
**The case for delivering credit with education
in contrast to delivering credit only to the rural poor**

Grace Mutenyo

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Supervisor: Julie Stewart

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Introduction

The causes of poverty are multi-dimensional and its impacts are multi-faceted. The poor always feel powerless to influence their situation, they lack the income necessary to meet basic family needs, lack the assets and services necessary to generate income and lack the skills and knowledge to best use what little opportunity, income and services are available. In many instances the poor are women – they are the ones who feel powerless about their situations as society has imposed on them roles that are in reality a burden. The rural poor, especially women, are disempowered in terms of finance and knowledge. Women have less access to formal education for various cultural, economic and social reasons. The rural woman is a beast of burden surrounded by all kinds activities to perform; she is a mother, wife, care giver, farmer, food provider, health provider, educator and plays many other roles. She often lacks knowledge on health and economic issues and may have many children whom she cannot feed or educate; she has poor farming methods that do not yield much and she cannot run a small enterprise profitably.

Need for development

Women are the largest group excluded from all kinds of activities in the community, even though they make up half the adult population and often contribute more than their share to society, both within and outside the home; they are frequently excluded from position of power (Karl, 1995).

They are also likely to be excluded from development; their work is considered as secondary and subordinate to men. There is no clear-cut definition of development as it really depends on the context in which it is being looked at.

I will describe development in this context as the process of change from what one has to a better level of growth, it is an act of improving by expanding, enlarging or refining. An act of making some areas more profitable, productive or useful. Development is a process of change, which is needed in society to make the situation better, especially for women; it is necessary to help rural people escape from poverty and to reduce the burden on them. Development can occur through introduction of enabling resources like provision of education or information, provision of credit and other financial services, and improving the infrastructure. Social change cannot be achieved without directly involving women in the process (UNESCO, 2003); evidence has shown that where women are not involved in the plans for social change or development in their community, problems will crop up when the project is implemented. Thus, women should participate and be part of the decision making process on projects for the community.

However it is not very useful to bring in development initiatives in an area when the beneficiaries are ignorant of the usefulness of this development or how to use the new skills. There is need to equip people, especially women, with knowledge, information, skills, and equipment, and so on, to help them appreciate and have a holistic approach to development. This is formal development where the beneficiaries gain new insights, gain the capacity to bring about change in their lives and make maximum use of the infrastructure that has been developed.

When women are able to take control of their lives, they hold the key to change in many areas of human activity (UNESCO, 2003); this means that with empowerment women can control their lives and will be able to bring about change in the community. Empowerment gives consumers of the development process the ability to take more control of their lives and so is increasingly becoming accepted as a goal of development in any (Karl, 1995: 108) programmes or projects. The term ‘empowerment’ for development agencies is defined by Young (in Karl, 1995: 108) as the capacity of individuals to be more entrepreneurial, more self-reliant. Generally the aim of development agencies is to promote individuals’ self-reliance and control over resources. Agarwal defines empowerment as a process that enhances the ability of disadvantaged (powerless) individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions.

The Uganda constitution and the human rights instruments governing women's rights to development

Women have a right to equal opportunities; society in turn depends on their full contribution in all fields of work and aspects of life. Any attempts to restrict women's right to literacy, education and training must be considered unacceptable. Practices and measures should be taken to counter them (article 13, Hamburg Declaration on Adult Learning) (Medel Anonuevo, 1997). Women should not be denied opportunities of being trained and being involved in developmental activities; they are entitled to the same opportunities as men in all fields. Linkages between human rights and women's empowerment and development are crucial, rights for women will have limited meaning if they do not feel able to come forward to claim and exercise their rights (UNESCO, 2003). Everybody is entitled to development and article (1) of the Declaration of a Right to Development (UN, 1986) states that:

'The right to development is an inalienable human right by virtue of which every human person and all peoples are entitled to participate, contribute to and enjoy economic, social, cultural and political development in which all human rights and fundamental freedoms can be fully realized.'

This means that all people have a right to develop and countries which have ratified this instrument have to recognize this. In accomplishing this goal countries are obliged to provide programmes that are an avenue for the development of its people especially women. For example, they need to provide credit and information which are powerful tools to development that enable people to improve economically and, at the same time, acquire knowledge that can improve their health, business and other social aspects in their lives by making informed decisions.

The 1995 Constitution of Uganda gives the rights of women in Article 33 as:

- 1) 'Women shall be accorded full and equal dignity of the person with men.'
- 2) 'The state shall provide the facilities and opportunities necessary to enhance the welfare of women to enable them to realize their full potential and advancement.'

The constitution recognizes women's rights and their needs as individuals equally with men which means they shall be offered the same opportunities as men. For example, the Uganda government has gone out of its way to give support to microfinance institutions, which, incidentally, have given women priority and has put legislation¹ in place to protect people's savings and to protect the organizations themselves. Some of these microfinance institutions provide programmes that combine a number of services suitable for their clients, they carry out research on their clients' needs and then package these products in one appropriate programme. So women can access resources more easily but rural women have a multiplicity of needs, for example legal literacy, health education and so on.

The International Covenant on Economic, Social and Cultural Rights

In article 11 (2), the covenant states that:

'The states parties to the present covenant, recognizing the fundamental **right of everyone to be free from hunger**, shall take individually and through international cooperation, the measures, including **specific programmes...**' (my emphasis).

Thus countries are obliged to aim at reducing hunger by providing programmes and projects that provide practical information on people's wellbeing, health and nutrition matters as well as providing cash credit, technology support and skills, especially for women since they are at the forefront of fighting poverty and hunger. These should be programmes whose strategy is to bring in self-help solutions to fight poverty and hunger.

¹ Microfinance Deposit Act of Uganda 2003

Again in article 13(4) the covenant states that:

‘Fundamental education shall be encouraged or intensified as far as possible for those persons who have not received or completed the whole period of their primary education...’

In this process it is important to recognize people who have not advanced far in their education because they can be trained or educated to be better able to contribute to the development of the country. There are many types of non-formal education which could be implemented for their benefit. Most women do not have the opportunity to complete their education and yet they have many responsibilities in life so it is only wise that governments should consider them for various programmes to enhance their knowledge so they can make greater contributions to the economy of the country.

The African Charter on Human and Peoples’ Rights

In article 9 (1) the charter states that:

‘Every individual shall have the right to receive information...’

Everyone is entitled to have information, in whatever form. It is important for citizens to have information and countries are obliged to ensure that its citizens can access information, for example, through classroom education, informal education, through radio, other media and so on. With information, development is bound to take place and citizens can make informed decisions.

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)

Most of the articles in the convention can directly or indirectly be associated with what the unified programme of Credit with Education provides because, in empowering women, the programme is trying to close the gap of inequalities between men and women. The convention recognizes the importance of promoting gender equality and women’s empowerment as an effective way of combating poverty, hunger and disease, and for stimulating truly sustainable development. However I shall highlight some aspects. Article 10(h) states that state parties shall ensure:

‘Access to specific educational information to help to ensure the health and wellbeing of families, including information and advice on family planning.’

Countries that have ratified the convention are expected to provide the means for specific education and ways of acquiring information, especially for women who rarely have access to these in their communities.

Article 13 (b) urges states to ensure that women have:

‘The right to bank loans, mortgages and other forms of financial credit.’

The state should provide programmes that give women an opportunity to get bank loans and gain access to other financial activities, like savings, insurance and pre-paid health care.

Article 14 (1) states that:

‘States shall take into account the particular problems faced by rural women and the significant roles which rural women play in the economic survival of their families, including their work in the non-monetized sector of the economy, and shall take all appropriate measures to ensure the application of the provision of the present convention to women in rural areas.’

Credit is a fundamental human right and the more credit one gets, the more resources one can command but the collateral-based conventional format denies this right for the rural poor which, in turn, disadvantages them in

their fight against economic and other related odds (UNESCO, 2001). States should endeavour to create programmes that target the rural poor, enabling them to acquire credit and other appropriate resources for their development and to give them information on the fundamental issues concerning health in their families. Programmes should specifically target women since they find it difficult to access credit from the commercial banks.

In article 14(b) the state is also obliged to help rural women:

‘To have access to adequate health care facilities, including information, counselling and services in family planning.’

It is the duty of the state to ensure that infrastructure is put in place for the wellbeing of its people; appropriate health facilities and information are provided especially for vulnerable groups.

In article 14 (d) the state should ensure that rural women have:

‘... access to agricultural loans, marketing facilities, appropriate and equal technology, treatment in land and agrarian reform as well as in land resettlement schemes.’

The state has an obligation to provide programmes or projects that give women access to agricultural loans, provide marketing facilities and ensure that land is fairly distributed when people are being resettled.

The Millennium Development Goals:

These were a result of the Millennium Declaration in 2000 signed by 189 states of the United Nations. These goals were part of an effort to improve on the overall conditions of humanity throughout the world in areas of poverty, peace and security, development, protection of the environment, human rights and democracy (Waldorf, 2000). There are eight goals and each of them has a specific target.

The first goal is to eradicate poverty by targeting to reduce by half the proportion of people who suffer from extreme poverty and reduce by half the people living on less than half a dollar a day. The second goal is to achieve universal primary education by the year 2015 for all boys and girls. It is important to send children to school but it is equally important to educate the parents, especially the mothers. The third goal is that countries should promote gender equality and empower women, by targeting to eliminate gender disparity in primary and secondary education by the year 2005 and at all levels by the year 2015.

The fourth and fifth goals target at reducing child mortality and improving maternal health. States are obliged to provide programmes that will enhance children’s nutrition and health, provide health facilities and promote reproductive health. The sixth goal is to combat HIV/AIDS, malaria and other diseases and countries are obliged to put in place programmes and policies that will halt the spread of HIV and begin to reverse the incidence of malaria and other diseases. The seventh goal targets at reversing the loss of environmental resources, reducing by half the people without safe drinking water, improving the lives of at least 100 million slum dwellers by the year 2020 and integrating the principles of sustainable development into country policies and programmes. The eighth goal is to develop a global partnership for development, whose targets are to provide access to essential drugs, make the benefits of new technology available to developing countries and develop non-discriminatory trading and financial systems so that developing countries can also benefit from developed countries.

Most of these goals have a direct effect on women and the successful implementation of these goals will have a positive effect on women’s development.

Possible models of taking services to the people

There are a number of interventions that can be used to develop and empower women, economically and socially, getting her from a subsistence to a subsistence plus level. Various organizations have taken up the challenge to help rural woman by providing financial services and products as well as other social services. Some organizations concentrate on providing financial services only, others provide social services only while others integrate the provision of social and financial services and products.

Delivery of credit only

An organization can decide to deliver credit only which has been viewed as a powerful weapon (UNESCO, 2001) to bring about change. However, the rural poor still lag behind even though credit facilities are available to them. Many institutions provide credit to both women and men; commercial institutions provide high levels of credit and they ask for collateral or security which many of the rural poor do not have. Commercial banks ask for immovable securities like land and unfortunately generally women do not own land so they cannot access credit. Microfinance institutions are seen as part of the solution – they can lend money to the people without asking for immovable collateral, they have created various ways of ensuring that the money lent out is not lost by using guarantors, securing a loan with household chattels, group lending methods and so on. However it has been discovered that credit alone does not provide the solution to the social and economic development of the rural poor. Something else is required to effect a wholesome and all-round development to empower women.

Delivery of Education/information/training

Information is a key area in bringing about social and economic development; information on key issues is a necessity and should be provided in a way that is appropriate for adults by building upon their life experiences. Information can be acquired through education. A number of institutions have concentrated on the challenge to provide education, training and information to the people

There are two forms of education – formal education which takes place in schools, colleges and universities and non-formal education refers to all kinds of organized learning taking place outside formal education, for example, literacy programmes for adults, vocational training, leadership training, vocational training for out of school youths, business training, gender sensitization and training in community development (Leach, 1998:10).

Training is a transformative process, it aims to increase knowledge and to change behaviour and to offer new skills with which to do this (McDonald, 1993; Porter, Smyth and Sweetman, 1999). Non-formal training overall has continued to reflect the gender biases that are apparent in formal education because it continues to reinforce the traditional roles of women by teaching them about reproductive, domestic and community roles. Women often cannot use the literacy and numerical skills acquired for basic bookkeeping and it is common to find literacy classes for men at a different level from women's classes. Even the vocational institutes cluster women in traditional areas, for example, secretarial studies, dressmaking, tailoring and cookery (Leach, 1998).

Non-governmental and other international organizations are always experimenting to get the best solution to empower women. They have initiated training and education programmes that genuinely empower women. Literacy today is increasingly combined with the acquisition of other skills relevant to the learner (women) and it has been widely recognized that women will only enrol in literacy programmes, complete and retain the literacy skills if the programmes meet their specific needs. Women would rather spend time on a programme that will provide both information and another specific need in their lives.

Delivery of two separate services

Services can be provided by two separate independent organizations, one institution providing financial services while the other organization provides non-financial services, as long as they are operating in the same area.

An example is if a financial institution makes linkages with a health provider.

The financial institution invites the non-financial partner to attend the meetings and deliver their service during the meeting of the institutional members. This linked service is appropriate when the expertise required to deliver the non-financial services is quite different from that for the financial service.

However this can be a disadvantage in that each institution does not have control over the other and this means that quality control cannot be maintained, and tensions can arise since both are competing for the same clients.

Delivery of services by running parallel programmes

The other method is running parallel programmes where the same institution will run two programmes at the same time but using different employees of the same institution. For example in the case of health and financial services, the organization will employ specialized health educators to provide the education service to its clients and also employ separate staff to provide the financial services. This method is quite expensive for the institution and sometimes there can be duplication of activities.

Delivery of services using an integrated method

Another option is to fully integrate the financial and non-financial services delivery so that the same staff deliver financial services and the non-financial services. The model has the following benefits, especially for women: acquisition of cash credit, information on health and nutrition, building of self-confidence and increased participation in community activities. Organizations minimize on their costs, since they are using the same person to deliver different services. This is the model that I shall discuss.

Credit with education model

This is a programme founded by Freedom from Hunger, a non-profit international development organization based in the United States of America. It uses the group-based poverty lending strategy modelled on the common type of group based lending called village banking. This is similar to the Grameen Bank approach to microfinance but with a more decentralized management structure adapted to more dispersed populations than those of Bangladesh.

The Grameen bank of Bangladesh has set up poverty-oriented banks which use the practise of joint liability and borrower-solidarity groups, so it has replaced material requirements with social collateral requirements. Borrowers get together in groups of five in order to receive loans that will enable them to pursue their livelihood strategies. The loan is to individuals but choice of activity and the size of the loan are vetted by the group, which is also responsible for its monitoring its use and providing support and advice to the borrower. Each borrower knows that default on loans will jeopardize the chances of other group members receiving loans (Kabeer, 1994). This is a very good approach for helping the rural poor.

The Credit with Education model is a tested lending strategy that helps poor women to become reliable financial service clients and integrates the delivery of inexpensive, non-formal education into the village-banking model (Makoba, 2003).

The model is characterized by the following characteristics:

- First and foremost it is provided on a large scale – it covers many people at the same time, loans are available to many women at the same time.
- It is cost effective in that it reduces the costs of delivering two or more different services, since it only requires one set of staff members to provide two different services.

- It is financially sustainable because the credit operations subsidize the additional education services.
- The community groups and village banks are well managed and self-reliant.

The Credit with Education programme is launched in an area by a local organization which has field officers who travel to the rural communities to promote the service. The women form a big group of 20-40 trusted women but among the big group there are smaller groups of 5-6 members who know each other very well and can pay for each other in case there are any problems of non-payment. The group asks for a loan from the organization but first they have to undergo some training in: managing their group or association; how to save within the group; and how they are going to operate the loan. The loan is taken on as a joint liability. The members have regular meetings either weekly or fortnightly where they collect the repayments and individual savings and the group opens its own bank account at a bank of its choice.

At the regular meetings a time is set apart for an interactive non-formal learning session, which is designed specifically for adults. At these meetings women are more than ready for new information and the Credit with Education programme presents this very well. Each education module takes up to seven or ten meetings to be completed. A number of topics have been prepared to be covered, these include credit association management or group management dynamics, managing your business money, increasing your sales, planning for better business, becoming more profitable, diarrhoea prevention and management, improving breastfeeding, infant and child feeding, immunization, family planning, HIV/AIDS prevention and self-confidence. The field officer facilitates the learning sessions, helping participants to understand the relevance of issues in their lives and offering basic information about practical changes they can make in their lives. She or he encourages participation and sharing of experiences, so that participants can learn from each other. It should be noted that effective education for adults goes beyond the simple imparting of knowledge, it is building on their wealth of life experiences and helping them to see and develop new ideas in the context of what they already know or believe, so the members can identify problems they confront in their daily lives and get motivated to develop and use locally appropriate solutions.

Freedom from Hunger constantly revises the existing education topics to ensure that they contain the most up-to-date information delivered in the most viable and suitable way for adults. This information is frequently passed on to its collaborating partners. However in fully integrated programmes field staff must learn to perform services that at times require different skills, the scope of services is limited to education and facilitation activities that occur during the village bank meetings. In the health services the field officers cannot provide health care but can provide information.

The approach has been used by financial institutions and non-governmental organizations in numerous countries as a means to ensure viability of the financial portfolio (the education component improves borrower capacity to avoid and or overcome family health problems which could otherwise reduce the borrower's ability to repay). As I said earlier, the unified programme has provision of information as one of its products on various items, especially business, new technology and health and nutrition through the education component.

Impact of the programme

Impact assessments to evaluate the original design of the Credit with Education approach have been done by Freedom from Hunger in various countries where the programme is implemented. The studies demonstrate increased levels of livelihoods, asset accumulation, more regular incomes throughout the year, improvements in health for the whole family and spacing in the number of children (Freedom from Hunger, website). It has been observed that women attend and enrol in programmes that can meet their specific learning needs, such as in the areas of family planning, saving and credit, maternity and health. A recent study found that 80 per cent of women enrolled in programmes which have an income-generating component, compared to 20 per cent without it (Oxenham *et al.*, 2002; UNESCO, 2003).

Microfinance institutions have been at the forefront of working on women's social mobilization and development and there is still a big question as to their effectiveness in empowering women. However evidence in countries like South Asia and Uganda has shown that when women take credit, children in those homes tend to go to school, especially the girls.

Two studies carried out by Freedom from Hunger in the mid-1990s to measure the impact of the programme on women and children proved the effectiveness of the programme in that 90 per cent of the participants reported increased income from the time they joined the programme and 78 per cent said that they were 'very confident'. Also in one country it was reported that participants of the programme were much more likely to participate in politics. The studies proved that there was a positive effect on the nutritional status of children and food security status of the families involved in the programme (Freedom from Hunger, website).

Benefits to the women

The Credit with Education approach has benefited women all over the world. The regular meetings of community groups formed of about 30-40 members provide a solid, familiar support structure for change. Women have multiple roles to play in society, they have to take care of the family by providing food, farming and agriculture, collecting water, collecting firewood, washing clothes, taking care of the sick and, at the same time, they have to run small income-generating activities to provide other necessities in the home like soap, salt, sugar and books for school. At the same time a woman has to participate in community activities like attending to burials or church activities. This means that women are so busy in their domestic and social activities that they do not have time to advance their lives so that the time that Credit with Education requires women to attend the meetings is useful since they access financial services and education all in the same meeting.

This Credit with Education programme empowers women to overcome social isolation because they can now learn from each other through the group meetings and also experience what others who have achieved have gone through; women gain self confidence by participating in the groups. Through the training sessions on business, women gain new entrepreneurial skills and they learn how to invest in more profitable businesses. The basic health and nutrition topics help women identify problems in their families and obtain treatment as early as possible. The credit given for increasing their income-generating activities also helps them to finance hospital bills instead of relying on their husbands. They can now plan better families that they can take care of relatively well. They can buy more and better food, invest in their children's education, take control of their family's health and have a stronger influence on the community.

Participating in the Credit with Education programme has enabled women to have access to ready cash which they can use to expand and diversify their income-generating activities and in some cases they can buy inputs in bulk at a lower price and begin to acquire assets. Women can also save their money in a safe place and can withdraw it for use on their families. The expected long-term impact is greater household food security and improved health and nutrition status, especially for women and children.

It has been observed that women have less access to formal education than men for economic, social and cultural reasons; this means that when they enrol in the Credit with Education programme, they will be able to acquire non-formal training on various aspects of their lives, like health and nutrition as well as gaining self-confidence. There is an improved quality in the lives of these women; they become better managers of their families and the community.

The programme has also assisted many women to participate in community activities, like local politics so more women are found on the governing bodies of the community this means that women will not be left out when important decisions are being made concerning their lives. For example, in Uganda many rural women are now members of their local councils – most of these women are enrolled in the Credit with Education programme operated by FOCCAS Uganda, a non-governmental organization operating in the eastern part of Uganda.

The other advantage of the programme is that it addresses the language barriers as it is normally conducted in the local language.

Other benefits of the programme

The model invests in the determination of a mother to help her children, serving women who live in the rural areas with practical information on how to better nourish children, keep families healthy and grow a micro enterprise and it also provides cash (Freedom from Hunger, website). The programme has recognized the role of women in running the family – women provide the family with the basic requirements, that is why they have gone ahead to support the women.

Setting up a programme like this helps to develop the community, since the members will be enlightened on many issues and will be able to plan better families, resulting in a healthier community. The income-generating activities contribute to the economic development in the area – at least there is cash flowing since there are economic activities going on. The community will be more educated since mothers will be aware of the importance of education and they are economically well off.

However, one issue is that having access to information does not ensure that it will be used or that individuals will change their behaviour. The loan officers in the programme facilitate a process with the members to consider how they can use this information but only if the individual members have accepted the information and related it to themselves will they use it in their homes to bring about change.

Linkage of Millennium Development Goals to the Credit with Education programme

The Credit with Education programme was introduced specifically to help eradicate hunger – the result of providing the mother with microfinance and information is a life-saving process against chronic hunger and poverty. This programme has been introduced in some of the poorest communities in the world which have suffered endless hunger, for example in the poor rural areas of eastern Uganda.

By aiming at educating the mother and giving her credit the programme aims to achieve the goal of universal primary education for all as it is usually the mother who ensures that children go to school. Evidence in South Asia has shown that provision of loans to women has a stronger effect in promoting children's education particularly for girls and in reducing child labour than loans given to men (UNESCO, 2003).

The programme tries to reduce gender inequalities by empowering women with information and education. Skills combined with cash credit enable them to develop the same qualities that men have and be able to acquire assets so that they can also own property in their own right.

The learning sessions given by the programme on breastfeeding, infant and child feeding, family planning, diarrhoea management and prevention, HIV/AIDS prevention and immunization, all help in reducing child mortality since the mothers learn how to treat and feed their children. The loans for their income-generating activities help improve income so enable them take their children for immediate medical attention if they fall sick.

Integrating microfinance with education helps to improve maternal health through sharing of experiences during the weekly meetings of the credit associations, attending family planning clinics and family planning sessions. At the same time women, through their economic activities funded by the programme, save the credit association which, in turn helps them over unforeseen problems.

Advantages derived by organizations implementing the Credit with Education model

Credit with Education minimizes the cost of providing two distinct but synergistic services by delivering both financial services and education through a single field officer who works with an average of 14 credit associa-

tions, each involving approximately 40 women. It enables the credit association to become self-managing through management training, which is facilitated by the loans officer. It also uses an informal education methodology to focus on a small number of high impact practices. Analysis of the additional cost of integrating education into a village banking programme does not prevent the programme from being sustainable, many organizations have taken up the programme in their local environment and some of these organizations are operating in areas with the poorest populations in the world.

Freedom from Hunger trains and gives assistance to local organizations to provide this service to the poorest of their countries citizens; it believes that such programmes can best be implemented by local organizations.

The organizations that are running this programme benefit as they do not have to employ more staff, the staff implementing the credit service is the same staff that implements the learning sessions. So instead of employing two people, the organization only has to employ one person, helping to cut down on costs in terms of remuneration and other benefits. Apart from cutting down on costs the organization will be able to achieve its objectives using a unified product; the women will be able to get information at the same time as cash for their income-generating activities.

Self-confidence acquired, new skills developed and improvement in the quality of life on the part of the women helps the organization in that they are now able to convince others to join the programme. This means more customers for the organization, more work and more money since they will be able to lend out more money and get profit. At the same time since they are involved in the politics of the area they are now capable of advocating for the local organization to receive more funding and get other benefits that go with good political will.

However there is still room for the organizations to include more innovative learning sessions in their curriculum. For example, issues of legal literacy have not yet been explored and yet they are very important in women's lives – they need to know their rights and how to exercise them.

Conclusion

Every human being has a right to development and governments have the obligation to ensure that this right is fulfilled by setting up policies and programmes that provide an enabling environment. Women should be provided with opportunities that will enable them to join the mainstream of development and be empowered. Money is a powerful resource, so is education. Armed with one or the other, a woman can accomplish a lot for her family. When a woman who has lived her life on the margin of survival gains access to these resources in a single integrated programme, she experiences real empowerment. Simultaneously, she learns how to help her children and earns the money she needs to act on her knowledge. It is the combination of these services, efficiently integrated by Credit with Education, which is giving poor women around the world hope for the future (Freedom from Hunger, website)..

Currently the Credit with Education programme has proved it works in improving women's economic, social and political positions, especially in the rural areas. Women who have enrolled in the programme have been empowered and have developed in various ways, which proves that it is better to provide a programme that will address the educational and financial aspects or needs of the rural poor instead of addressing one aspect only. But all in all the provision of financial and education services enables the poor to take advantage of opportunities to generate income needed to meet basic household needs, build assets and manage the problems they face frequently, and to empower the women.

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