

Woman Empowerment and Household Income in Kira Municipality, Uganda

Hope Natukunda^{1*} Peter Nareeba¹ Sawuya Nakijoba^{2,3,4}

1. Department of Social Work and Social Administration, Uganda Christian University, Kampala, Uganda
2. Sectoral Department, Economic Policy Research Centre, Makerere University, Uganda
3. Institute for Humanities in Africa (HUMA), University of Cape Town, South Africa
4. Department of Economics and Development Studies, Islamic University in Uganda, Kampala, Uganda

Received: 26 September 2021; **Accepted:** 19 October 2021; **Published:** 26 October 2021

Citation: Hope Natukunda, Peter Nareeba, Sawuya Nakijoba, Woman Empowerment and Household Income in Kira Municipality, Uganda. *Journal of Economic Science Research*, 2021, 4(4), 3774. <https://doi.org/10.30564/jesr.v4i4.3774>

Abstract¹: The empowerment of women is crucial for the development of a nation. This study is about women empowerment and household income in Kira Municipality of Uganda. The objectives were to establish the strategies of women empowerment, the effect of women empowerment on household income and the challenges to women empowerment. We adopted a cross-sectional survey design, considering a sample size of 72 respondents who were randomly sampled. Findings revealed that strategies for women empowerment included women being encouraged to join group saving groups. It was revealed that women were not adequately trained as dispute settlers, linkers, motivators, facilitators, and negotiators to help implement women empowerment projects in as far as empowering them was concerned. Regarding the impact of women empowerment, findings revealed that skills have been enhanced through training received from women empowerment implementers and programs have reduced employment among these women through skills attained. However, key challenges to women empowerment emerged including but not limited to There is inadequate finance and inappropriate funding of activities, limited access to credit sources to expand our activities, poorly trained community projects facilitators and unnecessary hinder project activities and political interests which affect women group leadership such as interference from community political forces. It is recommended that more efforts should be put to economic empowerment as a process of increasing women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Lastly women should be encouraged to participate in enterprise activities to gain a greater economic role in decision-making. Exercising control over these financial matters enables women to optimize their own and the household's welfare.

Keywords: Women, Empowerment, Household, Income

¹ Disclaimer: The views expressed in this paper are those of the authors and do not necessarily reflect the Positions and Policies of their employer or the management.

*Corresponding Author:

Hope Natukunda,

Department of Social Work and Social Administration, Uganda Christian University, Kampala, Uganda;

Email: natukundaho@gmail.com

DOI: <https://doi.org/10.30564/jesr.v4i4.3774>

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1. Introduction

Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social, and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives ^[1]. It is not a linear, uncontested process but instead a journey characterized by negotiation and compromise, and uncertain outcomes ^[2]. Although it has attracted increased attention in recent years, there is no universally agreed definition of women's economic empowerment. Women's ability to succeed and advance economically and the power to make and act on economic decisions is core to the understanding of a number of development institutions ^[3]. Involving communities and empowering them to take control of decisions regarding their own development is both the means to achieve better development outcomes and an outcome in its own right. Empowerment is embedded in the whole approach and at all stages of the Community-driven development (CDD) results chain: "targeted community-driven approaches devolve control and decision making to poor women and men, which empowers them immediately and directly". It is both a final objective and a functional one to achieve other project objectives for example, to increase income and access to services. Thus, it is a process to achieve other outcomes and an outcome in itself.

The World Bank, defining its approach to empowerment for economic growth and poverty reduction, describes empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives". This highlights the dimensions of choice, action, and ability to influence institutions. Empowerment is about strengthening individuals' asset-based agency and their ability to change the institutional rules that shape human behavior and social interactions. Globally, different institutions have proposed their own measures of gender equality and women's empowerment, each reflecting their distinct emphases and perspectives. The United Nations Development Program's (UNDP) Gender Development Index, Gender Empowerment Measures, and Gender Inequality Index capture absolute levels of women's economic participation, economic opportunity, political empowerment, educational attainment, and health and wellbeing. The World Economic Forum's Global Gender Gap Index measures gender gaps in four dimensions: economic participation and opportunity, educational attainment, overall health, and political empowerment. The Economist Intelligence Unit's Women's Economic

Opportunity Index covers five dimensions of women's empowerment: labor policy and practice; women's economic opportunity; access to finance, education, and training; women's legal and social status; and the general business environment. The Organization for Economic Co-operation and Development's (OECD) Social Institutions and Gender Index focuses on social institutions that impact equality between men and women, and considers the four dimensions of family code, physical integrity, ownership rights, and civil liberties

In Africa, Community-driven development (CDD) interventions rest on the principle of empowering communities. Yet, the gender-specific impacts of CDD, especially on empowerment, have not received due attention in evaluation and, more generally, in the theoretical and empirical literature. There are several reasons for this. First, programs may not have gender-specific outcomes as explicit objectives. Second, even when they do indicate that they want to increase women's participation and inclusion, programs are not very specific about which dimensions of female empowerment they can plausibly affect, which activities need to be implemented to make a difference (and in what sequence), and in which timeframe one can reasonably expect results. On the other hand, women in Africa continue to face enormous obstacles. The growing recognition of their contributions has not translated into significantly improved access to resources or increased decision-making powers. The dynamism that women display in economic, cultural and social lives of their communities through their associations and informal networks has also not been channeled into creating new models of participation and leadership. More to that, the rate of economic and political participation should be determined by women's exercise of their free choice rather than the structural barriers related to their roles in society.

In Uganda, efforts to empower women are made through creating the conditions for women to be able to make choices, which implies that women may have different preferences than men, but also different abilities to make choices because of gender inequalities in bargaining power and access to resources as well as improving the ability of women to access resources and employment, higher productivity and earnings, and increases in the income, assets, expenditure, and consumption they control ^[4]. Women in Uganda represent 80% of the agricultural labor force, are responsible for about 80% of the food crop production, and continue to contribute about 60% of the labor for cash crop production. Women also work in non-farm activities to supplement household resources. This double workday

often means delegating domestic responsibilities to younger females in the household. According to the 2007 MDG Report by UNDP Uganda Country Office, the average Ugandan woman spends 9 hours a day on care labor activities such as fetching water, firewood and caring for the sick. The burden of care makes the woman particularly vulnerable when it comes to competing on the job market. Many NGOs have appeared interested in uplifting the economic standards of women.

Women empowerment is important at all levels of governance in all countries. Virtually, every international and bilateral development agency has proclaimed policies to integrate women better into economic and social processes^[5]. Eliminating a significant part of a nation's work force on the sole basis of gender can have detrimental effects on the economy of that nation. Whereas the Uganda Constitution (1995, Article 33(4) provides for equal opportunities in political, economic and social activities, women continue to be excluded from positions of leadership and decision making. The majority of women in Uganda still deal with dual challenges and inequalities in both domestic and public spheres of activity, despite efforts by the NRM government and the NGOs to raise the economic well-being of most women by bringing them out of the home into the public domain. More so, very little information is found on the impacts of economic, political, and social empowerment of women in terms of increased household income. Therefore the study seeks to investigate the role of women empowerment on household income. Through NGOs, many women without much income have become involved in income-generating projects. This has in turn given them the opportunity to move from the private to the public domain. Based on this background the study investigated the effect of women empowerment on household income with specific reference to Kira Municipality.

2. Literature Review

Theoretically the study was guided by the Classical Development Perspective review, the Human Development Perspective. The Classical Development Perspective/theory is concerned about the empowerment of women as a function of economic development, dispensation of democracy, and the removal of social injustices that increase gender inequalities^[6]. Studies have shown that there is a positive relationship between economic development and an equitable distribution of educational, occupational, and agricultural resources. The theory demonstrates that economic development empowers women by increasing social services to society and according women more time for child rearing and domestic work.

The Human Development Perspective: The Beijing Declaration (Section 13) considers the empowerment of women as the *sin qua non* of social political and economic development in any given nation: Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision making process to power, are fundamental for the achievement of equality, development and space (Fourth World Conference on Women 4). In the past scholars believed that women's empowerment was enhanced by encouraging financial institutions to extend lines of credit to women. Educated women have the capacity to fight against cultural practices that condemn women to oppressed position in society^[7]. Women who are highly educated gain more access to knowledge, information and new ideas^[8]. Therefore the human development perspective relates women's empowerment to cultural practices of capacity building through education, training, and development.

The Historical Legacies Perspective considers the role of government, quasi-governmental bodies and non-governmental institutions as being critical to the empowerment of women in society. According to^[9], government has a duty in developing social, political, and economic programmes that empower women.^[10] suggest that non-governmental organizations should come up with projects that give women the power to make decisions that influence positive change on their lives. Women who are allowed to participate in government managed projects have access to resources which they can use to alleviate poverty in their families^[11]. Scholars worldwide argue that the modern state is characterized by the secularization of the public and this trend has enabled women to free themselves from the oppressive nature of the church and the family, to the extent that greater emphasis is now placed on rationality and individualism^[6].

Empirically, the study reviewed literature in line with study objectives, that is, strategies of empowering women, effect of women empowerment on household income as well as the challenges faced in women empowerment.

3. Methodology

This study adopted a cross-sectional survey design. It focused on exploring the effect of women empowerment on household income. Attention was on community based organizations (CBOs) and saving groups in Kira municipality. A cross section is one of the most used research designs as it explores a given phenomenon at length^[12], and also attains detail of variables without manipulation of the environment^[13], Hence was relevant for this study. In data collection, both quantitative and

qualitative approaches were employed. Mixed approach provided comprehensive data as weaknesses in one approach was overcome by strengths in the other method^[14]. Mixed approaches also allowed rigorous quantitative analysis with complement opinions from respondents^[15]. The qualitative approach was concerned with subjective assessment of attitudes, opinions, and behavior, while statistics were expressed quantitatively.

A total of 10 women groups constituted the target population for this study including women leaders and members in groups, and leaders in Kira municipality. The opinions of the chairperson, treasurer and secretary were sought for each group in addition to 5 members selected from each group. Thus the population for the study was 83 from which a sample size was selected. For purposes of this study and basing on Krejcie and Morgan (1970s)' table, a sample of 75 participants was obtained. Purposive sampling was used to select women leaders in Kira, and municipality leaders responsible for women economic development in Wakiso. This technique was used to select as key interview informants, knowledgeable and experienced about the phenomenon of interest^[14]. This sampling technique was used to select at least two (2) women leaders (Chairperson, Treasurer, and/or Secretary) of women interest Groups. We used this technique to select officers from Kira responsible for women economic welfare. Simple random sampling is a strategy that adds credibility to a sample when potential purposeful sample is larger than one can handle where by it uses small sample sizes. Thus the goal is credibility, not representativeness or the ability to generalize^[16]. This technique was used to select at least two (5) other members from each group. This approach was used because each member of the women groups was a representative of the other members. The distribution of these categories is as shown in Table 1 below.

Table 1. Sample Size selection and distribution

Category of respondent	Population	Sample size	Sampling technique
Women group leaders	30	28	Purposive sampling
Active women groups members	50	44	Simple random sampling
Municipality leaders	03	03	Purposive sampling
Total	83	75	

Source: Kira Records- Wakiso Division women Beneficiaries for 2019

The study generated its data from primary and secondary sources. Primary data consisted of opinions from youth leaders, youth members and officers from Wakiso district. Secondary sources included reports, books and previous articles. The study used survey

questionnaires and interviews to collect data. These data collection methods were used during the process of data collection. They are convenient for the researchers and respondents, and used in social science research^[14]. The study utilized a self-administered questionnaire. A five Likert questionnaire were designed in accordance with the objectives of the study ranging from strongly disagree (1) to agree (5). A self-administered questionnaire is one of the most cost effective ways of collecting data^[17]. An interview guide was also prepared in accordance with the objectives of the study. In-depth interviews were used to fully understand participant's impressions about the study.

Empirical Model estimation process and techniques

The analysis of the women empowerment-income model was carried out in two steps that is, preliminary analysis and econometric analysis. Preliminary analysis involved the descriptive statistics and a correlation matrix. Descriptive statistics are important because they give a general overview of the data used in the study. The correlation matrix was used to examine the correlation among independent variables. This was carried out in an attempt to avoid spurious regression that might lead to Multicollinearity. The econometric analysis involved using SPSS software package employed because the dependent variable under study (income) was continuous. We estimate a simple general model as below.

$$Y = f(emp) \tag{1}$$

Empirically the model can be written as

$$Y_i = \beta_0 + \beta_1 emp_i + Z + \epsilon_i \tag{2}$$

Where Y is the income, Emp is women empowerment as defined in Table 2.

Literature suggests that empowerment is not enough to determine income. There must be other variables that work with empowerment so as to determine the total income. Such variables include were controlled for using z. they include age group, education, marital status, religion among others. is the error term which is assumed to be normally distributed with zero mean and constant variance. Incorporating the control variables, then Equation (2) can be

$$Y_i = \beta_0 + \beta_1 emp_i + \beta_2 educ_i + \beta_3 marst + \beta_4 rel_i + \beta_5 age_i + \epsilon_i \tag{3}$$

For diagnostic test, in any regression analysis, one may not be sure as to whether or not the results obtained represent the realities on the ground. In order to mitigate such uncertainty, it is important to use the estimation and testing tools by way of making sensible and accurate judgments of the results obtained. This was done by examining the signs and magnitude of the coefficients

Table 2. Definition and measurement of key variables

s/n	Variables	Description of the variables used
1	Women empowerment	Women’s empowerment is the process of empowering a female individual. It may be defined in several ways, including accepting women’s viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training. In this study, Women empowerment is looked at as the ability of a female individual to join any saving group for socio-economic benefits such as increase in income.
2	Income	Income is money that a person or a business receives in return for working, providing a product or service, or investing capital. A person’s income may also derive from a salary/wage, pension, a government benefit, or a gift. In this study income refers to money a female individual earns due to being empowered.
3	Age group	This is the age bracket for completed years of age by the household head. This is a discrete random variable Coded as 0= 18-29, 1= 30-39, 2=40-49 and 3=50 and above.
4	Education	This Highest education level completed by the household head. In this study, education was a dummy variable measured using highest levels of education/ grade attained in the Uganda. It ranged from zero to three with 0 = No formal education, 1 = completed Primary education, 2 =completed Secondary education and 3 =completed Post-secondary education either with a diploma, degree or masters degree.
5	Religion	This is the religious belief of the individual. This was a dummy variable. It assumes a value of 0 for Christian and 1 for Muslim and 2 for others such as traditionalists, pagans and any other sort.
6	Marital status	Marital status of the woman. This variable is = 0 If household head is Married and = 1 If household head is Unmarried (single/separated/divorced).

Note: All the variables are expressed as natural logs. This was done to easy interpretation as elasticities as well as removing outliers

of the regressors. The study also used the R-squared which is a measure of the overall goodness of fit of the regression line. Since this study used cross-sectional data then R-square is expected to be as low as below 0.5. Also, since the data are cross-sectional, the presence of outliers will be a norm than an exception. These would make the coefficients have incorrect signs. All the outliers were identified and dropped.

Study area

The study was carried out in Kira Municipality. Kira got its municipality status in 2015. Geographically Kira Municipality is located in Wakiso District, Central Uganda Buganda Region approximately 10kms from Kampala City the Capital of Uganda. From the East Kira borders Mukono Municipal Council, to the north the Nakiyanja and Nangobe streams that flows into Lwajjali River forms the boundaries. In terms of topography, Kira Municipality is covering an area of approximately 98.83square Kilometers. It is composed of undulating terrain of flat-topped hills. The valleys are occupied by about six regimes of natural drainage channels that form administrative boundaries. In peri- urban areas, the topography is the major factor in determining the land use in that the valleys are mainly used for subsistence agriculture, while upper slopes are used for residence. According to Population census of 2014, Kira Municipality has a total population of 317,157 with a total number household 82,520 It is also

estimated that 88.5 males per 100 females, with a growth rate of (10.44%). The population is on the increase due to high population growth rate. The area was chosen because it is one of the most highly urbanized municipalities in Uganda, it lies in the central region of Uganda bordering Kampala the capital, and it has a growing population. Also, leveraging on its capital base, natural resource base, cultural resources and heterogeneous population, Kira has the potential to transform into a vibrant city given its strategic location in region coupled with the dynamic population and available natural resources^[18].

Validity and reliability were ensured validity of instruments was ascertained by first discussing the questionnaire and interview schedule drafts with the supervisors. This helped attain the tools’ face validity. The content validity of the instrument was also found. After constructing the questionnaire, we contacted experts in order to get expertise judgment on the validity. Reliability, the degree to which variables are consistent with what they are intended to measure^[19]. Cronbach’s alpha which measures how well a set of items measures a single dimensional item is used to measure the reliability of the questions. The questionnaire was pre-tested and pre-test results entered into SPSS ver. 23. The alpha values were tested to ascertain the tools’ reliability. The greater the alpha the superior the reliability measure of the instrument. An alpha of 0.81 was obtained and exceeded the minimum of 0.7 for internal consistency which was recommended by^[20].

We analyzed both quantitative and qualitative data using Statistical Package for Social Scientists (SPSS) version 23 for quantitative analysis and thematic analysis for qualitative data. Quantitative data analysis consisted of numerical values from which descriptions such as mean and standard deviations were made (Kombo & Tromp, 2010). Means and standard deviations were used under descriptive analysis to measure central tendencies and dispersion. Qualitative data collected from the interviews of key informants will be edited on a continuous basis to ensure completeness. Qualitative data collected was categorized according to emerging variables from each question in the interview guide and integrated as part of the findings with quantitative statistics. Thematic analysis was used to analyze, summarize, and generate conclusions [12]. Opinions were arranged under study objectives as themes, and checked basing on their frequency.

The goal of ethics in research is to ensure that no one suffers adverse consequences from the research activities [21]. The study protected rights of respondents by ensuring that no respondent was named during the research or subsequent thesis. The detail, purpose, and reasons for the study were explained to the respondents.

4. Results and Discussions

In terms of response rate, we found out that out of the sample of 50 participants that out of 72 (96.0%) questionnaires were returned, only 03 (4.0%) key informants were interviewed. Generally 100% of sample fully participated. Thus, the overall response rate of 100% was reliable, and appropriate to generate dependable results from all women in Kira municipality. The score is in agreement with the recommendation that above 50% is recommendable response rate [22]. This further facilitated generation of quantitative and qualitative data about the study.

The bio-data information of study participants was established. This covered aspects of gender, age, education, marital status and religion of women.

Results in Table 2 regarding age bracket revealed that average age bracket was 30-39 years (63.9%) of all respondents while 16.7 belonged to the age group of 18-29 and those in the group of 18-29 years were 13.9. Only 5.5% were 50 and above. This shows women in Kira municipality covered all age brackets, potential for enhanced women empowerment. Regarding the highest level of education held by the respondents, a higher proportion (58.4%) had completed secondary school while 16.7% completed diploma of education and 15.3% had completed primary. Only 5.6% were degree holders and so were 2.8% who had not attended formal education. Of the

respondents 1.4% was of master’s level. Therefore, they were in a good position to give reliable information about impact of woman empowerment on household income in Kira municipality.

Table 3. Bio-data information of Respondents.

Item	Category	Frequency	Percentage
Age-Group	18-29	12	16.7
	30-39	46	63.9
	40-49	10	13.9
	50 and above	4	5.6
	Total	72	100.0
Education	No formal education	2	2.8
	Completed primary	11	15.3
	Completed Secondary	42	58.4
	Completed Diploma	12	16.7
	Completed Bachelors	4	5.6
	Completed Masters	1	1.4
	Total	72	100.0
Marital status	Single	24	33.3
	Married	38	52.8
	Separated/divorced	10	13.89
	Total	72	100
Religion	Christian	57	79.2
	Muslim	15	20.8
	Others	0	0
	Total	72	100

Source: Field data, 2021

Regarding marital status, majority of the women were married (52.8%), while 33.3% were single. Of the respondents, only 13.9% had been separated from their husbands. These findings implied that the study considered women of different marital status to gather reliable information regarding women empowerment and its impact on a household income level. Results in the study also revealed that, majority of the respondents were Christians (79.2%) while 20.8% were Muslims. This implied that the study put into perspective religion to get a wider view of women empowerment and its impact on welfare of women in terms of increased income on household level.

Strategies for Women Empowerment

A higher proportion (90.9%) of respondents agreed (Mean = 3.99) that women are encouraged to join group saving groups. This implied that majority of women in Kira municipality have occasionally been involved in calls for savings groups which are essential for economic and social empowerment of women. This was consistently pointed out by all respondents since its standard deviation was below 1 (Std. Dev = 0.606). This indicated that

majority of women could agree that women empowerment is vital to enhancing their household income. As noted in Table 3, a mean score of 4.15 was obtained from opinions of participants on the aspect training centers are put place to assist women developing managerial and entrepreneurial skills. This implied that women were not certain while others disagreed with the assertion regarding training centers. This implied that administrators in Kira municipality ought to identify and put in place training centers to assist women developing managerial and entrepreneurial skills. This will further empower women socially and economically through increased income and employment. The opinions were consistent as reflected by a standard deviation that was below 1 (Std. Dev =0.399). Also, a large percentage of women (79.4%) seemed not to agree with perspective that women group leadership is trained as dispute settlers, linkers, motivators, facilitators, and negotiators to help implement women empowerment projects (Mean= 4.10), opinions consistently supported the assertion (Std. Dev = .626). This finding hence implied that there ought to be an effort to empower women group leaders in a number of areas including dispute settlement, linking, motivation, facilitation, and negotiation to empower them socially and economically Majority (66.9%) of respondents agreed with view that NGOS and other organizations focus on more professionalism and education of women in community (Mean= 3.83). The opinions on this assertion were found consistent since standard deviation that was below 1 (Std. Dev = .4.10). The findings implied that there have been a number of

community based organizations and non-governmental organizations that have had an impact on women empowerment in Kira municipality. We established that organizations have been empowering women through skilled and financing programs, however we noted that not all women have been empowered by the presence of these organizations in Kira municipality.

Results indicate that a mean of 3.70 representing 66.6% who agreed that more funding is put in place to help women groups expand activities. The finding revealed that there have been platforms put help finance women projects for example; interviewed respondents reported that they acquired credit form savings and credit organizations to operate their income generating projects.

A significant number of women (81.8%) revealed that women empowerment program implementers provide opportunities to access sources of credit for funding women activities (Mean= 3.98). However, these opinions were not consistent (Std. Dev= 1.383). It was established that often as women are empowered, implementers provide avenues for access of funds to finance the projects. Results implied that access to credit is a basis for woman empowerment in Kira municipality however there was uncertainty on how it was being carried out as reflected by the inconsistencies in standard deviation that was more than one

Relatedly, opinions from interviews closely agree with most of above assertions especially regarding view that there were strategies for women empowerment in Kira municipality.

Table 4. Strategies for women empowerment

Statements	Percentage (%)					MEAN	S.D
	SDA	DA	NS	A	SA		
Women are encouraged to join group saving groups	1.2	6.1	1.8	74.5	16.4	3.99	.732
Training centers are put place to assist women developing managerial and entrepreneurial skills	0.6	7.3	4.8	51.5	35.8	4.15	.857
Women group leadership is trained as dispute settlers, linkers, motivators, facilitators, and negotiators to help implement women empowerment projects	1.8	11.5	7.3	33.3	46.1	4.10	1.074
NGOS and other organizations focus on more professionalism and education of women in community	2.4	20.6	9.1	26.7	41.2	3.83	1.236
More Funding is put in place to help women groups expand activities	3.6	17.0	9.7	44.8	24.8	3.70	1.127
Women empowerment program implementers provide opportunities to access sources of credit for funding women activities	3.0	15.2	0.0	44.8	37.0	3.98	1.120
Women are trained in financial management	3.0	14.5	1.2	42.4	38.8	3.99	1.123

Source: Field data, 2021

In the views of one participant, she commented:

“Yes. We have had opportunities, for example, some organizations come here and organize workshops, they skill us and teach us to utilize the available resources to increase our incomes”.

Additionally, one leader further attested that:

“Obviously, we have been interacting with women in different settings, and we have often focused on training them as well as providing them with opportunities to access credit”.

Results generally show that respondents were consistent in showing that women empowerment was vital for improved welfare of women in Kira municipality as reflected by the above findings.

Effect of woman empowerment on household income

Results in Table 4 show opinions regarding effect of woman empowerment as a tool for improving income and welfare of women in Kira municipality.

Results in Table 4 show that majority of respondents (64.2%) disagreed and a mean score of (Mean= 3.59) in regard to the view assertion that skill have been enhanced by training received from women empowerment implementers. These findings implied that although women empowerment has focused on skilled women, a higher proportion of women that participated in the study did not agree with the fact that they had acquired skills. This finding was also consistently supported by participants’ opinions (Std. Dev= .326). This indicates that women empowerment program implementers needed to focus more on skilled these women if there is to be noticeable impact on their lives more especially in their incomes.

Results as indicated in Table 5, indicated that a higher

proportion of women (62.6%) were not certain on whether women empowerment programs had reduced employment among the women (Mean = 3.75). This implied that although, women empowerment aims at reducing unemployment among women in a bid to empower them economically or financially, most women, could not attest to this stamen which further revealed the need to focus on equipping women with appropriate skills for employment as well as provide platforms for funding of women projects. However, there were inconsistencies in the opinions of the employees on the assertion Std. Dev= 1.347).

Results show that a higher proportion of women revealed that their entrepreneurship skills had improved (Mean= 4.01, Std. Dev= .492). Results implied that women were able to start their own income generating businesses as a result of women empowerment which consequently improved their welfare.

As noted in Table 4, majority of respondents were not certain (Mean= 3.42) that through training and leadership, women have gained business management skills and the opinions of the respondents were consistent (Std. Dev. =.500). This implied that although, efforts are directed towards economic empowerment of women, there was still an observation that women did not think they had gained adequate business management skills. These findings further revealed the increased need to reach out to women for enhanced business management skills which consequently lead to improving incomes among women in Kira municipality.

Results further show that majority of women in Kira municipality, revealed that women groups received institutional support regarding skill development (Mean = 3.33). The opinions of the respondents were however not consistent since standard deviation was more than 1 (Std.

Table 5. Responses on effect of woman empowerment on household incomes

Statements	Percentage (%)					MEAN	S.D
	SDA	DA	NS	A	SA		
Skills have been enhanced by training received from women empowerment implementers	0.6	4.2	30.9	64.2	0.0	3.59	.605
Women empowerment programs have reduced employment among the women	0.0	23.6	12.7	50.9	12.7	3.53	.991
Our entrepreneurship skills have been improved	0.0	10.3	3.0	61.8	24.8	4.01	.834
Through training and leadership, we have gained business management skills	1.8	38.2	13.9	18.8	27.3	3.42	1.935
Women groups receive institutional support regarding skill development.	3.6	36.4	9.7	24.2	26.1	3.33	1.303
Groups are provided with funds to start income generating projects	1.8	21.2	7.3	52.1	17.6	3.62	1.061
Groups are able to set clear and coordinated women policies	0.0	10.3	7.3	63.6	18.8	3.91	.818

Source: Field data, 2021

= 1.453). This indicated that women that were organized in groups often received support from institutions regarding skill. We established that women were often trained in areas such as book keeping, financial management among others.

Table 4 results indicate that majority of the respondents agreed that women groups were provided with funds to start income generating projects (Mean = 3.62), which was consistently supported by participants at IDI (Std. Dev. = .302). This implied that women groups were provided with avenues for funding. This empowered them economically through enhanced income.

Results show that majority of the women supported the view that the groups are able to set clear and coordinated women policies (Mean= 3.91), however these opinions were not consistent (Std. Dev= 1.276). Results implied that women groups are still unable to set clear and coordinated women police which indicated that women are not adequately empowered in Kira municipality.

In a follow-up by interviews, several informants revealed that women empowerment has had an impact on the welfare of women. In their opinions, one interviewee had this to say:

“well, we have strongly been empowered in terms of skills especially, financial management, we are able to record and do book keeping and keep track of transactions in order to not mess up the business”.

In addition, mentoring was highlighted as one of the benefits of women empowerment. This perspective is attested in several opinions, one of whom revealed this:

“Yes often workshops organized by organizations have enabled us to know how to become better entrepreneurs and managers of our lives and businesses. We are taught on how to adequately use resources, and also we are mentored on how to access finances for business”.

Complementarily, it was established that, women empowerment as a tool for enhanced income was associated with pluses and challenges. Several related perspectives show level of women empowerment was valuable, but less strategized. These perceptions however varied between informants interacted with in Kira municipality and complement quantitative findings.

Correlation and regression analysis

In order to prove the said effect of women empowerment on income, the study goes ahead to estimate a simple model using Ordinary Least Square (OLS) estimation technique. Before estimation, we did correlation matrix to detect multicollinearity. The problem of multicollinearity

arises when two or more variables in multiple regressions are highly correlated. The concern is that the coefficient changes erratically in response to a small change in the model or data. As a rule of thumb, if the coefficient of correlation among the explanatory variables is equal or more than 0.80, it indicates severe problem of Multicollinearity^[23]. For our study, we found out that there was no multicollinearity. We then estimate a simple general model in Equation (3) above and the findings were summarized in the table below.

Table 6. Effect of women empowerment on income

Variables	Coefficients and probabilities
empowerment	0.709 (47.25***)
Marital Status: Married	-0.078 (-1.97**)
Religion: Muslim	0.382 (7.96***)
Others	-0.06 (0.08)
Age bracket: 30-39	0.078
40-49	(-2.12**)
50 and above	-0.185 (-3.15***)
Education level: completed	
Primary education	0.112 (2.83***)
Completed Secondary education	0.176 (4.04***)
Post-Secondary education	0.126
Constant	2.265 (2.02**)
Number of Observations	75
Adjusted R-Squared	0.423
Probability >F	0.000

Probabilities in parentheses ***Significant at 1%, ** significant at 5%*Significant at 10%

From Table 6 above, we can note that is a positive relationship between women empowerment and income. This means that in Uganda, increasing women empowerment is associated with 70.9% increase in home holding other factors constant. This is perhaps due to the fact that economically empowered women learning from each other how to improve their livelihood through incomes and savings, shift gender norms, contribute to better health and nutrition outcomes among others.

Religion dummy variable is positive and significant

at 1% in all estimated model. The finding entails that Muslim empowered women usually get more income compared to others. This is perhaps due to much earning vast opportunities. Empowered woman age of 30-39 experience increase in incomes. However, at the age of 40-49, the income declines. This is perhaps because of increase in responsibilities and more spending on health of children and parents, education of children. The same findings were discovered in line with education, the more an empowered woman gets educated the increase in income.

Results above show that majority (95.3%) of women who participated in the study agreed (Mean= 4.42) with the assertion that there are low education levels and inadequate training among both women leaders and women group members. These findings implied that although low education affects the level of women empowerment and hinders economic progress of women, for this, particular study, this was not the issue as most women disagreed with the challenge related to low education of women. This is in line with the findings of^[24].

Results, reveal that a high proportion of respondents (77.8%) did not confirm the view that women group members lack financial and managerial training necessary for running activities (Mean = 4.15). This implied that although, low level of women empowerment could be associated with lack financial and managerial training necessary for running activities, it was not the case in

this study. This was further consistently supported in the opinions of the employees (Std. Dev= .210). This further implied that low level of women empowerment was attributed to other factors besides lack of financial and managerial training as women had earlier indicated that women groups often acquire institutional support from program implementers.

Results show that a higher proportion of respondents agreed (86.3%) and a Mean score of 4.18 was obtained on the view that there is inadequate finance and inappropriate funding of activities. This finding reveals that without a doubt, one of the challenges facing women empowerment in Kira municipality is inadequate finance and inappropriate funding of activities. This was also constitutently supported by the opinions of the employees (Std. Dev= .412). We established that although, skilling, mentoring and other activities have been emphasized among women in Kira municipality, women are affected by the fact that they don't get finances to help grow their businesses while the programs to empower women also have inappropriate funding of activities.

As noted in Table 7, majority of respondents were not certain and could not confirm (Mean= 3.42) that failure to hold meetings to review our budget as soon as we get women empowerment funds has affected projects progress negatively, however their opinions of were inconsistent (Std. Dev. =1.61).

Results further show that majority of women in Kira

Table 7. Challenges hindering women empowerment

Statement	Percentage (%)					MEAN	S.D
	SDA	DA	NS	A	SA		
There is low education levels and inadequate training among both Women leaders and women group members	0.0	3.6	1.8	90.3	4.2	4.42	1.218
Women Group members lack financial and managerial training necessary for running activities	0.0	3.6	17.0	35.8	43.0	4.15	.210
There is inadequate finance and inappropriate funding of activities	0.6	7.9	4.2	56.4	30.9	4.18	.412
Failure to hold meetings to reviews our budget as soon as we get women empowerment funds has affected projects progress negatively	0.6	10.9	4.8	41.8	41.8	3.42	.197
Poorly trained community projects facilitators and unnecessary hinder project activities	0.6	4.2	3.0	57.0	35.2	3.89	1.610
There are political interests which affect women group leadership such as interference from community political forces	1.2	9.1	17.0	38.8	33.9	3.61	1.623

Source: Field data, 2021

Municipality, revealed that their poorly trained community projects facilitators and unnecessary hinder project activities (Mean = 3.89), the opinions of the respondents were however not consistent since standard deviation was more than 1 (Std. = 1.61). This implied that most of the facilitators and trainers in women empowerment programs were not trained adequately to provide adequate guidance to women for enhanced income especially at household level.

Results indicate that majority of the respondents also agreed with the assertion that there are political interests which affect women group leadership such as interference from community political forces (Mean = 3.61), which was consistently supported by participants at IDI (Std. Dev. = 0.623). This implied that most of the activities were interrupted by the interests of politicians which others did not lead to the intended purpose as far as women empowerment is concerned.

Responding to the challenges faced in women empowerment, one of the informants, said:

“As implementers, we are faced with inadequate funding of activities, obviously after training, we would like these graduates of programs to get capital to begin with but at times it is limited or not there at all, this lets them go back and make trials and sometimes they fail.....”

In one of the opinions, an informant testified that:

“Another challenge that is faced in the efforts to empower is to do with follow up, often even when these groups of women attend programs, they are rarely followed up, and now the problem can still be attributed to resources but also the seriousness of implementers, sometimes, it really affects progress”.

5. Conclusions and Recommendations

From the findings of the study, it was discovered that strategies for women empowerment included women being encouraged to join group saving groups. However, gap was observed in as far as training centers put in place to assist women developing managerial and entrepreneurial skills are concerned with many women disregarding the statement. More, so with less training of women, it was revealed that women were not adequately trained as dispute settlers, linkers, motivators, facilitators, and negotiators to help implement women empowerment projects in as far as empowering them was concerned. On the other hand however, it was observed that more funding was put in place to help women groups expand activities and that women empowerment program implementers provide opportunities to access sources of credit for funding women activities.

Regarding the impact of women empowerment, it was found that skills have been enhanced through training received from women empowerment implementers and programs have reduced employment among these women through skills attained. To also note was that, through training and leadership, women have gained business management skills which in addition to institutional support have led to improved welfare and income. However, key challenges to women empowerment emerged including but not limited to There is inadequate finance and inappropriate funding of activities, limited access to credit sources to expand our activities, poorly trained community projects facilitators and unnecessary hinder project activities and political interests which affect women group leadership such as interference from community political forces.

Based on the above, the study makes the following recommendations:

- i. The study revealed that the women’s involvement in groups has enabled the members to expand their business and also increase income. Therefore, it is recommended that the NGOs and the other responsible stakeholders such as government should equip women with with extra business management skills and also try to meet women practical needs for basic literacy as well as advanced literacy, health, livelihood (for example, a training on caring for and maintenance of business would be useful to women.
- ii. More efforts should be put to economic empowerment as process of increasing women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.
- iii. Lastly women should be encouraged to participate in enterprise activities to gain a greater economic role in decision-making. Exercising control over these financial matters enables women to optimize their own and the household’s welfare.

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