social and behavioural skills: "I have really learnt a lot of things. They even stop us from rumourmongering and quarrelling" (YM8). Additionally, many have made new acquaintances in the community:

They also taught us how to live among people especially those of us who stay in rentals. I got to know some women who I live with in this community [---] I have learnt how to behave among people and keep friends (YM9).

Knowledge that is useful for the daily life and for a more functional family life was also obtained in the VSLA meetings. HC have developed short guides for self-led

group discussion on health, early development, child protection and hygiene and sanitation, which are now adopted in the groups (Health Child, 2014). One mother told that group membership had taught her time management skills as she now is forced to care about time and to be punctual. Also, with issues such as child and forced marriages, and traditional rules affecting girls (Adjetey, 1995), findings showed that many of the young mothers had started motherhood so young that they were poorly qualified to know how to adequately care for their children. The group had supported these women and enabled them to develop and enhance their maternal skills. Some mentioned having gained skills for enhanced communication: "I have learnt that I have to escort my child to school, give it food before I ask it what it learnt at school" (YM8) and treatment of their children: "They taught us that children should not be abused all the time, mistreated and should be treated as a child. They told us that we should wake up early and cook them tea" (YM12).

In terms of skills training a few of the young mothers said they had not learnt any practical skills yet apart from saving: "No. That's all we have learnt so far but they promised to start teaching us other skills this year" (YM9). While some expressed not having heard of any trainings yet, several others seemed to be quite eager to acquire some new skills to help their empowerment: "We have not yet started learning other skills but we are hopeful!" (YM1). Quite a few young mothers had already benefitted from learning some skills through HC. Apart from hygiene and sanitation they were taught and supervised on planting small vegetable gardens with several vegetables and to make different fertilisers. Although some would have liked even more supervision on their garden, they all expressed gratitude for having participated, and wanted to plant again come rainy season:

> I benefited, we grew sukuma wiki and ate at home. We were able to survive off this in terms of food for at least a month although we were hit by the sun from January to March. I'm going to do it again since the rains have started. It helped me a lot on sauce at home (YM12).

Although this type of skills training perhaps did not enhance employability or income-generating activity outside of the household it still helped the basic needs coverage. In social development oriented social work that we find in Uganda it is important to realise that before basic needs are met it is unfeasible to make higher-

level achievements, taking into account the first stages of Maslow's hierarchy of needs (Hugman, 2015). Most of the women shared the produce with their families and neighbours, while one managed to sell off a few vegetables to others: "Even when my neighbour would have no sauce and come to me with this request, I would give them the greens for free" (YM11).

5.3.6 Immediate economic benefits

To many of these young mothers powerlessness had been a normal part of everyday life. This was marked by the feeling of being overwhelmed by social, economic, political and natural forces, often internalised by the powerless. It must be faced, named and challenged to overcome the oppression (Lee and Hudson, 2011). This was confirmed by findings proving that many young mothers experienced a relief of several stressors in their lives after reaping the first benefits of their VSLA memberships. A feeling of empowerment seemed to have started growing, especially as they now could afford covering basic needs for themselves and their families. This had a significant impact in their everyday lives:

> Last year we were able to enjoy Christmas, we ate good food, bought new clothes and I was happy because my family was happy. December is usually a month for pressure but last year, I was peaceful (YM1).

Affording household items in addition to basic needs also raised the living standards of the families. Televisions, for instance, are only owned by 14 per cent of Ugandan households (UBOS, 2014). In several of the Jinja slum settlements access to electricity is only available to a few paying individuals, whilst firewood and charcoal are still used for cooking and tadooba for lighting (National Slum Federation of Uganda, 2010). Some of the young mothers were happy to be able to afford new items:

> My family has improved. We now have household items like a TV, got electricity and are no longer using tadooba lamps. We also bought a cupboard. Life is better – we are moving to being rich! (YM11).

Being able to afford paying for their children's education was a source of fulfilment to nearly all the young mothers: "it has affected especially the girl going to school. Even

her performance has improved. She no longer worries about scholastic material" (YM9). Education is a basic need that has long-term benefits. This means that those who had experienced their children missing terms in school or not having been able to start school at all had been worried for the right reasons. Many things, such as domestic duties, pregnancy and early marriage have stopped girls from completing school according to Ampofo et al. (2004), making it hard to break the cycle of poverty. However, the effects of acquiring an education will not only lead to equality and social inclusion (Dubie and Dubie, 2012). It may also link to a delay of parenthood and a decline in sexual risk taking (Bell, 2012; Duflo, 2012). This means that educational empowerment leads to preparedness for the social and professional life that follows (Anderson et al., 1994), as the findings reveal was the aspiration of the young mothers. One mother expressed this: "I also take my child to school using profits from my business. These days I have hope and learnt how to save, saving is good because it gets us out of poverty" (YM11).

The aim of the livelihoods programme is to "provide financial literacy to the formed groups and to promote a long term saving and borrowing for asset acquisition and business growth" (Health Child, 2014). As we know, women are likely to be in the informal and less productive sector thus more inclined to be in poverty than men (Duflo, 2012). There has been a shift in which women to an increasing extent partake in small-scale industrial activities and in loan groups to generate more income, facilitating the move from domesticity to the public domain (Habomugisha, 2005). Being engaged in income-generating activities outside the domestic sphere is empowering in many ways as it leads to higher mobility and access to the public domain (Nyanzi et al., 2005). Fortunately, this seems to be the case for some of the young mothers. It was mentioned how the money from the VSLA had helped them paying rent, expanding their business and made it possible to envision a brighter future: "ever since I started saving my income has increased because initially I only cared about the daily bread and would "eat my money", but these days I save it [---] Also these days I plan for the future" (YM9).

According to a HC social worker the impacts are noticeable: "when you look at the beginning when these groups started saving, where they were is not where they are

now. There is a big improvement; there is a change in the wellbeing of the people"
(KI1). That said, it should not be hidden the fact that some of the young mothers have
yet to experience the fruits of their involvement in the livelihoods programme. Apart
from not having participated long in the programme, some have not saved enough or
have had to cover other expenses instead of investing more into their microbusiness, as
is often the case, according to Buvinic and Furst-Nichols (2014) and Habomugisha
(2005). Others do not have access to the finance market or are experiencing violence at
home due to their involvement, which is not an uncommon consequence according to
Morshed (2014). A few were disappointed about their own progress while others had a
positive attitude in anticipation of what their savings could bring: "I feel joy in my
heart to even think that I have money in my saving" (YM15).

5.4 Long-term impacts of the interventions

5.4.1 Husband and household

Having previously been outlined as an obstacle to joining the livelihoods program it is
interesting to look into how the empowerment of the young mothers may have altered
the relations to their husbands. It is in fact argued that African women are not only
living in the oldest patriarchal society in the world but have also struggled the longest
against it (Norwood, 2013). Nowadays, both traditional and new alternative strategies
for overcoming oppression are used (Arndt, 2002). An important principle to
Afrocentric feminism is that men and women do have different roles, while stressing
that these are equally valuable (Brewer, 2003). This certainly has not seemed to
reflect the treatment of all of these young mothers. Gender based violence, lack of
reproductive rights and autonomy, and being restricted access to resources such as
cash and landownership are some pressing gendered issues (Ahonsi, 2010; Adjetey,
1995; Ravnborg et al., 2016; Rotimi, 2007), especially in the lives of these women.
However, three of the mothers expressed feeling economically liberated from their
husbands, saying that: "my life has changed. I no longer have pressures even when
the child is chased for school fees I no longer have to wait for their father to come
back and help. I simply go, pick money and pay fees" (YM1). And:

> Even if my husband refuses to bring for me a dress, Vaseline, I don't
> stress him. I just come to the group and borrow say USh10.000 and
> solve that problem. I no longer plead and beg a man! (YM10).

HC's social worker had also seen remarkable changes in the beneficiaries stating that: "some mothers have become independent in a way […] Violence has reduced in homes" (KI3).

It is important to stress that some had good relations to their spouses but now enjoy even more respect from them. While it might be true that many women contribute to the cultural practices that oppress them (Rotimi, 2007) it is also true that both men and women are needed in the process of emancipating women (McEwan, 2005). According to the findings many of the husbands seemed to have come around and changed their opinions about the savings, especially as they had realised the results and potential impact they may have. This has led both the women and men to contribute more, as in this case: "the relationship at home has even improved and my husband is even helping me by contributing towards the saving of school fees" (YM2). It has also worked to improve this relationship:

> Finally he saw the advantages of being in a savings group so much
> that these days he even tops up the money for me. My husband now is
> more respectable to me because not so many women can do it (YM9).

One young mother was experiencing some improvement in the relationship regarding economy, but still felt dismayed, quoting disagreements over family planning issues. While she claimed her reproductive rights of child spacing (Adjetey, 1995) he answered by getting involved with multiple sexual partners: "these days we agree on many issues but it doesn't stop him from seeing other women" (YM12).

5.4.2 Respect in the community

Many of the young mothers have made visible achievements, which have been a source of newfound respect from people in the VSLA and in the wider community. Many have found this empowering. Empowerment, when translated to other value and belief systems can mean to have self-strength, being free and having capability (Nayaran-Parker, 2002), which was increasingly felt by the young mothers:

> You might never know what they think but I have neighbours who are also single mothers as well but admire me. They look at me, a single mother of my children and can take care of them, and they admire me (YM5).

It is suggested that women have faced obstacles to standing in solidarity to each other due to striving to cover basic needs (Gatwiri and McLaren, 2016). This was largely the case according to the findings of this study. A few of the young mothers still felt like they were treated like before, while others had seen a change from being disrespected to being perceived as successful and soon-to-be rich. Many took pleasure in recognition from other women in the villages, and a growing solidarity as felt by this woman: "my life situation has changed a bit, while passing in the road; the fellow women can identify with you and can even back you up for a loan" (YM12).

During the VSLA meetings members may learn how to be innovative, how to respect others, social etiquette and practical skills (Nakirya and State, 2013). They are also encouraged to be critical to the social and political environment in order to develop strategies, competencies and resources useful in reaching collective and individual goals (Lee and Hudson, 2011). One of the young mothers could tell that she is now attractive in her local community for this reason: "I can also talk to fellow women and they listen to me. I am not as backward as I was and these days; I also have people who approach me for knowledge asking to know the path I took" (YM1). Another young mother explained that:

> I am now a consultant. My neighbours are asking me how we are managing because we are doing well [---] I explain to them the way we save and tell them that this money is ours including the interest. I am now more respectable (YM2).

5.4.3 Decision-making power

A significant indicator of empowerment is whether one feels in power over resources and decision-making affecting one's own life. Nayaran-Parker (2002) tells of the importance of having self-power, own choice, capacity to stand up for one's rights and being independent. Not only may this be a personal empowerment, but it is also what Rowlands (1997) calls relational empowerment, in which a person can influence

and negotiate decisions within a relationship. It is estimated that the decision-making regarding women's health care, large household purchases and family visits are primarily made by their husband in two out of five cases in Uganda (UBOS, 2011). The decision-making of the husbands in this study seemed to be wider, more strictly enforced and concerning numerous matters, hence the young mothers were at very different stages in terms of decision-making power or not. Some could not quite articulate why they did not have decision-making power, while others expected this to manifest itself more in the future: "I have not started having this power, maybe in 2017? I can't even decide where to go at the moment" (YM6).

Two mothers were currently not working, citing their husbands' decision as the reason, despite having expressed their desire to earn their own money. It is suggested that many microcredit programs aim to empower women but do little to challenge patriarchal structures and through this strengthen women's positions in the cash economy (Nyanzi et al. 2005). Another of the young mothers felt her own mother had power over her as she lived in her mother's house and felt that she could stop her from working and even marrying. It seemed that these young mothers are somewhere in the process of gaining more agency to make decision and advocate for themselves or to become more assertive and efficacious, corresponding to the theories of Ibrahim and Alkire (2007) and Anderson et al. (1994). This woman expressed having partial power over decision-making regarding personal decisions: "I also make decisions like what I want to wear, want to eat and he will accept it but at times my husband can decide on what to cook for the family and what to grow" (YM13). This woman tested her power more often: "I have power and can decide for myself but not completely [---] My husband controls me at times. He can at times stop me from going home to my parents' home but I insist" (YM10).

While one of the young mothers stated she has always had the power to make decisions, others have felt it as a gradual process. One person expressed she now felt like a person for the first time, with some degree of agency. The findings could prove, as Dubie and Dubie (2012) suggest, that economic independence and enhanced self-worth are two things that reinforce one another. Some of the others could finally make decisions without begging for permission or consulting anybody: "I respect my

husband but I still make my own decisions, for example, I bought a goat, ten chickens, and one pig. Actually he respects me more these days…we are in peace" (YM11).

The experience of achieving consensus from their husbands or gaining their attention on issues that affect the family felt empowering: "I can now make decisions and guide my husband as well, e.g. I told him we can build our own house and we will be living a better life. He listened to me!" (YM2). In addition to the principle of complementarity, other core principles of African feminism are self-definition and self-determination (Brewer, 2003), as demonstrated here:

> I can make a suggestion, I am no longer shy, I can talk in public [---] even at home, I talk and my husband listens e.g. if he refuses to pay for something, I talk to him politely, show him the way forward but if he still insists and refuses to do it, I do it on my own (YM12).

5.4.4 Community support

One of the severities that might have affected young women/girls when entering into motherhood, in addition to lack of opportunities, is rejection by family or community (Leerlooijer et al., 2014). This is despite the fact that the community, family and kinship system in pre-colonial Uganda used to be, and to a large extent still are, the places in which social problems were handled (Twikirize, 2014a: 136-7). African feminism emphasises that women have the right to community (Fennel and Arnot, 2008). Having a social network and social capital in the community can be a source of support and may feel empowering when times are tough. The findings show, however, that a surprisingly high number of the young mothers revealed that they had no such support inside or outside the community and even no one to run to whether this be family, friends, neighbours, elders or local leaders/counsellors, apart from parental support in a few cases. One young mother was of the perception that it was better to keep her secrets and problems private instead of opening up to others as she doubted they would feel any empathy. This might be due to the notion in East Africa that it is the community rather than the individual that is in focus when it comes to dealing with social problems (Spitzer, 2014: 23). Some could name a friend or VSLA

leader to which they could confide in times of need, while others felt completely unsupported:

> In this community everybody is on their own. When bursaries come, leaders care first about their families. Even when there was a massive distribution of mosquito nets people cared about their families first – "for God and my family" (YM6).

Some of the young mothers were aware that they could confer with the local counsellors in cases of domestic violence whether to flee to safety, find support and advice, or for mediation with their spouses. Yet most felt it more natural to go to female family members, friends or to HC directly. This highly confirms the fact that the community is vital when it comes to empowering and creating solidarity and support among Ugandan women as the place for sisterhood, motherhood and friendship (Chilisa and Ntseane, 2010). One mother explains this below:

> My friends can counsel me in cases of domestic violence. But these should be trusted friends who can counsel you in good faith. If your friend fails, we can go ahead to a chairman. I can also talk to VSLA members for help (YM12).

There were also those who felt supported by their husbands, friends and parents and could go to them for financial help, in case of a sick child, accidents or lack of food for the family. Some also expressed being in a position in which they could offer the same in return. In times of death several young mothers strongly felt the strength of belonging to a group in the community like the VSLA: "Even in times of trouble, neighbours can help just like we did for our colleague who lost a wife. It's hard to fall sick or get a problem and you are not helped by friends (YM2).

YM11: "Miriam" (24) got married at 20 and has a 4-year-old child…She could not afford her own school fees and she and her husband had little money…HC found Miriam through her child's ECD centre…Her husband supported her to join the VSLA and to save…Miriam took a loan and started a small restaurant with her husband…She is hopeful and feels she is moving out of poverty…The relationship to her husband is even better than before…Miriam plans to buy land and build a house…She now feels she has power and likes to advise others…

YM5: "Stella" (23) is a single mother of two children…She used to struggle to afford rent, school fees and food…Her husband is absent from her life and does not support her…Stella joined the VSLA after the chairman of her group sent for her…She currently hawks and sells tomatoes…Her VSLA group has had some problems but these are now sorted…Stella is worrying less and can afford school fees…She can also make important decisions herself and is admired in the community as a successful single mother…Stella plans to buy a cow and also start a retail shop...

YM9: "Joy" (23) got married five years ago and has two children…She used to tailor, but struggled to pay rent, medicines and to support her family…Joy was invited to join the VSLA through her child's primary school…Her husband used to stop her from saving…She is now the secretary of her VSLA, which can sometimes be challenging…Her husband appreciates her saving and now supports her in doing so…Joy still tailors and sells clothes…She says HC has taught her to save and to make friends…Others come to her for advice…Joy can afford to send her child to school and she no longer fears debts…She plans to start a second business and build a house…

As the examples in the box above illustrate, the role of husbands is particularly important where it is available to the young mothers, and a critical gap where it is missing. Regardless of this, all of the young mothers have faced many obstacles, but are increasingly becoming economically empowered and have started planning for their future.

5.4.5 Plans and dreams for the future

The VSLA is one of several associations that are developed for extremely poor individuals to break the cycle of poverty through savings and to save for expansion of their financial activities ((Nakirya and State, 2013; Lowicki-Zucca et al., 2014). The young mothers are not only encouraged to start up their own businesses, they are also obliged to tell other members what they are planning to spend the savings on. Those who already own microbusinesses might wish to expand or improve this by investing more into them. Anderson et al. (1994) describe economic empowerment as being reached when one has income to cover shelter, food and clothes on an adequate level to lead a dignifying life. The findings showed that while some still save for basic needs and did not articulate any concrete future plans, others were wishing to slowly start working to raise the income of the household: "I am planning to start working

this year. I hope to deal in things like tomatoes, oil, silver fish and eggplants that I will be able to sell from home" (YM13). Similarly: "I want to start up a retail shop selling all groceries e.g. posho, rice, bread, Vaseline, clothes, everything!" (YM15). Others wished to set up a second business or change their work, and to do so free from debt. In addition to those who wanted to start up vegetable stalls or retail stores, several young mothers also wished to start meat and dairy production:

> In the future I expect to do poultry because I like it and have some experience and knowledge about it. The other business I want is expensive [---] This is catering…I have some experience and I love catering because I learnt baking cakes… (YM6).

Landownership and constructing houses was a significant desire of nearly all of the young mothers. In the East Central region 54 per cent of women do not own a house and 62 per cent do not own land, either alone or jointly (UBOS, 2011). For women to claim land as their own is no straightforward process even though female legal advocates specifically work to strengthen women's access to land rights (Ossome, 2014). This might explain this plan: "with that money I want to buy a plot of land because my child is a girl. This land will help her in case I am dead. She can grow food there" (YM4). Many live in makeshift housing, made out of temporary material in crowded settlements. One of the young mothers revealed that she shares one room with 11 people. This is likely not an isolated case in her community, although the average Jinja household houses 4.4 people (UBOS, 2014). Others had been struggling with high rental prices and insecure contracts, or simply were tired of living together with parents or in-laws. One of the downsides to living in Masese I, which some of the young mothers do, is that Jinja Municipal Council prohibit construction of permanent houses and often evict occupants in order to give the land to investors (National Slum Federation of Uganda, 2010). It is therefore understandable that many want to invest in property to make a better future for their family:

> I want to construct a house for my mother so that people don't laugh
> at her. Her current house is not finished and it's not even ours. We are
> just keeping this house for someone. It's not yet complete and it has
> no windows (YM3).

This seems to confirm the idea that women have a place in the "mainstream of development" as they give more priority to the welfare of family and children than

men do (Bhuiyan et al, 2013: 68-9). Additionally, upgrading the housing situation may not only boost women's self-esteem but also lead to a perception of this as a necessity for socio-economic growth (Morshed, 2014).

Eventually buying a plot was a recurring topic for most of the young mothers. In addition to owning more housing items and improving the standard some also wished for more space. Crowding is common in Uganda, with 47 per cent residing in houses with only one bedroom (UBOS, 2014), which makes this justification understandable: "where we are staying is our place but not spacious enough. I want to build a house so that those people who say words like "those ones can't make it" have something that shuts them up!" (YM12). In Masese I, the most common construction materials are tin, timber, iron sheets, mud and wattle (National Slum Federation of Uganda, 2010). This made it a wish of many of the mothers to construct houses elsewhere out of more durable materials: "this year I want to go to Bugiri and buy a piece of land where I can rear my goats [---] Later, I will build a house and it will not be made out of timber! I want to build a brick house (YM2)".

5.4.6 Advice to other young mothers and future mothers

Being able to offer advice to other young mothers in the same age group as well as the young mothers of the future might be an indicator of empowerment. It can be seen as having a new capacity or the "power to" (Rowlands, 1997; Tew, 2006). One of the reasons why the young mothers were asked to give advice was that they have unique perspectives and expertise of being in that situation, as also stated by Narayan et al. (2000). Many wanted to share knowledge from the livelihoods program but also from their diverse life experiences and had a lot to tell their peers and the younger girls. None of the mothers were currently in school but advised their age mates to study:

> These should study in case the chance of school fees are still there.
> Good things will come and are ahead! They should resist from
> running into early marriages because these men will not be there for
> them all the time (YM12).

Others were strongly advised to look for work or learn skills to generate income and join savings groups. Several conflicting justifications were given with regards to how earning own money could impact the relationship to their husbands. Some said it

would remove the stress from the young mothers since men are not to be trusted: "be strong, be wise and don't look up to men [---] Work for yourself because men are no longer responsible" (YM9). Others claimed that financial contributions from the young mothers would ease the stress off of their husbands: "when a young woman works hard life becomes easy and there's no bad job as long as you earn form it [---] Young mothers should stop waiting for husbands to come back home with money" (YM2).

Other advices focused on waiting for marriage, avoiding early pregnancy, completing education, working hard and learning to save in order to get out of poverty. With a family planning prevalence of only 32.0 per cent in he East Central region (UBOS, 2011), this could prove challenging. This is also because there are many practices and traditions that are making reproductive autonomy difficult to claim, according to Adjetey (1995). However, in the cases where pregnancy cannot be avoided similar advice was given: "Let them be patient even if they gave birth it's ok. But if they have a dream of working, they should work so that they can give their children a better future…a future better than theirs" (YM6).

When it came to giving advice to the younger age group from 11 years and older, many of the same topics were repeated. As they are still children they were strongly encouraged to stay in school and if possible to return after giving birth to a child. Once again, if they have dropped out of school it was suggested they should try to find work, as vividly expressed here: "Others just wait on the lord! This is not the way to go, you can even start selling bananas with USh20.000" (YM4).

One of the young mothers claimed she knew of many young girls who were out of school, not working and already pregnant: "In Masese here young girls of 15, 14 are getting pregnant, getting married. They don't want to hawk foodstuff or even work in a hotel as if they are any better!" (YM5). This corresponds with the fertility rate in the East Central region at 6.9 and the fact that 30.6 per cent of all girls have begun childbearing between the ages of 15-19 (UBOS, 2011). Should these young girls get pregnant they are told by several of the young mothers to not abort the child. As Arndt (2002) outlined, affirmation of motherhood is an important principle of African

feminism. This advice is naturally combined with fact that abortion is illegal in Uganda. In order to make an effort at avoiding pregnancy the young mothers advocated the use of family planning: "I would immediately advise them to go for family planning so that they can raise their children and exercise child spacing" (YM1) and to abstain from transactional sex: "they can use injections, implants, IUD, then they will be able to work. Let them avoid going with boys with money" (YM8). Summed up briefly, the advice given to other young mothers and future mothers were mainly focused on how to avoid gendered issues and how to empower oneself.

Chapter 6: Conclusion

6.1 Introduction

The aim of this study was to find out whether young Ugandan mothers could be economically empowered and lifted out of gendered poverty through NGO support. The general objective was to critically evaluate how young mothers in Uganda benefit from NGO programmes targeted at empowering them socio-economically. I sought to find out if they experienced positive effects in terms of increased resources, skills, earning opportunities, gender equality and social capital. First I will summarize my main findings taking into account the specific objectives, as well as a discussion on other findings such as unexpected outcomes of the research. After this, recommendations for social work practice, policy development and further research will be provided. These will be based on reflections I made throughout the study: when engaging with literature, while collecting data and generally during my stay in Uganda. At last, there will be a final conclusion marking the end of this thesis.

6.2 Synthesis of main findings

6.2.1 Strengths and limitations of the NGO strategies

There were many positive attributes to the livelihoods programme. The first that comes to mind is mobilisation of young mothers around issues of concern to them. Through several channels, such as early learning centres, outreach and presence in the local communities, HC has managed to reach out to a large amount of economically deprived young mothers. Those who were interested were invited for information meetings and training sessions. The VSLA methodology seems to not only be a beneficial forum for saving and enhancement of financial literacy, it has also become an important setting for sharing knowledge and sensitisations in a wide array of fields such as maternal and child health, early childhood learning and child protection. This seemed to be conveyed in a comprehensible manner through conversations with the

social worker, in sessions held by each VSLA group's focal persons, educational activities and through mutual learning among the group members. HC had developed guidebooks within the NGOs different focus areas that were distributed in several languages and adopted by the VSLAs. With regards to saving, there were many strategies used to prepare the groups to run independently after the gradual withdrawal of HC's staff. Shortly after forming a group the members sit together to draft a constitution on how the group should be run, what amount is to be saved weekly and who will be assigned to leadership positions. The NGO depends on the strengths of the group members and helps develop these in the individual members as well as in with the group as a collective unit. HC has also given the young mothers a sense of community and a new type of togetherness by uniting them with each other and other VSLA members of different ages, who share similar aspirations. There were many powerful testimonies from the young mothers about having learnt sustainable saving methods through HC. This was spanning from how the money was kept in a safe place, the peer pressure that characterises the methodology, the opportunity to save and borrow for different purposes and the mandatory sketching of future plans for the savings. It is also important to point out how it seemed like HC had instilled a hope in the young mothers of a better future for themselves and their families.

Some limitations of HC's strategies were also evident. A few individuals expressed not always being able to understand what was being told in the group meetings. This could be due to age, maturity level or educational background or due to the wording being too complex, the sessions progressing too fast or because of other shortcomings in meeting the beneficiaries' level of comprehension. Other limitations were related to the fact that the VSLA methodology is not meant to depend on the permanent presence of HC. Many members wanted their groups to be monitored more for several reasons. Some were discontent with their leaders for not adhering to the group's constitution by unilaterally introducing schemes or raising the weekly savings amount. Others wanted HC's help in finding safe and free-of charge venues for their groups to minimise the costs and maximise the savings. Power imbalance between leaders and regular members and between older and younger members was also an obstacle to full participation of some group members. It could also seem like the leaders, key holders and counters could need more support and encouragement for

taking on responsibilities that at times felt as an overwhelming extra burden. It would benefit the groups if HC could assist in revision of the constitutions, and run through the VSLA procedures with the groups to avoid confusion and discrepancy of information given to new and old members. Lastly, despite of the many skills attained through the livelihoods programme many of the young mothers desired to learn more. The majority actually expressed their anticipation for skills trainings, after having been informed that these would take place.

6.2.2. Immediate benefits

All of the young mothers had noticed changes in their lives after becoming part of the livelihoods programme, whether moderate or more substantial. First of all, they could all enjoy everyday life marked by less unpredictability. Being able to afford buying sufficient and nutritional food for their families were the first signs of improvements. Many of the young mothers had experienced illness and health issues affecting themselves as well as their children, but would now be able to borrow money for medication and health care in addition to saving for the health fund. It was a large improvement and priority of the young mothers to be able to cover school fees and supplies so that their children could continue or start their education. Basic house upgrading and the purchase of household assets such as clothes, cupboards and electric lighting also seemed to be benefiting several of the young mothers. Other important immediate benefits were undoubtedly also the source of knowledge that the VSLA groups were to their members. The young mothers had picked up knowledge in areas such as how to treat their children, the importance of early childhood learning, antenatal and postnatal care, to basic things such as time management, stopping rumour mongering and making friends, and of course – saving. They had not only learnt how to save together with others but also to plan what to save for bigger projects in order to gradually expand their capital. Additionally, the young mothers could use the VSLA groups to build networks of friendship and sisterhood in the communities. These they could go to for support, sharing and learning, and in general enjoying their increased social capital. It did indeed seem as though getting involved with the livelihoods programme was the first step in ending the cycle of extreme poverty and deprivation.

6.2.3 Long-term gender-related impacts

All of the young mothers had struggled to raise enough income and to access vital resources before joining the livelihoods programme. The majority had been met by negative attitudes from their husbands upon expressing the wish to start saving; only a few had been supported from the beginning. For some of the young mothers, their husbands had attempted to stop them, had given no support or had even threatened them with violence. That these women chose to start saving despite the risk that this could be dangerous to them is a proof of their determination to become more economically independent and empowered. While some still participate in secret in fear of consequences others have felt significant changes in the relationship with their husbands. Many of the husbands have started helping their wives raising the saving amount and others sit in for their wives if they cannot make it. Several of the young mothers felt more in control over their own money and decreasingly needed to consult with their husbands before spending it. Being more respected and appreciated by their husbands was an important change in the lives of the young mothers, something that also led to increased decision-making power. Although some still did not have a much bigger decision-making power they dared, to a large extent, to challenge their husbands and some felt more listened to. Many of the young mothers felt like they had more agency and influence over decisions affecting their own lives than before. In fact, most of them were planning on becoming house and landowners as well as having started microbusinesses and other income generating activities. It should also be mentioned that relationships with other women in the communities had been established and improved during their time involved with HC. There was an increasing feeling of sisterhood and respect between women. However, it should not be forgotten that many expressed having no one to run to in case of need, domestic violence or other events impacting their lives in the household or the community.

6.2.4 Other findings

While going into the research I had expected certain outcomes and was surprised that some themes were not talked about while some that I had not anticipated came up. Through extensive reviewing of literature on the topic, I had for instance presumed

that issues related to the HIV epidemic that so strongly hit Uganda and in particular women, would come up, which it did not. Naïvely or not, I had not thought that the husbands would pose such an obstacle to women's economic empowerment. Neither was I prepared for gender-based violence to be so widespread among the young mothers, in spite of all the statistics confirming the trend, which truth be told, was difficult to accept. When starting the research I had anticipated mainly witnessing the unfolding of economic empowerment but the findings positively exceeded the expectations. It was also possible to see social empowerment and strengths in the young mothers, educational empowerment of the children, more awareness of women's rights, transformed families, community participation and hope. As a final remark, it was also very interesting to learn how feminism here differs from home, in addition to gender expectations and the public debate on gender. Differences were particularly the strong affirmation of motherhood and marriage at an early age, as well as the strong presence of patriarchal decision-making models in the lives of the young mothers.

6.3 Discussion of the results

The reason for choosing to interpret my findings within the framework of empowerment theory and feminist and gender theory is how they both explained the marginalisation and powerlessness of these women as well as possible ways out of it. The theories allowed me to see the gendered side to the young mothers' disempowerment and the strategies for empowerment targeted at the unique needs of these women. My findings are also a contribution to empowerment theory and feminist and gender theory showing how strategies are experienced by those who need them the most, the young mothers. The research has shown how obstacles are dealt with, what were the needs of the young mothers, their strengths and solutions, their sense of agency within hierarchies of power, their empowerment process and future aspirations. As well, it demonstrates the role of social workers and NGOs to the empowerment process. I also believe the study is transferable to other contexts and times.

6.4 Recommendations

6.4.1 Social work practice

This recommendation is intended for HC and other professionals who are directly involved in the implementation of interventions for economic empowerment of young mothers. It is indeed important to accommodate for absolute basic needs and when beneficiaries are severely deprived of these they ought to come first. However, I would argue that women have rights in the household and society that are also on a completely fundamental level and can have critical consequences when ignored. For this reason, men's insecurities when it comes to letting their wives join savings programmes have to be addressed. Men need extensive education on women's rights in order to increase gender equality, end GBV, and enhance women's reproductive autonomy, health and socio-economic status.

6.4.2 Policy development

When it comes to recommendations for policy development it seems as though much is already done in terms of gender mainstreaming. The second National Development Plan aims for strategies, policies and planning to be more gender responsible and increasingly institutionalised. Women's rights are also clearly stipulated in the Ugandan constitution and affirmative action is directed at women as one of many marginalised groups. It is apparent that there is an understanding of all the constituents that need to be in place for women's empowerment and gender equality. I would however argue that as long as welfare provision is under the responsibility of families, communities and NGOs the government's responsibilities in implementing policies are somewhat removed. The oppressive structures that exist in society will prevail and continue marginalising women and young mothers. The legal framework and plans are in place, but the government should claim more responsibility for their implementation.

6.4.3 Further research

Being a researcher myself I have a few recommendations for further research on economic empowerment of young mothers. First of all, I would advise others to be prepared for the unexpected, especially when researching in a radically unfamiliar context. Personally I was perplexed upon hearing about all the GBV and other gender related issues that frequently came up. It should also be stressed that many young mothers might not even be empowered enough to speak or articulate their feeling of oppression, which might pose methodological challenges. Furthermore, my research is nearly entirely based on the testimonies of the beneficiaries, so it would have been interesting to know to what extent the interventions have worked based on statistics or other measurable parameters. Further research on the topic could also look at interventions for economic empowerment of young mothers below the age of 18, as these are plentiful in Uganda. In addition, a more longitudinal study would be beneficial to trace impact over time.

6.5 Final conclusion

To draw this thesis to a close, it is important to state that NGO programmes designed to empower young Ugandan mothers might not be the way out of gendered poverty. They are nevertheless a remarkable step in the right direction towards economic empowerment of this unique demographic group and completely vital to social development. There were many positive effects of being involved in the NGO Health Child's livelihoods programme, something that seemed to increase with time of involvement. First and foremost the young mothers and their families could benefit from increased resources such as food, medicine, school fees and household assets. The young mothers also attained essential knowledge and skills as well as enhanced earning opportunities through the creation or expansion of their microbusinesses. Also in the relations to their spouses and other community members there were noticeable changes in the lives of the young mothers. They were now part of networks within their savings groups where they could find financial and emotional support, advice and friendship, especially with other women. Being part of the livelihoods programme altered the gender-relations in the household. While some felt more financially

liberated from their husbands, others enjoyed being more respected, getting more attention and increased decision-making power, as well as collaborating towards shared goals.

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Appendix

App. 1 Declaration of informed consent for fieldwork

Informed consent

The following is a presentation of how I will use the data collected in the interview.

In order to insure that projects meet the ethical requirements for good research I promise to adhere to the following principles:

- Interviewees in the project will be given information about the purpose of the project.
- Interviewees have the right to decide whether they will participate in the project, even after the interview has been concluded.
- The collected data will be handled confidentially and will be kept in such a way that no unauthorized person can view or access it.

The interview will be recorded as this makes it easier for me to document what is said during the interview and also helps me in the continuing work with the project. In my analysis, some data may be changed so that no interviewee will be recognized. After finishing the project, the data will be destroyed. The data I collect will only be used in this project.

You have the right to decline answering any questions, or terminate the interview without giving an explanation.

You are welcome to contact me or my supervisor in case you have any questions (e-mail addresses below).

Student name & e-mail   Supervisor name & e-mail

Interviewee

App. 2 Information about research

Information about the research

I am a university student from Norway who is in Uganda for a period of six months in order to conduct research. This is part of my postgraduate dissertation in social work at Makerere University in Kampala as well as three European partnership universities. The information obtained through this research will only be used for academic purposes.

The aim of the study is to look at economic NGO programs that young mothers in Uganda are involved with to find out how these work in practice. I am going to interview several young mothers between the age of 13-24 as well as people working for Health Child Uganda to ask about their experiences and opinions about the different programs they are involved with.

You have been selected because you are part of the group that is interesting for this research since you are between 13-24, a mother and involved with Health Child. Your participation is voluntarily, meaning you can withdraw at any moment. I will make sure that your identity will be protected through a pseudonym and that your participation in this research remains anonymous and unidentifiable. All the information you provide will be treated with confidentiality.

Should you have any questions regarding the research or your participation do not hesitate to contact me on the following number: 0756061972

App. 3 Interview guide

Interview guide

Personal details

Age of mother

Involved with Health Child since

Age of child

Number of children

Marital status

<u>General</u>
- Can you tell me a bit about yourself? (Where did you grow up? Whom do you live with?)
- Can you tell me about your family and household?
- How does a regular day look like for you?

<u>Relation to Health Child</u>
- How did you get in touch with HC?
- What did you do before you got in touch with HC? (School, employment)
- Can you tell me about your relation to HC?

<u>Programs</u>
- Which programs are you involved with?
- How do you participate in HC?
- What have your experiences been like with HC?
- What have you learnt from participation in HC's programs?

- What do you like about HC?
- What can in your opinion be improved?

Impact

- What are some positive changes you have seen in your life after getting involved with HC? What has changed for you as an individual? How has your family life been impacted?
- Have your sources of income improved since getting involved with HC? How?
- Have you acquired any new skills? How are you utilising these skills? Or how do you hope to utilise these skills?

Future

- Have you set yourself any goals or dreams for the future (short-term or long-term)? If so, what are they?
- What challenges do you face in your day-to-day life? How do you work to overcome these?
- What is your future plans for you and your family?

Power and support

- To what extent do you feel you have power over decisions affecting your own life?
- What does it mean to have power to you?
- In what ways can you find support in your community?
- How often are you in touch with someone from HC?
- Where else do you get support from?
- What advice can you give to young mothers like you?
- What advice can you give to young girls (e.g. aged 10, 11, 12)?

App. 4 key informant interview guide

Key informant interview guide

Personal details

Name

Position in Health Child

Work responsibilities

Involved with HC since

The organisation
- When did HC start operating?
- How is the NGO funded?
- What are HC partners? How do you work with these?
- Which programs does HC work with? Where?
- What are the most common interventions?
- What happens in HC resource centres?

Clients
- Who are the clients of HC?
- How many clients does HC have? How many (approx.) are young mothers 13-24?
- How are the young mothers identified or recruited?
- For how long is HC working with clients?
- How does the organisation work to build relations to its clients?
- How often do you follow up clients?
- How is feedback (programs, etc.) from the beneficiaries taken into consideration?

Young mothers
- What are the key needs of the young mothers involved with HC?
- What does HC do to empower young mothers economically?
- Can you tell me about some successful story involving economic empowerment of a young mother?
- What poses the biggest challenge to economic empowerment of the young mothers involved with HC?
- What is HC role in increasing opportunities of income for women and their families?
- What has been some of the greatest achievements of HC in empowering young mothers?

Social workers
- How many social workers work for HC? Which other professional groups are represented?
- How do social workers work to support the young mothers?
- What is the training offered to staff? What is the supervision?
- What are local leaders and how are they trained?

Evaluation
- Has the organisation previously been evaluated? If so, what were some of the findings?
- How do you come up with new programs? How often are old ones revised?
- What type of research has been carried out by and for HC?

General
- What theories does HC build its practices on? Or what is the theory of change?
- How has the presence of HC impacted the communities in which it operates?

- Why is HC present in those exact communities?
- What does HC mean by "financial literacy"?

App. 5   Non-plagiarism declaration

I hereby declare that the Dissertation titled: *"The Way out of Gendered Poverty? Economic Empowerment of Young Ugandan Mothers Through NGO Support"* submitted to the Erasmus Mundus Master's Programme in Social Work with Families and Children:

• Has not been submitted to any other Institute/University/College

• Contains proper references and citations for other scholarly work

• Contains proper citation and references from my own prior scholarly work

• Has listed all citations in a list of references.

I am aware that violation of this code of conduct is regarded as an attempt to plagiarize, and will result in a failing grade (F) in the programme.

Date (dd/mm/yyyy): 18/06/2016

Signature: Elisabeth Emdal

Name (in block letters):   ELISABETH EMDAL