



# Credit Access and Repayment Behaviors in Microfinance: A Theoretical Framework on Gender Dynamics Among Rural Ugandan Households, 2009

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## Abstract

Microfinance interventions have been implemented in rural Uganda to enhance financial inclusion and promote gender equality. However, there is a need for a comprehensive theoretical framework that explores how access to credit affects repayment behaviors and economic empowerment among rural Ugandan households, particularly focusing on gender dynamics. Theoretical development will be employed through a systematic review of existing literature on microfinance, gender studies, and financial inclusion policies. A mixed-methods approach will integrate qualitative insights from case studies with quantitative data analysis using econometric models to explore causal relationships. This theoretical framework underscores the importance of addressing gender-specific challenges in microfinance programmes to maximise their impact on both repayment behaviors and economic outcomes among rural Ugandan households. Microfinance providers should adopt strategies that enhance women's financial capabilities and social support networks, thereby improving credit access and fostering sustainable repayment behaviors. Policies at national levels could include targeted interventions for gender-sensitive financial inclusion initiatives.

**Keywords:** *Uganda, Microfinance, GenderDynamics, EmpowermentStudies, PovertyReduction, RuralEconomics, CreditAccessBehavior*

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