

## ROLES OF MICROFINANCE IN EMPOWERING WOMEN ENTREPRENEURS IN PERI-URBAN AREAS IN UGANDA. CASE STUDY PRIDE MICROFINANCE INSTITUTION

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## **ABSTRACT**

The main objective of the research is to determine the role of Microfinance in the economic empowerment of women entrepreneurs in Kampala District based on the perceptions of Pride Microfinance beneficiaries in peri urban areas of Kampala District, with specific reference to the opportunities and contribution to economic empowerment of women entrepreneurs.

The methodology used to conduct this study was descriptive in nature and the tool for analysis was Statistical Packages for Social Sciences (SPSS), The study used primary data which was collected using questionnaires. The study involved 40 respondents who were selected among the beneficiaries of Pride Microfinance Wandageya Branch Kampala District.

The results indicate that the opportunities for economic empowerment which were provided by Pride Microfinance mainly included by provision of economic empowerment, training, supervision and advices given by the institution on management, leadership, creativity, investment, saving culture and innovation skills. The major service contributed by Pride Microfinance towards empowering women is giving them teachings on financial literacy that help in financial handling, improving their economic status by giving loans, advice provided by loans officers to help in business sustainability and making daily savings. Access to financial services by Pride Microfinance beneficiaries were facilitated by favorable interest charged on the loans and the business strategic location leading to increased borrowing. The major indictors for women empowerment were the capacity to own business, confidence in looking after their children, family having outstanding business venture, capacity to provide food to the family every day, owning land, properties and buildings. Using the above indictors the results of the study based on the beneficiaries perceptions indicator that Pride Microfinance has empowered women entrepreneurs.