



A Scoping Review of Savings-Led Microfinance Interventions for Economic Independence and Relationship Power Among HIV-Positive Women in Rural Uganda

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Savings-Led Microfinance

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Abstract

HIV-positive women in rural Uganda face intersecting vulnerabilities, including economic dependence and limited power within intimate relationships, which can exacerbate health and social outcomes. Savings-led microfinance interventions have been proposed as a strategy to enhance women's economic agency and relational power. This scoping review aimed to map and synthesise the existing literature on savings-led microfinance interventions in rural Uganda, analysing their reported effects on economic independence and relationship power among HIV-positive women. A scoping review was conducted following established methodological frameworks. A systematic search was performed across major electronic databases in medicine and social sciences. Peer-reviewed articles, reports, and relevant grey literature were screened against pre-defined inclusion criteria. Data were extracted and analysed thematically. The review identified a limited but focused body of literature. Findings suggest interventions were associated with increased personal savings and small-scale business engagement. A prominent theme was the reported enhancement of women's confidence and self-perceived household status. However, direct changes in tangible relationship power dynamics, such as control over resources or freedom from violence, were less clearly documented. Savings-led microfinance shows potential as a component of supportive programming for HIV-positive women in this context, primarily by fostering economic self-efficacy. Evidence directly linking participation to substantial shifts in relationship power structures remains inconclusive within the available literature. Future research should employ longitudinal, mixed-methods designs to better capture nuanced changes in economic and relational outcomes. Programme design should consider integrating explicit gender-transformative components alongside financial services to address underlying power imbalances more directly. This review consolidates current evidence on savings-led microfinance for HIV-positive women in rural Uganda, clarifying its reported impacts on economic indicators and relational power, and identifying gaps for future inquiry and programme development.

Keywords: *HIV-positive women, microfinance, economic empowerment, Sub-Saharan Africa, intimate partner violence, rural livelihoods, savings groups*

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