

**WOMEN ECONOMIC EMPOWERMENT AND POVERTY REDUCTION: A CASE
STUDY OF KABALE MUNICIPALITY**

BY

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DECLARATION

I, Baguma Gerald, declare that this is my original work and that it has never been submitted to any Institution of higher learning for any academic award.

Signature

Date.....

STUDENT

APPROVAL

This research dissertation entitled ‘Women Economic Empowerment and Poverty Reduction: A Case Study of Kabale Municipality’ has been prepared under my supervision and is now ready for submission.

Signature.....

Date.....

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SUPERVISOR

DEDICATION

I humbly dedicate this research report to my beloved parents, Mr Jackson Magumirwa and Mrs Jovia Magumirwa, and family members, for the support they have given me financially, socially and spiritually.

LIST OF ABBREVIATIONS

AIDS:	Acquired Immune Deficiency Syndrome
BDF:	Business Development Fund
BIC	Business Incubation Centres
CEDAW:	Convention on Elimination of all Forms of Discrimination against Women
DFID:	Department for International Development
GBV:	Gender Based Violence
HIV:	Human Immune Virus
IMF:	International Monetary Fund
INGOs:	International Non-Governmental Organizations
MDGs:	Millennium Development Goals
NGOs:	Non-Governmental Organizations
PEAP:	Poverty Eradication Action Plan
PMA :	Plan for Modernization of Agriculture
SDIP:	Social Development Sector Investment Strategic Plan
SME:	Small and Medium Enterprise
UN:	United Nations
UNDP:	United Nations Development Programme
UNHCR:	United Nations High Commissioner for Refugees
UNICEF:	United Nations International Children's Emergency Fund
WEEVACCS:	Women's Education and Empowerment Volunteering Abroad with Cross-Cultural Solutions
WID	Women in Development

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ABSTRACT

Unequal opportunities between women and men continue to hamper women's ability to lift themselves from poverty and gain more options to improve their living standards. Women are economically disadvantaged: for example, culturally, they do not own any property; girls are marginalized in education whereby some parents prefer to take boys to good schools and do not like to take girls to good schools. The purpose of the study was to examine the role of women economic empowerment and poverty reduction in Kabale district. The objectives of the study were: to examine the role of women economic empowerment and poverty reduction in Kabale Municipality; (ii) to identify the challenges affecting women economic empowerment in Kabale Municipality; (iii) to suggest possible solutions to the challenges affecting women economic empowerment and poverty reduction in Kabale Municipality. The researcher adopted a cross-sectional research design for the study. The study used questionnaire and interview guide to obtain data from all officials and interviews from women groups and household heads. In all, 191 respondents were selected through purposive, and simple random sampling techniques. Data was collected by using interviewing, observation and questionnaire methods. Statistical analysis was done using Statistical Package for Social Scientists (SPSS 16.0) and Microsoft excel 2007. The study concludes that women economic empowerment has promoted self-employment, reduced gender-based violence in most families, and reduced on the level of income inequality. Women economic empowerment was found to be facing a number of challenges like low levels of income, low levels of mobilization and weak leaders. The study also concludes that there is need to reduce on interest rates and mortgage on loans for women as a solution to the challenges facing women economic empowerment in the district. There is still need to support women through sensitization meetings and workshops. The study, among other things, recommended that government should team up with the local rural banks to negotiate for low interest rate and flexible payment terms to encourage more women to acquire more loans for their businesses.

CHAPTER ONE

INTRODUCTION

1.0. Introduction

Women Economic Empowerment refers to the process and result of the process whereby the less powerful members of the society gain access and control over resources, knowledge, challenges and ideologies of discrimination and subordination, and transform the structures and institutions through which unequal access and control over resources is sustained and perpetuated (Batliwa, 1995).

Poverty Reduction: Poverty is a multidimensional phenomenon. There has always been difficulty in drawing the line between the poor and non-poor. As such, there is no universally accepted definition of poverty. Poverty is conceptualized in both absolute and relative terms. Absolute poverty occurs where one spends more than ones income on basic necessities while relative poverty exists where one spends a larger part of ones income on basic necessities (Tukur, 2007). Therefore, poverty reduction is concerned with increasing income level of individuals and households in order to enable them cater for their basic necessities of life.

1.1. Background of the study

The Beijing Platform for Action indicated that there are 12 critical areas of priority to achieve the advancement and empowerment of women. These were reviewed by the Commission on the status of women and it has since 1996 been making annual recommendations to have been adopted so as to accelerate the implementation of the platform. The twelve areas included: Women and poverty, Education and training of women, Women and health, Violence against women, Women and armed conflict, Women and the economy, Women in power and decision making, Institutional mechanisms for the advancement of women, Human rights of women, Women and the media, Women and the Environment, and the Girl child.

A World Bank Policy Research Report (2011) presented that women have been denied the strongest rights to land in areas where they inherit land and this is common in countries of Islamic law in Eastern Sudan, among Swahili peasants and parts of the Tanzanian coast. Local norms also give strong land rights to women in parts of Western and Central Africa, for instance Lemba of Democratic Republic of Congo. This has created more poverty in these areas.

According to World Bank Policy Research Report (2011), in municipalities, women are marginalized though, they contribute a lot while looking after their families; for instance, they cultivate land, raise up children, rear animals, contribute much in buying household items such as plates, spoons, sauce pans, pay school fees for their children, to mention but a few. However, men marginalize them yet they would be promoters of economic development. The government of Uganda and Kabale district is working hard to help women in Kabale municipality reduce poverty. According to some women in the municipality, the district and the lower local government are helping women to register their associations and help them to acquire funds that come purposely to support women like the women fund that is there to help women who dropped out of school. The government is helping women to provide market for their produce and engage in business that will support them to reduce on the rate of poverty. Women are engaging in politics through which they are being helped to be part of LC executives and other administrative bodies so that they are helped to voice out their interests as far poverty reduction is concerned. However, women still depend on their husbands and Economic Empowerment of women is therefore essential.

Women perform 66% of the world's work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation (Bill Clinton, 2009). Ultimately, a country's success in empowering women will depend on a multi-faceted and responsive approach to its public policy management and implementation, including its macroeconomic, financial and trade policies. There are different policies, efforts and approaches that have been established to promote women's socio-economic development. Therefore, poverty has remained because men tend to ignore their women while planning. The level of empowerment is still low and that is why there is still poverty in our communities, Kabale in particular.

Women economic empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate fairer distribution of the benefits of growth. Women economic empowerment increases women's access to economic resources and

opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010). The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the millennium development goals (MDGs, 2010). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010). Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income (Zoellick, 2010).

While most governments in Africa acknowledge that empowering women and girls is a key contributor to economic development, the fertility transition in Africa, an important factor in sustained economic growth, has been much slower than in other regions of the world. Access to family planning and maternal health services as well as education for girls typically results in improved economic opportunity for women and lower fertility. Still some governments do not consider taking girls to schools. This is majorly because of culture thus poverty increase.

In the Ugandan context, in recent years, greater attention has been focused on the promotion of gender equality in national and international debates, and considerable efforts have been made to improve the status of women in society and promote women's rights as human rights in particular. National recognition and support to women's potential have been one of the drivers of the acclaimed rapid socio-economic recovery, in spite of the enormous challenges that the country faced in the aftermath of the 1996 Lord's Resistance Army in northern Uganda. In the economic sphere, women enjoy the right to property including the right to possess land and various funds were put in place in order to facilitate women entrepreneurs to easily access credit. Moreover, diverse progress was made in the following areas: An engendered national budget allows Uganda to reorient public expenditures and revenues towards the needs and interests of women; Access to financial services by women has been made easy such that women now seek services from financial institutions and make savings. Nearly 39% of women have joined and opened accounts in SACCOs, Business services and training of women in business skills and

management is provided by different institutions such as the Business Development Fund (BDF) and the Business Incubation Centres (BIC) which have been established countrywide. They provide business services and capacity-building in business management for women and youth; The Women Guarantee Fund was set up in 2006 to facilitate women entrepreneurs and women-owned SMEs without collateral, to obtain credit from commercial banks and micro-finance institutions at affordable terms. Women's organizations have also supported the development of micro-finance institutions, such as Pride Uganda. The Uganda Industrial Policy (2010), the National cross-border trade strategy (2012-2020), as well as the Small and Medium Enterprise (SME) Policy (2010), all seek to tap the potential of the large number of women entrepreneurs to spur economic growth. The Private Sector Federation has also established a specific chamber for the promotion of women in business and trade (Parliament, 2014).

In 1986, The Ministry of Women in Development was started by the Government of Uganda to advance the issues of marginalized women. It began as the Ministry of Women in Development and was later changed into the Ministry of Gender, Labour and Community Development. Though this has been one of the most underfunded ministries, it has made a number of strides in providing and building the national machinery for the advancement of women and gender equality. (*New Vision* Report, 23 July 2012).

According to Nabukera (2010), when women and girls are educated, they are able to favourably compete for jobs and earn a good living. This cushions them from manipulation that exposes them to HIV infection. She said that when empowered, women are no longer looked at as housekeepers; they take part in decision making. This includes decisions and choices about their sex life thereby protecting themselves against HIV/AIDS (Uganda HIV/AIDS campaign, 2004).

The government has realized since the beginning that without special efforts to alleviate poverty, the resulted high economic growth would not lead to poverty reduction. The government, therefore, has also given serious efforts to fight the poverty with special designed measures.

Over the past two decades, there has been significant growth in support for women's entrepreneurship development worldwide. Promotion of women's entrepreneurship development constitutes a key strategy for private sector development, poverty reduction and women's economic empowerment. Increasingly, governments, private sector stakeholders, bilateral and

multilateral agencies are trying to tap into the potential of women-led businesses as a means to economic growth and job creation. Moreover, almost all the projects pay attention to promoting women's enterprises specifically, about half the 50 projects offer access to credit or business networks or have a policy development component of encouraging women's business start-up initiative, few include access to business premises. Women are found to be more conservative and capital-efficient, raising more money and selling when they get a good offer than their male counterparts (Dow, 2012).

The Poverty Eradication Action Plan (PEAP) is in place and recognizes that women have not adequately benefited as much as men from the decreases in absolute poverty noted in recent years. The reasons are because women do not have as many opportunities for social and economic development in the Ugandan society, particularly the rural areas. They also have little or no control over resources and the incomes realized from sales because they tend to concentrate more on food crops than cash crops, which is the men's domain. Plan for Modernization of Agriculture (PMA) has also not been developed, and it recognizes that gender has an influence on the division of labour and power relations within the households, which bring about differences in access to and control over productive resources. PMA ensures that gender concerns are routinely and adequately addressed in planning and other processes of intervention. Participation of both men and women is promoted at all levels. The role of the National Machinery is to monitor and build capacity of the implementers in gender analysis skills. Nonetheless, poverty has remained high despite of this programme.

In the Plan for Modernization of Agriculture, Government has committed itself to finance the establishment of rural markets for subsistence farmers, and facilitate the establishment of non-governmental institutions to provide finance and risk insurance to subsistence farmers. Government plans for poverty eradication are focused on transformation of the poor women, from producing predominantly for the household to producing for the market. The focus is to diversify and re-orient subsistence farmers towards commercial agriculture. Other policy measures and plans in place to enhance the status of poor women include the Social Development Sector Strategic Investment Plan (SDIP), one of whose outcomes is increased equality, equity and respect for the rights of the poor and vulnerable, land tenure law reforms guided by the implementation of the 1998 Land Act; and Micro-credit schemes and laws to

protect the poor from being exploited. Provision of credit to the rural poor is implemented by non-traditional financial institutions/NGOs like Uganda Women's Finance Trust, Faulu-Uganda, Pride Africa, Finca, CEEWA, Action Aid, Nsarwu, Send a Cow and Heifer Project International. These institutions have contributed to uplifting the quality of life of women, especially in the informal sector.

Batliwala (1994), explaining empowerment from the feminist point of view, stated that women empowerment is not about replacing one form of empowerment with another; rather, women economic empowerment should lead to the liberation of men from false value systems and ideologies of oppression. It should lead to a situation where each one can become a whole being regardless of gender, and use their fullest potential to construct a more humane society for all Akhtar (1992), cited in Rowlands (1995), points out that women empowerment is a bottom-up process and cannot be bestowed from the top down: The outside professional cannot expect to control the outcomes of authenticity of empowerment being given by one group as another hides an attempt to keep control of development.

Ignoring women denies them the status they deserve. Women continue to be an economically disadvantaged group in the society. However, women empowerment is very essential in order to narrow the historical imbalance between men and women. Women empowerment influences women to join productive politics, economic development programmes and social development programmes, particularly in Uganda. In Kabale district, women's rights have been grossly abused. The degree to which women are disadvantaged is influenced by factors such as age, socio-economic status, level of education and physical ability. Sometimes women are culturally not allowed to participate in some activities, for example building of houses, yet women would be able to do those activities. Culturally, people of Kabale district know that women do not own property at home. Most property such as land, animals, among others belongs to men (Tumwesigye, 2010) and this has created more poverty in Kabale.

1.2. Statement of the problem

Women in Kabale District have long suffered powerlessness, discrimination and gender inequality in terms of access, use and ownership of vital resources despite their key role in enhancing development in general. According to Abubakri (2015), gender inequality is a major

cause of poverty. Women economic empowerment is a major concern for people who are incapable of or denied access to participating in labour, formal, informal, or agricultural. In 2009, the United Nations (UN) estimated that 60 per cent of the world's chronically hungry people are women and girls, 40% of whom live in developing nations.

Unequal opportunities between women and men continue to hamper women's ability to lift them from poverty and gain more options to improve on their living standards. Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. These hinder women chances of being properly educated or being able to translate returns on their own productive work into increased and more secure incomes, better working conditions and increase standard of living (World Bank, 2012).

1.3. Purpose of the study

The purpose of the study was to examine the role of Women Economic Empowerment and Poverty Reduction in Kabale Municipality.

1.4. Objectives of the study

The study was guided by the following objectives;

- i. To examine the role of women economic empowerment and poverty reduction in Kabale Municipality;
- ii. To identify the challenges affecting women economic empowerment and poverty reduction in Kabale Municipality;
- iii. To find out the possible solutions to the challenges affecting women economic empowerment and poverty reduction in Kabale municipality.

1.5. Research questions

- i. What is the role of woman economic empowerment and poverty reduction in Kabale municipality?
- ii. What are the challenges faced by women economic empowerment and poverty reduction in Kabale municipality?

- iii. What are possible solutions to challenges faced by women economic empowerment and poverty reduction in Kabale municipality?

1.6. Scope of the study

1.6.1 Geographical Scope

The study was carried out in Kabale Municipality, Kabale District. Kabale District is located in south-western Uganda and is bordered by Rukiga District to the north and north-east, the Republic of Rwanda to the east and south, and Rubanda District to the west and north-west.

1.6.2 Time Scope

The study considered data for the period of four years back (2013-2017). This is when the government of Uganda has been very vigilant in empowering women to reduce poverty. The time scope was following the role of women empowerment and poverty reduction in Kabale Municipality, Kabale District.

1.6.3 Content Scope

The study was limited to the assessment of Women Economic Empowerment and poverty reduction in Kabale Municipality, Kabale District. Some Ugandan women face discrimination and persistent gender disparities, culture and ethnicity. All obstacles in accessing competing markets and inadequate skills have hindered their economic development.

1.7. Significance of the Study

The study will benefit interested Scholars, Researchers, Academicians, Municipal Authorities and other stakeholders and provide information about the role of women economic empowerment and poverty reduction in Kabale Municipality, Kabale District.

The study is useful to NGOs and the government as it will provide necessary information on the role of women economic empowerment and poverty reduction. This will enable them to make clear and favouring rules and policies to address the challenge.

The study will benefit the community members with useful information on economic activities of women and how they can contribute to the economic development of Uganda.

The study will also help the researcher to acquire a Master's degree in Project planning and management from Kabale University.

1.8. Conceptual frame work

Independent variables

Women empowerment

- Access to banks
- Access to health services
- Access to education

Dependent variables

Poverty reduction

- Asset ownership
- Increased financial status

Moderating factors

- Government policies
- Political factors
- Cultural factors

Source: Literature review, 2018

The conceptual framework above shows the relationship between independent variables, dependent variables and moderating factors, that is when there is increased women economic empowerment, poverty reduction takes place. For example, the provision of better education services has increased the financial status of women and asset bearing. However, all the above independent and dependent variables are in place and available because of moderating factors such as government policies and political factors.

Through improvements in infrastructure development, that is to say, hospitals, irrigation schemes, people in Kabale Municipality pay less for the services they acquire on infrastructure which most of them use to invest some money that will support them to participate in trade example improved infrastructure. However, this process can be influenced by cultural factors which may not support women to carry out trade.

Through education programmes which the government has brought in Kabale Municipality like the universal primary and secondary education, women are now able to attain education freely. In this regard, this has enabled women to participate in politics. For example, some women are in Parliament of Republic of Uganda because of their education. Women are now capable of competing with men in politics. However, this can be influenced by religion which can support these women to participate in politics.

Credit schemes have been created by the government like SACCOs in villages and other financial institutions like banks. These schemes have provided enough money to some women, thus reducing on poverty levels. Women get loans like home improvement loans from these financial institutions to develop themselves. For example, they buy assets like chairs, mattresses, among others, and take them into their homes. Nonetheless, this has been influenced by good government policies which are favouring some women in Kabale Municipality.

1.9. Definition of operational terms

Women Economic Empowerment. This is the effort to secure equal rights for women and to remove gender discrimination from laws, institutions and behavioural patterns. The women's rights movement began in the 19th century with the demand by some women reformers for the right to vote, known as suffrage, and for the same legal rights as men (*Daily Monitor* 18 March 2017). When women are economically empowered, they are likely to attain food, shelter, clothing and medical care and eventually overcome poverty.

Poverty: Is defined as a condition that deprives the individual basic necessities for existence like food, water, shelter and clothing as well as fundamentals to life like health, education, security, opportunity and freedom.

Economic Empowerment: Empowerment is the process and result of the process whereby the less powerful members of the society gain access and control over resources, knowledge, challenges and ideologies of discrimination and subordination, and transform the structures and institutions through which unequal access and control over resources is sustained and perpetuated (Batliwa, 1995 cited in Olakulein and Ojo, 2006). Economic empowerment leads to

economic growth characterized by health, education, food and people being able to get shelter, hence poverty reduction.

Poverty Reduction: Poverty is a multidimensional phenomenon. There has always been difficulty in drawing a line between the poor and non-poor. As such, there is no universally accepted definition of poverty. Poverty is conceptualized in both absolute and relative terms. Absolute poverty occurs where one spends more than his income on basic necessities while relative poverty exists where one spend larger part of his income on basic necessities (Tukur et al., 2007). Therefore, poverty reduction is concerned with increasing income level of individuals and household in order to enable them cater for their basic necessities of life. Poverty reduces with increased income so as to get basic needs of women like shelter, food and medical care.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides the related literature review for the study that is extracted from scholars and academicians, various publications in libraries and websites. It looks at various arguments that have been put forward by different scholars on “the role of women economic empowerment and poverty reduction”. The study was supported by the theory of Maslow’s hierarchy of needs of 1943 otherwise known as “a theory of human motivation” in psychological review. Maslow extended his idea to include his observations of human innate curiosity.

This is a motivation theory in psychology that comprises a five-tier model of human needs often depicted as a hierarchical level with a pyramid. Maslow (1943-1954) stated that people are motivated to achieve certain needs and that some needs take precedence over others.

2.1 Theoretical review

The study was supported by women in development theory by Lucy Muyoyeta (1970). According to Muyoyeta, by the 1970s it had become very clear that women were being left out of development. They were not benefiting significantly from it and in some instances their existing status and position in society was actually being made worse by development. The WID approach saw the problem as the exclusion of women from development programmes and approaches. As a result, the solution was seen as integrating women into such programmes. WID saw women as a group being treated as lacking opportunity to participate in development. The main task, therefore, was to improve women’s access to resources and their participation in development. The WID approach argued for the integration of women into development programmes and planning. This, it was argued, was the best way to improve women’s position in society. There was, for instance, a major emphasis on income-generating projects for women as a means of integration.

In relation to women in development theory, women economic empowerment can be achieved if they are involved or included in development programmes and approaches. For example, if women are given access to credit, land and other productive resources, they will be in position to

develop themselves and their communities at large. For example, access to credit can help them to acquire all the basic needs of life, e.g food shelter, clothing, medical care, education among others. Access to land helps women to participate in agriculture which eventually earns them a living after selling agricultural produce as well as food production, hence poverty reduction within their communities.

According to women in development theory, increase in employment opportunities among women helps in reducing poverty because they will be in position to buy for themselves the necessities of life.

2.2 The role of Women Economic empowerment and poverty reduction

Women economic empowerment is recognized as one of themes of reducing poverty and economic growth. Women play a significant role in Nigerian economy, and are highly visible in the micro and small enterprises sub-sector. The majority of them are engaged in small income-generating self-employment in agriculture and non-agricultural activities with low prospect for growth (Dejene, 2014). Vandana and Robert (2014) report that as a result of women's wide-ranging responsibilities, productive, domestic and community duties, they are generally involved in a broader range of tasks than men and will therefore require a wider range of technical knowhow on which to draw for their livelihood pursuits.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the millennium development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010).

The economic empowerment of women is a human rights and social justice issue, but it also reduces poverty, and strengthens economic growth and development. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.(Swedish Ministry for Foreign Affairs, 2010).

Zoellick (2010) commenting on Brazil's economy asserts that the likelihood of a child's survival increased by 20% when the mother controlled household income. Increasing the role of women in the economy is part of the solution to the financial and economic crisis that is critical for

economic resilience and growth. Higher female financial earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term (DFID, 2010).

Economic empowerment also contributes to the reduction of gender-based violence, increases women's family-planning possibilities and slows the spread of HIV/AIDS. Women's improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment entails an expansion of women's choices, including those in the domain of sexual and reproductive health. An increase in women's decision-making power and control over their reproductive health can facilitate in reducing the number of children in each household (Uzoamaka, 2016).

Namirembe (2012) revealed that since gender relations are created by society and are not static, they can also be changed by society. The emphasis on female education will influence women to get involved in all sectors of development even civic matters. The empowerment of women will help the country to develop.

Tumwesigye (2010) revealed that women empowerment is very essential in order to control diseases such as HIV/AIDS. This observation was made because sometimes women are forced into sex because of not being empowered. Women are influenced not to refuse to get involved in marriage and playing sex since they are considered to be sex tools of men. With women empowerment, this bad habit can be fought. This will control the spread of HIV, which brings social and economic development.

Karin (2010) reported that girls' survival at school is endangered through lower academic performance because of frequent absenteeism prompted by compelling demand on their time through the threat of sexual abuse and pregnancy. Karin continued to say that girls and women should be empowered to control this trend. He added that girls help in development if they are allowed to grow and reason if they are properly empowered.

National University Consortium (1981) said that every organization needs women to get actively involved in all activities. This helps organizations to develop. If women are not empowered they do not get actively involved in development.

According to Arlene and Jerome (2012), reproductive health care through family planning services allows women bearing children today that they can complete their education, participate in work force and acquire skills and experience. Gender equality and the millennium development goals (2030) assert that families are more conduits of socio-cultural and gender norms and it was family that the roles and responsibilities of women and men, girls and boys are largely defined families that are basic economic units of consumption. Decisions about education, health, nutrition, child bearing and political and economic participation are made within the family. Understanding how families and communities make decisions can offer valuable insights into effective policy making investments that enables girls and women to reach their full potential, offer unpaid vital contributions to households, community and national economics women bring forth and are the primary care takers of the next generation.

Bruce and Leopard (2015) also noted that educated women increase on the human capital through their influence on the health education and nutrition of their children. Daughters of educated mother are more likely to attend school. Mother's education translates into higher immunization rate and better nutrition for the children, both of which increase enrolment and prove school performance. Every year of mother education corresponds to 5 to 10% lower mortality rates in children under the age of five. When they are employed, substantially more women than men work in the informal sector which tends to offer lower wages with less regulation safety and security. Women represent about two-thirds self-employed entrepreneurs in the informal sector.

In a study, Vernon (2015) said that better educated women participate in paid employment, families enjoy higher income and overall productivity increases in rural economies. The education of women and girls may translate into higher agricultural production.

According to Kiwanuka (2014) empowering women with education and information liberates them from HIV/AIDS and gives them access to making decisions that are important in their lives including the risks of HIV infection.

A research done by Kahamba (2013) revealed that within Africa, crimes and poverty would be reduced if income inequalities were reduced. Therefore inequalities between men and women should be reduced through reducing the gaps between giving jobs so that women get equal

income with men and reduce poverty their poverty levels. If poverty was reduced people would develop economically and socially.

Batley (2011) revealed that one should remember that participating in decision making tends to influence human behaviour positively and as such inevitably create human response. Therefore if women are involved in making decisions in most sectors of life, they will be empowered and thus help in social and economic development.

According to report done by UNDP (2015), men and women contribute around 50% of GDP and women are 39% of business owners. The agricultural sector contributes 40% of GDP and 80% of export earnings to which women provide 80% of the agricultural labour, are responsible for about 80% of the food crop production and 60% of the labour used to raise cash crops.

2.3 Challenges affecting women economic empowerment on poverty reduction

World Bank (2015) reported that vulnerability of some groups had increased men's marginalization of women, hence influencing them to be a vulnerable group. The low income levels of women aggravate poor accessibility of women to social services. World Bank added that culture and beliefs of some tribal groups do not allow women to participate in some income generating activities, hence rendering them poor.

Karin (2010) reported that girls' survival at school is endangered through lower academic performance because of frequent absenteeism prompted by compelling demand on their time through the threat of sexual abuse and pregnancy.

A study done by WHO (2014) revealed that a girl has been a prime target for most forms of abuse. These include sexual abuse, child neglect, and physical violence. Girls grow up with inferiority complex and stigma. When they grow up they show a very big difference with men. Girls who are future women may not be actively involved in family matters.

UNICEF (2014) reported that poverty hinders the development of women empowerment. If a family income is low, the girls are encouraged to get married at a young age so that the family gets bride wealth. To fight this, small-scale projects should be encouraged in every family to fetch income for the family. This will help women not to marry at a young age and this will influence them to get empowered and develop socially and economically.

The United Nations' designated November 25th of every year as the International Day for the Elimination of Violence against Women, a reminder that the struggle to end gender abuse is a daily reality so far for many women around the world. Uganda's experience, both past and present, illustrates the importance of this global issue and casts abuse as a developmental issue: domestic violence affects not only women, but the long-term health and well-being of their families and communities. Women whose previous access to land was through marriage but became widows were left in vulnerable positions especially when the husbands' relatives laid claim to the land. While many women are embracing the opportunities now on offer, key obstacles remain in a traditional patriarchal order, for which men are fairly rigid custodians. In the Sabiny community in eastern Uganda, for example, a lot of attention is paid to educating girls as a way of fighting the practice of female genital mutilation. But many uncircumcised women, once they get married, are forced to undergo the ritual to fit in their new community.

During the armed conflict that ravaged northern Uganda for two decades, women became the first victims of war. Thousands experienced violence through kidnapping, rape, sexual slavery, as well as forced marriage and pregnancies. Today, many of them are mothers and heads of families; most are left alone to take care of their homes (Action against Hunger Desk Office, 1995).

The Country Programme Review (2012) of Action Aid Uganda research revealed that though some organizations had played a leading role on gender issues within the whole of Action Aid as an agency and at national level to advocate for the rights of women, this work had not been matched with the interventions and realities at the field level.

The above was attributed to limited analysis of the causal relationship between the subordinate position of women and poverty, and the contributions of the interventions that have been undertaken towards addressing this problem. Thus, in most cases, the interventions that were undertaken were not comprehensive in meeting the strategic needs of women. The attempts that were undertaken for women's participation in decision making yielded limited results. The review indicated that women had not adequately participated in the decision-making processes and the few who did had to do so amidst difficulty. Action Aid did not adequately militate against the forces that affect the effective participation of women on such forums (Action Aid, 2000).

In terms of the benefits, the review pointed out that women received minimal benefits in comparison to their male counterparts. There was one pattern that seemed to be clear from all the Development Areas visited, when it came to resources that needed much financial investment. There was no emphasis on women being major beneficiaries as was the case with small financial resources. The big financial projects included ox-plough projects, and infrastructure projects (schools, roads, health units, and dams) where men were the major contractors. The small resource projects included goats and agricultural inputs such as hoes and seeds.

According to United Nations, (IPS) approximately 125 countries have laws that penalize domestic violence – a great advance from a decade ago. Yet 603 million women around the world still live in countries where domestic violence is not a crime, and up to seven in ten women are targeted for physical or sexual violence, or both.

According to the UNDP (2015), it is true in all countries that girls and women are less likely than boys and men to participate in sport, and sport continues to be dominated by males. It is a mistake, however, to assume that this is because girls and women do not wish to participate. Poverty, heavy domestic demands, safety concerns, lack of accessible transportation, inadequate sport and recreation facilities, and few opportunities for physical education and skill development frequently prevent women's participation in physical activity and sport. As well, socio-cultural norms and constraints preventing girls and women from being physically active, leaving home unaccompanied, or being seen by men outside their family, are additional barriers preventing girls and women from becoming involved in sport and physical activity. For example, even in the matrilineal society of Palau where women are already active in communities and families, sport is still seen as a male domain (UNDP, 2015).

The changes at the grassroots level have been very slow. That is in respect of the capability of women at this level to demand and have their strategic gender needs met, their rights respected and protected, access to/control of resources and to actively participate and influence the key decision making processes in their favour. By and large, their lives have remained the same, having a heavy workload to support the household livelihoods, going through domestic violence,

mostly illiterate and so many of them are unable to make decisions about their lives (Action Aid Uganda, 2012).

The experience of Uganda provides some of the challenges faced by gender-focused NGOs. It has been noted that limited cooperation and support has taken place between grassroots women and the national women's organizations. National women organizations have been criticized as being elitist and not benefiting the poor women as pointed out in the UN system report of 2012. "At national level however, women organizations have so far not been able to mobilize poor rural and urban women" (United Nations System in Uganda, 2012). This has meant lack of a united front to ensure the realization of the government commitments to women empowerment. There is limited appreciation of how the organizations at national level and the women groups/CBOs can be able to complement each other's work.

The domestic relations review report says that men dominate women and are regarded by society as heads of households, decision-makers and resource owners. This dominance is found in both the public arena and private sphere (UWONET, 2001; PMA, 2013). The Plan for Modernization of Agriculture points out that women face barriers to participation in community activities that include refusal by husbands, discrimination, subordinate roles, weak leaders, lack of mobilization, lack of time and failure to see the benefit of their participation (PMA, 2013).

2.4 Possible solutions to the challenges affecting women economic empowerment on poverty reduction

Some countries have shown deep commitment to gender equality and women's empowerment and have adopted special policies and measures to rectify deep-rooted poverty, customs and tradition-related biases and gender stereotyping.

It is possible that if one interviewed the woman herself and not her leader, she may also give a different picture of what her real situation is. The major issue here would be the extent to which the different stakeholders can meet these needs and what role does the woman play in the process of meeting these needs. Economically, women produce over 70% of the total agricultural output but ownership, and control over land, their labour, technological innovations and, above all, the benefits thereof is minimal or non-existent. That is why women are the poorest of the poor (World Bank, 2015, PMA, 2013). Traditional restrictions to women's rights to own land reduce

their ability to negotiate within the household. The respondent from NAWOU said that the choice of the rural women is limited because of lack of economic resources. The Uganda Plan for Modernization of Agriculture states that women have limited economic opportunities due to their societal roles and responsibilities, their low social status, relationships with men, lack of ownership and access to productive resources, low participation in decision making and high workload (PMA, 2013). The allocation of time within the household is an important gender issue in many parts of Uganda. There is evidence in rural areas that women work considerably longer hours than men when domestic work is taken into account (PEAP, 2009).

Women's Education and Empowerment Volunteering Abroad with Cross-Cultural Solutions (WEEVACCS) contribute to the empowerment of women around the world through education, outreach, cross-cultural exchange, and support. Women all over the world face the pervasive challenges of unequal rights, a lack of awareness of rights, low literacy rates, dependency, limited access to education and opportunities to earn a living, and poverty. Your time, skills, and ideas can help build solidarity and support for women of all ages in their pursuit of healthy and sustainable livelihoods. You can support local women's groups and other organizations serving women by providing training and sharing skills to help increase economic opportunities and spur economic independence; providing short-term care and support for children to be in a safe and nurturing environment. Women can take time to handle errands or business matters; or sharing knowledge and hope for the future through education on the rights of women and girls, personal health and hygiene, and other women's issues.

The UN Commission on the Status of Women has also recognized the important gender empowerment potential of sport, and has called on Member States to ensure equitable access to sport for women and girls. In 2014, the United Nations Commission on the Status of Women, the principal global policy-making body on gender equity, undertook a ten-year review of the implementation of the Beijing Platform for Action. This review specifically addressed sports and physical activity, calling on governments, the United Nations system and civil society to encourage women to practice regular sports and recreational activities. This review highlighted the still significant gap between gender equity policies and their implementation, underscoring the need for effective mechanisms to ensure follow-through and accountability.

Women through their triple roles provide a critical though often unacknowledged contribution to economic growth (Stein, PMA, 2013). Economically, rural women are the poorest. The need for capital is acute for women whose dependence on male relatives leaves them without land of their own or other property to use as collateral for credit in the formal banking system. Accessing a loan is not easy for women no matter what their marital status holds. There are limited micro finance institutions in rural settings, which marginalizes the smallholder sector at the grassroots. In order to cope, women have established community based organizations as support systems both economically and socially (Snyder, 2011).

2.5 Research Gap

There are limited micro finance institutions in rural settings, low level of education, low levels of participation in politics due to the thinking that politics are for men, and limited access to health services, which marginalize women at the grassroots. Based on the above literature, it can be seen that this ongoing programme has been adopted by the Ministry of Gender and Social Development to not only increase the women's rights but also to look at the critical issues of how they can develop in the whole country, so as to increase production and yield for some selected groups like those with disabilities. Madam Ablometi (2007), in a capacity building workshop for 40 selected assembly women in the Volta Region, noted that women were likely to be more committed if involved in local governance because they already have practical home and community-level experience in planning, health care, water and sanitation, education and marketing. She added that if development efforts are to achieve desired results, there should be increased women participation in local governance ('Women in Decision-Making', 2007). She did not clearly indicate how local governance can facilitate women to reduce on the rate of poverty.

Therefore, this study also asserts that societies cannot afford to ignore the potentials of female labour in reducing poverty and the need to search for innovative ways of lowering economic, social and political barriers. Society's ability to accept new economic roles for women and the economy's ability to create decent jobs to accommodate them are the key prerequisites to improving labour market outcomes for women as well as for economic development as a whole. Women economic empowerment allows women to benefit from the various services from the government in terms of programmes that benefit women like Operation Wealth Creation, Youth Livelihood through gender and development, women and development. Therefore, the aim of

this study was to fill this gap of how women were economically empowered to reduce poverty in Uganda given all the vital programmes highlighted above.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, the following issues are discussed: research design, research procedure, target population, sampling, instrument development, and methods of data collection and data analysis.

3.1 Research design

The study was undertaken by the use of cross-sectional research design. Using a cross-sectional study design was so helpful to the researcher because he was able to go to the field once, collected data, analysed it and interpreted the field findings in a very short time. This kind of study design was also preferred because it generated quick results for the study (Burns, 2000).

3.2 Study Population

The target population for this study was 380 which comprised 30 registered women associations (KMR, 2016), political and opinion leaders who were 45, women leagues 15, households 218 and 72 Kabale Municipality Council employees.

3.3 Sample size determination

Selection of sample size from the total population was by use the Morgan and Krejcie (1970) Table.

Table 1: Sample size and sampling technique

No.	Category of respondents	Population	Sample size	Sampling technique
1	Registered women groups (CBOs)	30	22	Purposive sampling
2	Kabale municipality council employees	72	32	Simple random sampling
3	Political and opinion leaders	45	14	Simple random sampling
4	Women leagues	15	14	Purposive sampling
5	Household heads	218	109	Simple random sampling
	Total	380	191	

Source: Morgan &Krejcie (1970)

3.4 Sampling criteria

The researcher employed both purposive technique and simple random sampling as sampling techniques for the study. Simple random sampling was used to select both the women development groups and the household heads from the divisions of Kabale municipality. Purposive sampling technique was used to select the women leagues from the divisions in Kabale municipality because they are majorly dealing with social economic development.

3.5 Data Source

The data for the study was gathered from both primary and secondary sources that enabled easy comparability of secondary data available with responses from the primary data sources that was generated from the field in order to drive to a meaningful interpretation of the findings.

3.5.1 Primary Data

The primary data was gathered from the respondents that were selected for the study (family heads, members of the public and staff from Kabale Municipality). The researcher used observation guide, questionnaires and interview guide to gather data from respondents.

3.5.2 Secondary Data

The secondary data was obtained through an extensive literature review on the effect of women emancipation on family livelihood. Secondary data also was gathered from the information sources and reports, newsletters, and books/publications from different libraries in Kabale Municipality, Kabale District and from the internet.

3.6 Data Collection Methods and their Instruments

For the purpose of this study, data refers to the facts, figures and other relevant materials, past and present, serving as the basis for the study and analysis. The following methods and tools were used for this research during data collection:

3.6.1 Interviewing

According to Polit and Hungler (2010), the in-depth interview is a technique designed to elicit a vivid picture of the participant's perspective on the research topic. The researcher used interviews as one of the major methods of data collection. In doing this, the researcher was able to interview different categories which included committee members of CBOs in Kabale

Municipality, selected members of Kabale Municipal council, political leaders and opinion leaders. The researcher used in-depth interviews. The aim of using an interview method was to explore the respondents' views, feelings, perceptions and experiences and due to the context, society or tradition in which the study was conducted. Therefore, the interviewing method helped in collecting data directly through face-to-face interactions especially from the illiterate respondents who were not able to read and write and key informants who were expected to provide more in-depth information. An interview guide was developed in advance and in a sequence that make sense to the interviewees.

3.6.2 Questionnaire Method

The researcher constructed an easy, clear, and straight-forward questionnaire such that respondents were able to understand, interpret and provide feedback. A structured questionnaire consisting of both open-ended and close-ended questions based on a set of questions in relation to the study objectives was administered in order to gather relevant in-depth information. This method was for respondents who were capable of reading and writing and had no time to sit for the face-to-face interview with the researcher. Respondents were given open-ended questionnaires to complete them in adequate time to the best of their ability. This was done in order to give them the latitude to express themselves, taking into consideration the time constraints on their part.

3.7 Research Procedure

The researcher requested for a letter of introduction from the Head of Department of Social Sciences of Kabale University to assess the role of women economic empowerment on family livelihoods in Kabale Municipality, Kabale District. A copy of this letter was presented to the respondents who were approached during data collection. Questionnaires were distributed to the selected respondents; observation was done; interviews were held; and checklist field diaries used and kept to record events that were very important during the interpretation and analysis of the results.

3.8 Data analysis and presentation

3.8.1 Data Analysis

Quantitative information was presented using statistical approach, including bar charts, pie charts, percentages and frequency distributions. Qualitative data collected comprises the

application of presenting findings descriptively. The questionnaires were checked for completion. Mugenda (2003) asserts that for data obtained from the field to be meaningful, it needs to be cleaned, coded and analysed as it is difficult to interpret. Qualitative scrutiny is a method of probing, categorizing, tabulating and recombining evidence to address the research questions. Qualitative data were grouped into meaningful patterns and themes that were observed to help in the summarizing and organization of the data. Quantitative analysis was done through the use of statistical techniques such as frequency, percentages, means, standard deviation, bar charts and tabulation to show differences in frequencies.

3.8.2 Data Presentation

Quantitative data were presented using statistical approach, including bar charts, pie charts, percentages and frequency distribution, whereas qualitative data were presented descriptively.

3.9 Ethical considerations

The main ethical consideration was voluntary participation, signing informed consent, ensuring confidentiality and privacy of the respondents. The protection of rights and integrity of participants was observed. The researcher obtained an approval from the District Community Development Officer (DCDO), because he/she is the person in-charge of all associations in the district. The rights and welfare of the respondents were protected. Ethical considerations also included obtaining authority to conduct research. The researcher tried to minimize risks to respondents as much as possible.

3.10 Study limitations

While the researcher was conducting his research, the problem of language barrier came in. This was because some of the respondents could not understand English and our local language, which was a big setback for the researcher. Asking them certain questions was a problem and in the same way answering them was another challenge. Hence the researcher took a long time to get someone to interpret the the responses from some respondents who spoke northern Ugandan languages.

CHAPTER FOUR

RESULTS, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents results and discussion of findings. It is centred on the following objectives: to examine the role of women economic empowerment and poverty reduction in Kabale Municipality; to identify the challenges affecting women economic empowerment in Kabale Municipality; and, to suggest possible solutions to the challenges affecting women economic empowerment and poverty reduction in Kabale Municipality. Others are economic analyses mainly for agriculture, livestock keeping and fishing since these are the main economic activities that are carried out in study areas and they reflect the value of women economic empowerment.

4.2 Demographic Characteristics

The biographic data was very essential for the researcher and the study in order to describe the best respondents selected for the study as presented in Table 4.1 below.

4.2.1 Age

Table 4.1: Age of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30	49	25.7	25.7	25.7
31-40	98	51.3	51.3	77.0
41-50	28	14.7	14.7	91.6
51-60	14	7.3	7.3	99.0
60+	2	1.0	1.0	100.0
Total	191	100.0	100.0	

Source: Field research,(2018)

According to the findings above, the researcher considered the age of respondents and the results are shown in Table 4.1 above which indicated that 51% was the biggest number of respondents who were between 31 and 40 years of age while the smallest group of respondents were 01% who were above 60 years of age. Other respondents included 25.7% who were between 20 and 30 years of age, 14.7% were between 41 and 50 years of age while 7.3% of respondents were

between 51 and 60 years of age. The above age differences gave the researcher a chance to explore the views of respondents with varying age ranges.

Household analysis revealed that most of interviewed households were headed by mature category of people implying the respondents had enough experience on women economic empowerment and poverty reduction. The study established that the age of household heads could influence the livelihood strategies pursued by households through the lessons learnt from past extreme weather events. Ellis and Bahigwa (2003) state that family life cycle features such as age, education and number of family members can sway households and individuals' objective such as risk management practices, consumer preferences, and/ or strategies available to cope with shocks.

4.2.2 Sex of respondents

Table 4.2 showing sex of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Males	73	38.2	38.2	38.2
Females	118	61.8	61.8	100.0
Total	191	100.0	100.0	

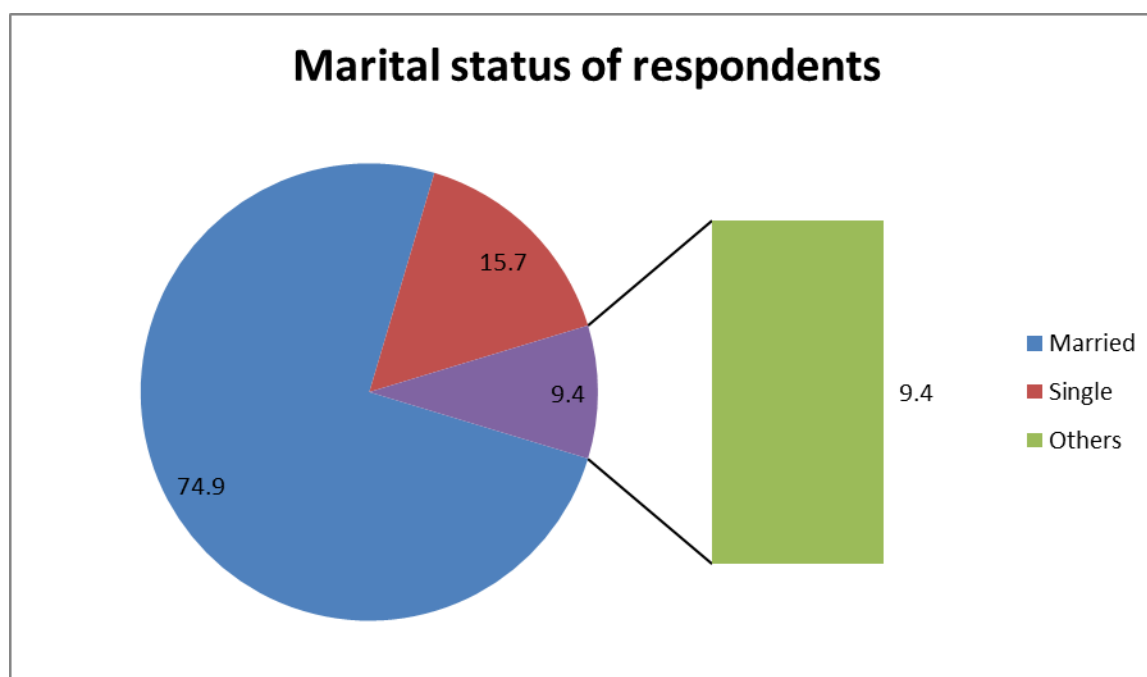
Source: Field research, (2018)

Basing on the data presented in Table 4.2 above, it was recorded that most respondents were females with a percentage of 61.8%, while males were 35.5% of the respondents. The researcher considered sex to ensure that there was gender balance among the respondents.

4.2.3 Marital status of respondents

Poverty, a complex, multidimensional, and universal problem, has been conceptualized as income and material deprivation. Marital status has been described by Saactci and Akpinar (2007) as one of the factors related to poverty and poverty reduction. It was therefore essential to assess the marital status of respondents.

Figure 4.1: Marital status of respondents



Source: Field research, (2018)

According to the results presented above in Figure 4.1, the highest number of respondents (74.9%) were married; the least status being the others (separated, widowed) was represented by 9.4%; while other status also contributed as single and were represented by 15.7%; and divorced were 02%. This was done by the researcher to have different views from these different statuses depending on how they understood women economic empowerment and poverty reduction in Kabale Municipality Kabale district, south western Uganda.

4.2.4 Level of Education

In recent years, education has been promulgated as a primary weapon against poverty. Studies done by Tilak (2002) and Roberts (2003) found that income deprivation restricts individuals from attaining education and absence of education causes low-income levels.

Table 4. 3 Level of education of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Primary	38	19.9	19.9	19.9
Secondary	85	44.5	44.5	64.4
Tertiary	36	18.8	18.8	83.2

None	32	16.8	16.8	100.0
Total	191	100.0	100.0	

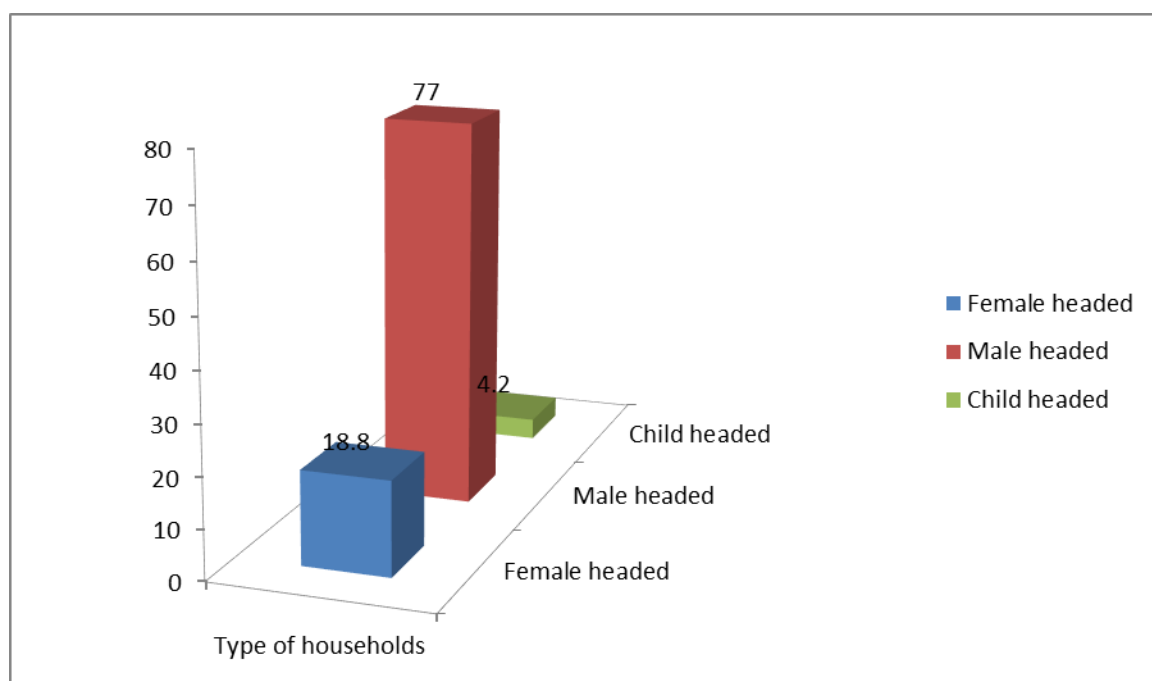
Source: Field Research (2018)

As regards to the results presented above in Table 4.3, most respondents (44.4%) had attended secondary level of education, followed by respondents with primary level at 20.0%, respondents who had attained tertiary level were represented with 18.8%, while respondents who had never gone to school (none) were represented with 16.7%. Most of households in which the head had primary education were more likely to engage in off-farm work as were those who had training in agriculture and, accessing weather information through reading publications such as magazines, books and bulletins provide by government and development partners. Srivastava and Jaffe (1992) noted that access to weather information is significant for the planning of farmers' agricultural activities and improvement of their adaptive capacity. Those who held secondary and college education were employed in parastatals, community-based organizations, public works and church work. Low education level contributes largely to poverty reduction in Kabale district due to lack of alternative ways of making their living and hence depended entirely on using natural resources. That has implications for resource use and management. According to Van de Poel et al. (2008), in all regions of the developing world, lower income households experience drastically higher rates of preschooler stunting than better-off families. Findings of the study show that the majority of respondents had attained primary, secondary levels and university level of education. This means that the majority were educated which helped them to utilize the support received effectively.

4.2.5 Type of household of respondents

Respondents were requested to indicate the position they hold in household. The figure below provides the findings as follows.

Figure: Type of household of respondents



Source: Field research 2018

From the bar graph above showing the type of household shows that the majority of the households (77%) were headed by males, while 18.8% of households were headed by females and only 4.2% of the households were headed by children below the age of 18 years. Households headed by males tend to have high rates of reducing poverty than those families headed by females. Families headed by children are the most affected by poverty.

4.2.6 Occupation of respondents

During the study, the distribution of respondents by the level of occupation was deemed necessary as it reveals more information on respondents' entrepreneurship ability, motivation and satisfaction added to experience acquired from their different work. The classification of respondents according to the occupation helped the researcher to know if women economic empowerment helps women from different levels. A detailed distribution of respondents by level of occupation is presented in the table below.

Table 4 Occupation of respondents

Table showing occupation of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Subsistence farming	69	36.1	36.1	36.1
	Trade	84	44.0	44.0	80.1
	Civil servant	38	19.9	19.9	100.0
	Total	191	100.0	100.0	

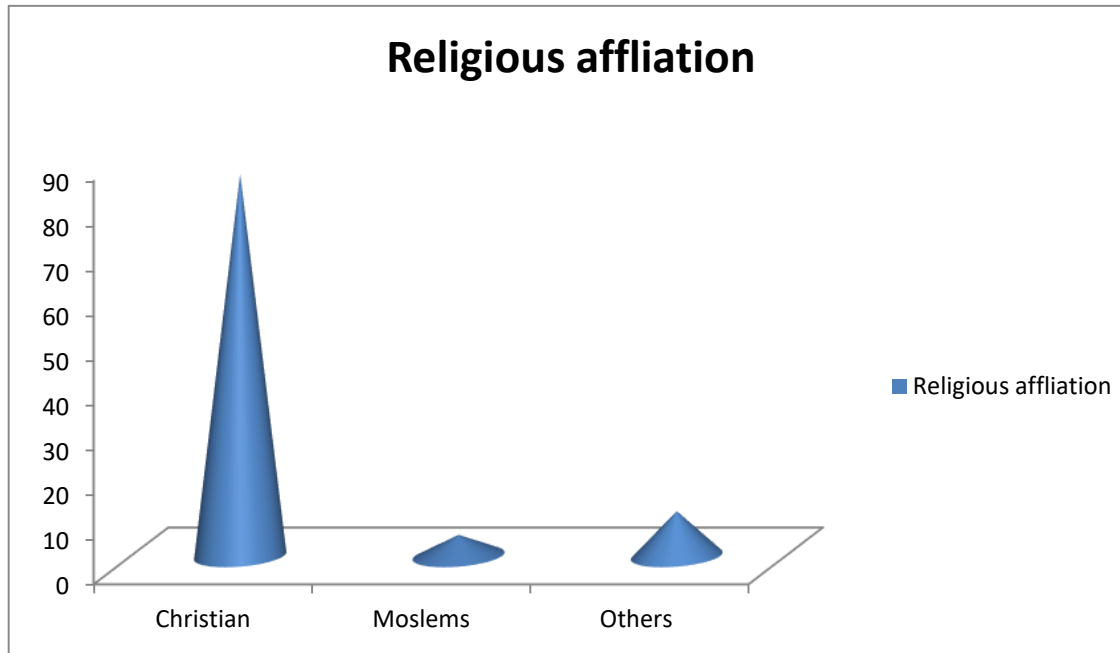
Source: Field research, (2018)

According to the results in the occupation table 4.2.6 above, it was identified that most respondents were those participating in trade with 44% of respondents, those practicing subsistence agriculture where represented by 36.1% of respondents, while only 19.9% of respondents were who were civil servants and therefore had jobs. This implies that since most of the women are practicing trade, civil servants and subsistence farming they are trying to fight poverty. This is done to implement the women empowerment that was formulated to supplement women's work that can make them improve on their rights to support the development of Uganda. Therefore, more sensitization is needed to the people especially in rural areas as to have more of enough women involved in economic activities and reduce the rate of poverty within Kabale district and Uganda as a whole.

4.2.7 Religious affiliation of respondents

The religion of an individual may not necessarily be directly related to poverty reduction but the researcher deemed it necessary to assess the religious balance of the beneficiaries of the poverty reduction fund. In figure 3 are the details of the religious affiliations of respondents who were involved in the study.

Figure 4.3: Religious affiliation of respondents.



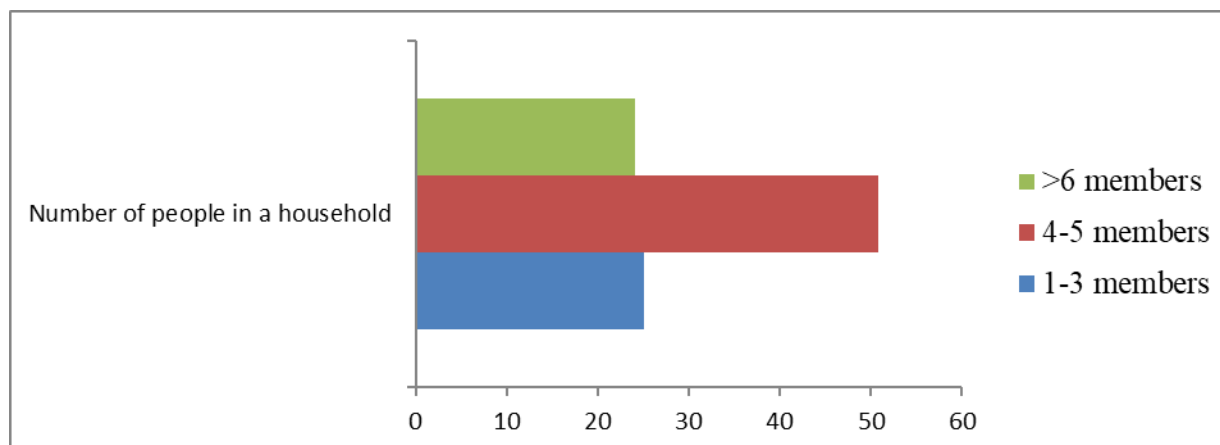
Source: Field research (2018)

From the Figure 4.3 above, it was indicated that 83.3% of respondents were Christians while, 10% of respondents were belonging to others and only 4.7% of the respondents were belonging to Moslems. Religion is a key phenomenon in any environment and has an influence on development; for example, Moslem cannot carry out a piggery project because it is against their religious beliefs. That is why the researcher was interested in considering the religious affairs of the respondents

4.2.8 Size of the household

Considering the size of the household is very important in this study since it provides a picture on how project beneficiaries have been supporting women. Figure 4.4. below provides the findings as follows:

Figure 4.4: Size of the household



Source: Field research (2018)

4.3 Presentation of findings

The study analysed and discussed about the points related to the objective of the study. It is notable, to examine the role of women economic empowerment and poverty reduction in Kabale Municipality: to identify the challenges affecting women economic empowerment in Kabale Municipality; and, to suggest possible solutions to the challenges affecting women economic empowerment and poverty reduction in Kabale Municipality.

4.3.1 Role of women economic empowerment and poverty reduction in Kabale Municipality

Table 4. 5: Showing roles of women economic empowerment and poverty reduction in Kabale Municipality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It promotes self-employment among women	38	19.9	19.9	19.9
	It promotes domestic and community duties	24	12.6	12.6	32.5
	It reduces gender based violence in families	32	16.8	16.8	49.2

	It reduces spread of HIV/AIDs among women	26	13.6	13.6	62.8
	It increases access to family planning services	18	9.4	9.4	72.3
	It reduces income inequality	28	14.7	14.7	86.9
	It reduces dependence ratio on men	25	13.1	13.1	100.0
	Total	191	100.0	100.0	

Source: Field research (2018)

According to the responses from the findings in Table 4.5 above, it was revealed that women economic empowerment promotes self-employment among women which will make them generate some income that will facilitate them in reducing the level of poverty among women in the municipality, especially when they carry out some businesses. This was revealed by 19.9% of the respondents for the study.

‘Women economic empowerment reduces GBV in families’: this was the response of 16.8% of respondents. They revealed that when women are economically empowered, less of violence is recorded in their families because they are not relying on their husbands for all the basic necessities of life. Women with some income will suffer less of GBV because they have some purchasing power that will make them buy what they want, hence reducing the rate of GBV in their families in the municipality.

‘Reduces income inequality between men and women in the municipality’: this was revealed by 14.7% of respondents. When women are economically empowered and carry out some businesses that will support them economically, they will reduce on the gap between men and women. That is why most women in urban areas will have financial freedom than those in rural areas because those in town have chance to carry out some businesses that will support them financially.

Women with some income were at less risk of getting HIV/AIDs because they did not depend on anyone to provide money. Some respondents reported that some men who are HIV positive will target young and poor ladies to give them some money and have sex affairs with them which will increase the rate of poverty if people still depend on others for survival.

‘Women economic empowerment reduces the dependence ratio of women on their husbands and relatives’: This was revealed by 13.1% of respondents. When women are economically empowered they will not depend on their husband to provide for them what they want. Economically empowered women will even help their husbands in buying some things in the house which will even promote their family welfare than those women who are financially poor and everything has to come from their husbands, hence reducing the level of poverty in Kabale municipality.

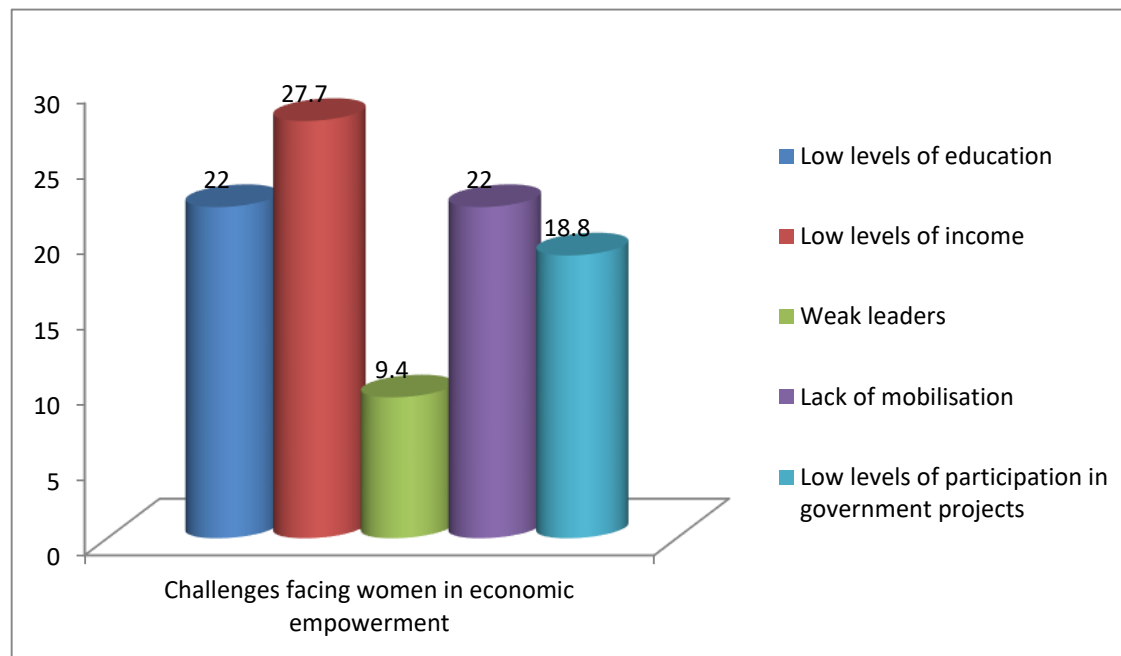
‘Women economic empowerment helps women to carry out domestic and communal duties’: this was reported by 12.6% of respondents. Domestic and communal duties are essential because they provide dignity especially to women in the communities they come from. Cooperation with others in the areas we come from promotes us to be good citizens of the community especially when there is need like burials, medical attention and church dues, hence reducing the rate of poverty in the municipality.

‘Increases access to family planning services and other related health and nutritional services’: this was revealed by 9.4% of respondents in that when women are economically empowered they can be in position to afford any medical attention without pulling their husbands to contribute. When family planning is in place, women will not produce many children and they remain good looking. Women who are nice looking are loved much more by their husbands than women who look bad. Family planning helps women to produce children they can afford to look after and put them in good schools and good medical services hence reducing the rate of poverty in the municipality.

4.3.2 Challenges affecting women in economic empowerment and reducing poverty in Kabale municipality

Reducing poverty is a phenomenon that needs to be addressed so as to achieve development in Uganda. Women being the majority in Uganda are mostly affected by poverty since most of them still are not educated due to the cultural beliefs in the 1990s that women should not study higher. This implies that reducing poverty among women will not be easy due to the following challenges as shown on the Figure 4.5 below.

Figure 4.5: Challenges affecting women in economic empowerment and reducing poverty in Kabale municipality



Source: Field research, (2018)

Study findings presented in Figure 4.5 above indicate different challenges that affected the proper performance of women economic empowerment in a way to reduce the rate of poverty among women in Kabale municipality. Low levels of income among women was identified by 27.7% of respondents to be the major challenge to women economic empowerment in that women have been vulnerable and unable to keep the little money they get. A husband will come from the bar and again grab the little money that the woman had worked for. Women are not capable to start their own income generating projects without capital which they must get either from friends, selling of certain properties or loans to facilitate them begin businesses. This becomes a challenge to many and hinders women economic empowerment.

‘Low levels of education among women in the municipality’: this was reported by 22% of respondents. It was revealed from the interview with some respondents that some women are not educated and therefore they take time to adapt to the new programmes that are generated to fight poverty in the municipality. Education levels matters in any a sphere in that an uneducated person will understand all matters differently from an educated one. Due to this low level of

education, it becomes hard for an uneducated woman to join a saving association because she feels that the loans are acquired by the educated and rich women hence economic women empowerment.

‘Lack of mobilization especially in a bit rural areas of a municipality’: this was also reported by 22% of respondents. Most women are not aware about the government projects or other developmental sphere in the municipality or in Kabale that can help women to overcome poverty within their households. Those responsible for mobilizing women are not practically doing it; this makes a smaller number of women to participate in poverty reduction, hence leaving other women in poverty.

Low levels of participation in co-curricular activities have also led to the process of empowering women economically. This is a problem in that most parents believe that ladies or girls should not participate like in bicycle races, playing football, joining politics, etc believing that such activities are meant for boys and therefore girls cannot do them well, as revealed by 18.8% of respondents

Weak leaders have also been a challenge to economic empowerment of women due to the fact that some leaders have not practically done their roles to empower women. More especially, the leaders representing women in some councils have not fully represented the issues pertaining to women and end up addressing their own issues that are irrelevant with regard to empowering women. Some women revealed that they have not seen their woman MP since the general election of 2016, implying that they have not critically shared with her what they face and how it can be addressed.

4.3.3 Possible solutions to the challenges affecting women economic empowerment on poverty reduction in Kabale Municipality

Women empowerment as seen in 4.3.2 above is faced with a variety of challenges and therefore needs to be addressed so as to see development in the society especially in Kabale Municipality. Challenges can be addressed in following ways as indicated below in Table 4.6.

Table 4. 6: Possible solutions to challenges facing women economic empowerment and poverty reduction in Kabale Municipality

Possible solutions	Agree		Strongly Agree		Not Sure		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Encourage education at all levels	79	41.4	89	46.6	09	4.7	11	5.8	03	1.6
Reduce interest rates and mortgage on loans for women	98	51.3	105	55	06	3.1	07	3.7	-	-
Encourage co-curricular activities	73	38.2	76	39.8	03	1.6	03	1.6	11	5.8
Demand accountability from leaders	46	24.1	65	34	67	35.1	08	4.2	05	2.6

Source: Field research, (2018)

Findings in Table 4.6 above indicate that women economic empowerment can be improved through applying the issues in the table. This can be done in the following ways.

‘Reducing the interest rates on loans and mortgage’, this will help women to acquire loans that can make them set up simple businesses that will support their financial situations. Over fifty-one per cent (51.3%) of respondents agreed with the statement, 55% of respondents strongly agreed with the statement, 3.1% of respondents were not sure, and only 3.7% of respondents disagreed with the statement.

Women economic empowerment can be improved through encouraging women to acquire education at all levels that will enable them to understand world development and what knowledge they can apply to acquire development within Kabale Municipality. This can be done through supporting affirmative action like 1.5 points given to female students joining the higher institutions of learning. Female education loans and scholarships should be given to supplement the education of women not only undergraduates but also on postgraduates and not only in sciences but in all spheres of education. About forty-one per cent (41.1%) agreed with the statement, 46.6% of respondents strongly agreed with the statement, 4.7% of respondents were

not sure, 5.8% of respondents disagreed with the statement and only 1.6% of respondents strongly disagreed with the statement.

‘Encouraging of co-curricular activities among ladies and girls’: will support them economically and reduce the rate of poverty within the municipality, acquiring vocational skills can support women to get some income that will support them economically. Over thirty-eight per cent (38.2%) of respondents agreed with the statement, 39.8% of respondents strongly agreed with the statement, 1.6% were not sure, 1.6% disagreed with the statement and only 5.8% of respondents strongly disagreed with the statement.

‘Demanding accountability from leaders’: this will make leaders active and present women issues in relation to economic empowerment in the municipality, and this will make women reduce on the rate of poverty within Kabale Municipality. Over twenty-four per cent (24.1%) of respondents agreed with the statement, 34% of respondents strongly agreed with the statement, 35.1% of respondents were not sure, 4.2% of respondents disagreed with the statement and only 2.6% of respondents strongly disagreed with the statement.

4.4 Discussion of findings

4.4.1 Role of women economic empowerment and poverty reduction

From the questionnaires, ‘women economic empowerment reduces GBV in families’ was agreed to by 16.8% of respondents. Respondents revealed that when women are economically empowered, less of violence is recorded in their families because they are not relying on their husbands for all the basic necessities of life. Women with some income will experience less of GBV because they have some purchasing power that will make them buy what they want, and hence reduce the rate of GBV in their families in the municipality. The results here support the findings of Uzoamaka (2016). Economic empowerment also contributes to the reduction of gender-based violence, increases women’s family-planning possibilities and slows the spread of HIV/AIDS. Women’s improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment entails an expansion of women’s choices, including those in the domain of sexual and reproductive health. An increase in women’s decision-making power and control over their reproductive health can facilitate in reducing the number of children in each household.

From the interviews with some respondents, ‘women economic empowerment reduces the rate at which women acquire HIV/AIDs’. Women with some income are at less risk of getting HIV/AIDs because they will not depend on any one to provide money. Some respondents reported that some men who are HIV positive will target young and poor ladies to give them some money and have sex affairs with them which will increase the rate of poverty if people still depend on others for survival; this was supported by 13.6% of respondents. The results here support the results of Tumwesigye (2010) who observed that women empowerment is very essential in order to control diseases such as HIV/AIDS. This observation was made because sometimes women are forced into sex because of not being empowered. Women are influenced not to refuse to get involved in marriage and playing sex since they are considered to be sex tools of men. With women empowerment this bad habit can be fought. This will control the spread of HIV, which brings social and economic development.

Women empowerment ‘Increases access to family planning services and other related health and nutritional services’ in that when women are economically empowered, they can be in position to afford any medical attention without asking their husbands to contribute. This was also supported by 9.4% of respondents. When on family planning, women will not produce many children and are good looking. Women who are nice looking are loved much more by their husbands than those who look unattractive. Family planning helps women to produce children they can afford to look after and put them in good schools and good medical services, hence reducing the rate of poverty in the municipality. The results here support the results of Arlene and Jerome (2012) who note that reproductive health care through family planning services allows child bearing women to complete their education, participate in work force and acquire skills and experience. Gender equality and the millennium development goals (2030) assert that families are more conduits of socio-cultural and gender norms and it is at the family level that the roles and responsibilities of women and men, girls and boys are largely defined. Families are also basic economic units of consumption where decisions about education, health, nutrition, child bearing, political and economic participation are made. Understanding how families and communities make decisions can offer valuable insights into effective policy making, investments that enable girls and women to reach their full potential, offer unpaid vital contributions to households,

community and national economy. Women bring forth and are the primary care-takers of the next generation.

4.4.2 Discussion on challenges facing women in economic empowerment

‘Lack of mobilization especially in a bit rural areas of a municipality’: this was supported by 22% of the respondents. Most women are not aware about the government projects or other developmental sphere in the municipality or in Kabale that can help women to overcome poverty within their households. Those responsible for the responsibility of mobilizing women are not doing it practically. This makes a smaller number of women participate in poverty reduction, hence leaving other women in poverty. These results support the results of the PMA Report in 2013, The domestic relations review report says that men dominate women and are regarded by society as heads of households, decision-makers and resource owners. This dominance is found in both the public arena and private sphere (UWONET, 2001; PMA, 2013). The Plan for Modernization of Agriculture points out that women face barriers to participation in community activities that include refusal by husbands, discrimination, subordinate roles, weak leaders, lack of mobilization, lack of time and failure to see the benefit of their participation.

Low levels of participation in co-curricular activities have also rendered the process of empowering women economically a problem in that most parents believe that ladies or girls should not participate like in bicycle races, playing football, joining politics, etc, believing that such activities are meant for boys and therefore girls cannot do them well. This was also suggested by 18.8% of respondents. The results here support the findings of the United Nations Development Programme (UNDP) (2015). It is true in all countries that girls and women are less likely than boys and men to participate in sport, and sport continues to be dominated by males. It is a mistake, however, to assume that this is because girls and women do not wish to participate. Poverty, heavy domestic demands, safety concerns, lack of accessible transportation, inadequate sport and recreation facilities, and few opportunities for physical education and skill development frequently prevent women’s participation in physical activity and sport. As well, socio-cultural norms and constraints preventing girls and women from being physically active, leaving home unaccompanied, or being seen by men outside their family, are additional barriers preventing girls and women from becoming involved in sport and physical activity. For example,

even in the matrilineal society of Palau where women are already active in communities and families, sport is still seen as a male domain.

4.4.3 Possible solutions to the challenges affecting women economic empowerment and poverty reduction

‘Reducing interest rates on loans and mortgage’,: this will help women to acquire loans that can make them start simple businesses that will support their financial statuses. From the in-depth discussion with some respondents, women do not have land or buildings that they can use as mortgage to support them acquire loans to set up their own businesses and those who can afford such mortgages fear the interest rates on loans and therefore agitate for reducing interest rates especially on loans acquired by women hence reducing the rate of poverty in the municipality. This was supported by 40.8% of the respondents.

Women economic empowerment can be improved through encouraging women to acquire education at all levels that will enable them to understand world development and what knowledge they can apply to acquire development within Kabale Municipality. This can be done through supporting affirmative action like 1.5 points given to female students joining the higher institutions of learning. Female education loans and scholarships should be given to supplement the education of women undergraduates and postgraduates and in sciences and all other spheres of education. The results here support the results of Women's Education and Empowerment Volunteering Abroad with Cross-Cultural Solutions (WEEVACCS) in contributing to the empowerment of women around the world through education, outreach, cross-cultural exchange, and support. Women all over the world face the pervasive challenges of unequal rights, lack of awareness of rights, low literacy rates, dependency, limited access to education and opportunities to earn a living, and poverty. Your time, skills, and ideas can help build solidarity and support for women of all ages in their pursuit of healthy and sustainable livelihoods. You can support local women's groups and other organizations serving women by providing training and sharing skills to help increase economic opportunities and spur economic independence; providing short-term care and support for children to be in a safe and nurturing environment. Women would then take time to handle errands or business matters, or sharing knowledge and hope for the future through education on the rights of women and girls, personal health and hygiene, and other women's issues. Women through their triple roles provide a critical though often

unacknowledged contribution to economic growth (Stein Jane, PMA, 2013). Economically, rural women are the poorest. The need for capital is acute for women whose dependence on male relatives leaves them without land of their own or other property to use as collateral for credit in the formal banking system. Accessing a loan is not easy for women no matter what their marital status is. There are limited micro finance institutions in rural settings, which marginalize the smallholder sector at the grassroots. In order to cope, women have established community based organizations as support systems both economically and socially (Snyder, 2011).

Encouraging of co-curricular activities among women and girls will support them economically and reduce the rate of poverty within the municipality. Acquiring vocational skills can support women to get some income that will support them economically. This will help women to reduce on the rate of poverty in the municipality. This was also revealed by 24.1% of respondents. The results here support the results in 2014, the United Nations Commission on the Status of Women, the principal global policy-making body on gender equity, undertook a ten-year review of the implementation of the Beijing Platform for Action. This review specifically addressed sport and physical activity, calling on governments, the United Nations system and civil society to encourage women to practice regular sport and recreational activities. This review highlighted the still significant gap between gender equity policies and their implementation, underscoring the need for effective mechanisms to ensure follow-through and accountability.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides the summary, conclusions and recommendations of the study findings on women economic empowerment and poverty reduction in Kabale Municipality, Kabale District, South-western Uganda.

5.2 Summary of Study findings

5.2.1 Demographic characteristics of the respondents

The researcher considered the age of respondents and the results were shown in the table 4.1 above which indicated that 51% was the biggest number of respondents who were between 31 and 40 years of age. It was recorded that most respondents were females with a percentage of 61.8% as shown in Table 4.2. The highest number of respondents was married with 74.9% as shown in Figure 4.1. Most respondents had attended secondary level of education with 44.5% of respondents in Table 4.3. It was revealed that the majority of the households were headed by males. This was revealed by 77% of the respondents. It was also revealed that the majority 83.3% of respondents were Christians as shown Figure 4.3.

5.2.2 Role of women economic empowerment and poverty reduction in Kabale Municipality

According to the responses from the findings in Table 4.5, it was revealed that women economic empowerment plays a number of roles like self-employment among women representing 19.9%, reduces GBV in families by 16.8% of respondents, and reduces income inequality between men and women in the municipality by 14.7% of respondents. Over thirteen per cent (13.6%) of respondents indicated that women economic empowerment reduces the rate at which women acquire HIV/AIDs. Over thirteen per cent (13.1%) of respondents also indicated that women economic empowerment reduces the dependence ratio of women on their husbands and relatives. In Table 4.5, it is indicated that women economic empowerment helps women to carry out domestic and communal duties, representing 12.6% of respondents. Over nine per cent (9.4%) of respondents indicated that when women are economically empowered, this increases access to family planning services and other related health and nutritional services. The responses from the participants indicate that the majority of them are knowledgeable about the importance of

empowering women. This should be encouraged further if the programme is to succeed in the district.

5.2.3 Challenges facing women economic empowerment and poverty reduction

Study findings presented in Figure 4 above indicate different challenges that affected the proper performance of women economic empowerment in a way to reduce the rate of poverty among women in Kabale Municipality. Low levels of income among women was the major challenge identified with 27.7% of the respondents, low levels of education among women in the municipality was reported by 22% of respondents, lack of mobilization especially in peri-urban areas of a municipality which was reported by 22% of respondents, low levels of participation in co-curricular activities which have rendered the process of empowering women economically a problem in that most parents believe that women or girls should not participate in sports like bicycle races, playing football, joining of politics representing 18.8% of respondents, weak leaders were also indicated as challenge to economic empowerment of women representing 9.4% of respondents. Amidst all these challenges mentioned by the respondents, the government should put appropriate measures to address them if women and the general public are to benefit from this programme.

5.2.4 Possible solutions to the challenges affecting women economic empowerment and poverty reduction

The findings in Table 4.6 above indicate that women economic empowerment can be improved through applying the measures in the Table. According to the results, the majority of the participants indicated that challenges affecting women economic empowerment for poverty reduction can be solved through reducing on the interest rates and mortgage on loans for women. There is also need to encourage education at all levels. There is need to encourage co-curricular activities among women and girls that will support them economically and reduce the rate of poverty within the municipality. Acquiring vocational skills would support women to get some income that will support them economically. Participants also indicated that demanding accountability from leaders will make leaders active and present women issues in relation to economic empowerment in the municipality and this will make women reduce on the rate of poverty within Kabale Municipality.

5.3 Conclusion

5.3.1 Role of women economic empowerment and poverty reduction in Kabale Municipality

According to the participants, women economic empowerment has promoted self-employment, reduced GBV in most families and reduced on the level of income inequality among other roles. This should be encouraged further especially by the government through sensitization meetings in communities to ensure that all women and the general public are aware of the importance of women economic empowerment and how it is helpful in reducing poverty levels.

5.3.2 Challenges facing women economic empowerment and poverty reduction

According to the study results, women economic empowerment is still facing a variety of challenges like low levels of education, low levels of income, weak leaders, lack of mobilization, and low levels of participation in government projects though it has played a number of roles in the district. If women economic empowerment is to be achieved, the government together with the responsible stakeholders should move down to the communities and encourage appropriate measures to address such challenges.

5.3.3 Possible solutions to the challenges affecting women economic empowerment and poverty reduction

Although most participants suggested that there is need to reduce on interest rates and mortgage on loans for women as a solution to the challenges facing women economic empowerment in the district, there is still need for the government and other supporting agencies to support women through sensitization meetings and workshops where women would be motivated and encouraged to adopt the right solutions to the challenges associated with women economic empowerment.

5.4 Recommendations

The government should sensitize people in their communities to ensure that the public is aware of the roles of women economic empowerment and how it is helpful in reducing poverty levels.

Kabale Municipality management should collaborate with Non-Governmental Organizations and other agencies working in the interest of women to intensify the education of women at all levels in general since there is high illiteracy rate especially among women in rural areas. This has to reduce on poverty levels.

Girls and women should be involved in co-curricular activities that will equip them with skills and other developmental ideas that will help them participate in projects and activities that can empower them economically and make decisions on needs in the areas of their locality.

The government should team up with the local rural banks (micro finance institutions) to negotiate for lower interest rates as well as flexible payment terms to encourage more women to acquire big loans for their businesses.

5.5 Recommendation for Further Research

The study only looked at women economic empowerment and poverty reduction. Future research could also investigate into other forms of interventions put in place for the purpose of women empowerment.

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APPENDICES

Appendix I: The Questionnaire

Dear Respondent,

I am, BAGUMA GERALD a student of Kabale University. I am undertaking research on “ **women economic empowerment and poverty reduction in Kabale Municipality, Kabale District**” as part of the requirements for the award of Master’s degree of Arts in project planning and management of Kabale University. The questions presented to you in this questionnaire are only intended to help me undertake my research and will not be used for any other purpose. Your answers given was treated with utmost confidentiality.

Yours sincerely,

.....

SECTION A: BIO DATA OF RESPONDENTS

1. Age

- | | | | | | |
|----------|----------------------|----------|----------------------|---------|----------------------|
| a. > 20 | <input type="text"/> | c) 31-40 | <input type="text"/> | e) 51 < | <input type="text"/> |
| b) 21-30 | <input type="text"/> | d) 41-50 | <input type="text"/> | | |

2. Sex

- | | | | |
|-----------|----------------------|---------|----------------------|
| a) Female | <input type="text"/> | b) Male | <input type="text"/> |
|-----------|----------------------|---------|----------------------|

3. Marital Status

- | | | | | | |
|------------|----------------------|--------------|----------------------|-------------|----------------------|
| a) Single | <input type="text"/> | c) Separated | <input type="text"/> | e) Divorced | <input type="text"/> |
| b) Married | <input type="text"/> | d) Widows | <input type="text"/> | | |

4. Highest level of Education attained

- | | |
|-------------------------|----------------------|
| a) Non formal Education | <input type="text"/> |
| b) Primary | <input type="text"/> |
| c) Secondary | <input type="text"/> |
| d) University | <input type="text"/> |

5. Occupation.....

SECTION .B. Examine the role of Women Economic empowerment and poverty reduction in Kabale municipality.

1. Do you find Women Economic empowerment having any role on poverty reduction in Kabale Municipality?

a) Yes ☐

b) No ☐

2. Roles of women economic empowerment on poverty reduction in Kabale Municipality.

Strongly agree=5 Agree=,4 Not sure =3, Disagree=2, Strongly disagree=1

Role	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
Self-employment					
Reduces GBV in families					
Increases access to FP services					
Reduces income inequality					
Slows the spread of HIV/AIDs					

SECTION C

Identify challenges affecting women economic empowerment and poverty reduction in Kabale municipality.

3. Have you realized any challenge faced by women economic empowerment and poverty reduction in Kabale Municipality?

a) Yes ☐

b) No ☐

4. Challenges faced by women economic empowerment in poverty reduction in Kabale Municipality.

Challenge	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
Low levels of education					

Lack of mobilization					
Low levels of participation in government projects					
Low levels of income					
Weak leaders					

SECTION D

Suggest possible solutions to the challenges affecting women economic empowerment on poverty reduction in Kabale municipality.

5. Can you suggest any possible solutions to the challenges affecting women economic empowerment on poverty reduction in Kabale municipality?

a) Yes ☐

b) No ☐

6. Solutions to the challenges affecting women economic empowerment and poverty reduction in Kabale municipality.

Possible solutions	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
Encourage education at all levels					
Reduce interest rates and mortgage on loans for women					
Demand accountability					
Encourage co-curricular activities					
Slows the spread of HIV/AIDs					

Thank you for your cooperation

Appendix II: Sample Size Determination Using Krejcie and Morgan Table

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note;” N” is population size and “S” is sample size.

Source: Krejcie and Morgan,(1970).