

**WOMEN EMPOWERMENT AND HOUSEHOLD WELFARE IN RYAKARIMIRA  
TOWN COUNCIL KABALE DISTRICT**

**PRIZE ARINEITWE**

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**UGANDA CHRISTIAN  
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**DECLARATION**

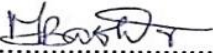
I, Arineitwe Prize, hereby declare that this work is original and has never been submitted for the award of a Master of Social Work in any Institution/University.

Signed.....

**Date: 30/07/2024**

## **APPROVAL**

I certify that the research under the topic: “Women Empowerment and Household Welfare in Ryakarimira Town Council, Kabale District” by Arineitwe Prize has been done under my supervision and is now ready for submission to the Department of Research and post-graduate of Uganda Christian University.

Signed:  .....

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**Date:**

**30/07/2024**

## **DEDICATION**

This work is dedicated to my mother Ms Turyahabwa Medrade and my dear wife Judith as well as my children: Generous; Joyce and Taven. I also dedicate it to my brothers, sisters, relatives, and friends for their material, prayers, and psychosocial support during my education.

## **ACKNOWLEDGEMENT**

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I appreciate my family members for their support during my educational career through material, financial and spiritual prayers.

I vow to be close to you in all possible ways.

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## **LIST OF ABBREVIATIONS**

GDI	Gender and Development Index
KI	Key Informant
KWID	Kabale Women In Development
NAADS	National Agriculture Advisory Services
NGO	Non-Governmental Organization
UN	United Nations
UWEP	Uganda Women Entrepreneurship Programme
VLSA	Village lending and savings associations

## **Abstract**

This study looked into how women's empowerment affected the wellbeing of households in Ryakarimira Town Council Kabale district. Assessing the impact of women's empowerment initiatives on household welfare, investigating the connection between women's empowerment and household welfare, and determining the variables influencing household welfare were the study's particular goals.

A combination of descriptive and correlational research designs were used in the study. From a target population of 1265 participants, a sample size of 22 units was chosen using purposive and basic random selection procedures. Data was gathered via interviews and questionnaires. To examine the effects of women's empowerment and the factors influencing household wellbeing, descriptive statistics were used.

The findings indicated that the empowerment of women accounted for 42.9% of the disparities in household welfare in Ryakarimira Town Council. The most significant contribution to women's welfare was found to be enhancing their productive capacities, whereas the main factor affecting household welfare was found to be access to microcredit. The study found a positive and strong correlation between women's empowerment and household welfare. It was recommended that Ryakarimira Town Council groups that address the legal issues of women work to eliminate the obstacles that keep them from taking part in welfare programs. In addition, women's health organizations should promote women's participation in town council health decision-making and enhance health education.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Introduction**

This chapter provides a comprehensive background for the Ryakarimira Town Council study on women's empowerment and household welfare. Included are the following: background data, problem statement, objectives, research questions, scope, significance, conceptual framework, and definitions of key terms.

#### **1.1 Historical background**

The beginnings of women's empowerment around the world are helpfully described in this historical synopsis. It highlights important figures and pivotal moments in the history of the women's emancipation movement, as detailed below:

As a trailblazing 19th-century supporter of women's rights and advancement, Ray Ram Mohan Roy (1722–1822) is well-known in India. Empowerment of American Women in the Late 19th Century: The Women's Bible, published in 1895 by 26 feminists, including Elizabeth Cady Stanton, marked the beginning of a similar struggle for women's rights in the US. This was a crucial time for the American feminist movement. Irshad Ahmad Reshi and Dr. T. Sudha (2022) assert that the patriarchal system has historically benefited men, despite playing a significant role in motivating and advancing the women's empowerment movement. Scholars like Bennett, Motta, Fominaya, and Eschle have examined the ways in which patriarchy impacts the struggle for women's liberation.

Mid-Century African Women's Activism: In Europe and America, where publications played a crucial role in shaping feminist discourse, African women's activism, which advocated for the independence of multiple African countries, emerged much later.

Along with the underlying gender power dynamics, they typically engage in informal and casual employment and perform a disproportionate amount of unpaid domestic work—aspects that politicians often overlook. Lecoutere (2017) asserts that since 2000, women's empowerment initiatives in Uganda have gained momentum. In the near term, raising women's incomes and productivity can promote household well-being and economic growth. Because they have access to resources, women can improve home wellbeing and generate income, even though these measures alone are often insufficient (Wei et al., 2021). Additionally, empowerment programs have been associated with increased control and authority within households (Kadengye et al., 2020). Further research shows that cooperatives are crucial to rural financial markets because they can optimize gains for agricultural productivity and household welfare (Gu & Nie, 2021). As a result, a range of programs could empower women and enhance household welfare.

Although the concept of household welfare has existed since the mid-18th century, Muhammad Yunus and the Grameen Bank in Bangladesh began focusing on assisting women in their homes in 1974 (Yunus, 2011). Initially assisting 30 women, Yunus' bamboo investment concept has since been replicated globally (Turyahabwe, 2017). Ugandan women's economic empowerment has been a goal of Village Lending and Savings Groups (VLSA) since 1992. In 2019, the Emyooga savings and credit cooperatives were introduced by the Ryakarimira Town Council. Walter Raiter and colleagues played a major role in the establishment of Uganda's first microcredit institution by using the rotating savings and credit association (ROSCA) model (2001).

Uganda has been implementing home welfare programs that target impoverished districts since 2015, according to the UWEP Report 2019. These initiatives show Uganda's commitment to improving the standard of living for its citizens and closing economic disparities, particularly in marginalized areas like Ryakarimira.

### **1.1.2 Background in Theory**

This investigation is based on two complementary theories: Edward Freeman's Stakeholder Theory (1984) and Alice Eagly and Wendy Wood's Social Role Theory (1985). Together, these frameworks provide a comprehensive viewpoint for analyzing women's empowerment and its impact on household welfare.

Stakeholder Theory Freeman (1984) Individuals who have an impact on achieving an organization's goals and have a right to participate in any decision-making process are considered stakeholders, according to stakeholder theory (Gilley, 2005). Understanding that different groups have a legitimate interest in and are impacted by women's participation and advancement in society, as well as that effective empowerment necessitates involving these stakeholders—such as governments, corporations, communities, and individuals—in order to establish shared objectives and mutual value, is known as the stakeholder theory of women's empowerment. This theory emphasizes inclusivity and the active involvement of all relevant parties in shaping outcomes. When it comes to women's empowerment, this notion suggests that women should be main stakeholders and active participants in their own empowerment rather than passive recipients of change. Only when women take part in directing the political, social, and economic processes that impact their lives can they truly feel empowered. According to Porter and Kramer (2019), the theory's emphasis on morality and ethics is also in line with the larger objectives of corporate social responsibility, emphasizing the necessity of inclusivity in governance and business. Davis (2014) asserts that strategic planning should take stakeholder perspectives into account. To achieve household welfare, women must also actively participate in the creation of wealth, business transactions, and socioeconomic development. According to the argument, women who lack genuine interest in the process will not be able to attain full empowerment.

#### **Stakeholder Theory Freeman's (1984)**

Individuals who have an impact on achieving an organization's goals and have a right to participate in any decision-making process are considered stakeholders, according to stakeholder theory (Gilley, 2005). Understanding that different groups have a legitimate interest in and are

impacted by women's participation and advancement in society, as well as that effective empowerment necessitates involving these stakeholders—such as governments, corporations, communities, and individuals—in order to establish shared objectives and mutual value, is known as the stakeholder theory of women's empowerment. This theory places a strong emphasis on inclusivity and the active participation of all pertinent parties in influencing results. This idea argues that rather than being passive recipients of change, women should be the primary stakeholders and active participants in their own empowerment. Women can only genuinely feel empowered when they participate in shaping the political, social, and economic processes that affect their lives. The theory's focus on morality and ethics aligns with the broader goals of corporate social responsibility, which emphasizes the importance of inclusivity in business and governance, claim Porter and Kramer (2019).

According to Davis (2014), strategic planning ought to take stakeholder perspectives into account. To ensure household welfare, women must also actively participate in the creation of wealth, business transactions, and socioeconomic advancement. If women do not genuinely care about the process, they will not be able to fully empower themselves, the argument goes.

### **Theory of Social Roles**

The social role theory (Eagly & Wood, 1985) holds that the underlying cause of behavioral disparities between men and women is cultural expectations related to traditional gender roles. These roles are not solely determined by biology, but are also defined and reinforced by cultural, economic, and societal factors.

Men are more likely to be in leadership roles in many post-industrial countries, even though women are often the ones who care for others at home and at work (Eagly & Wood, 2012). In the past, this job distinction has been linked to physical sex differences that have changed over time, such as women's capacity to bear children or men's superior upper-body strength, which initially led to different divisions of labor. These distinctions led to the development of gender role views over time, which are then further disseminated through socialization processes. Social role theory states that women face barriers in occupations that require long-term mobility, intensive training, or high levels of ongoing engagement, as well as factors that might keep them

from participating fully in the workforce and the economy. The idea also emphasizes how access to the labor market and education could aid in resolving these disparities (OECD, 2017).

In addition, the persistence of horizontal gender segregation reinforces stereotypes about the types of jobs best suited for women and leads to the overrepresentation of women in expressive, human-centered professions. Displaying men and women in different roles perpetuates these biases and perpetuates a cycle of inequality (Koenig & Eagly, 2014). Men and women do not have equal opportunities to contribute to or benefit from national growth as a result of this discrepancy, according to Makorova (2019).

### **1.1.3 Overview of Conceptual**

The degree of participation in life decisions is known as empowerment, and it focuses on the process through which people go from having few options to having more control over outcomes. In line with the transformative nature of empowerment, this perspective highlights the way toward greater autonomy and agency (Tengland, 2008).

Sultan (2015) adds to this understanding when he characterizes empowerment as a dynamic process that transforms individuals from a state of disempowerment to one of empowerment.

In instance, economic empowerment entails protecting economic rights and improving financial inclusion, both of which are critical in conversations regarding resource access.

The example of Ugandan women as property owners and entrepreneurs, as highlighted in the UWEP Report (2019), illustrates how empowerment initiatives can translate theoretical concepts into concrete outcomes. This demonstrates that empowerment programs not only promote economic agency but also foster entrepreneurship and ownership, showing tangible benefits within communities.

### **1.1.4 Contextual Background**

The background context paints a vivid picture of Ryakarimira Town Council, highlighting a range of programs aimed at empowering women and promoting household welfare. Specific initiatives like NAADS, Youth Livelihood Program, UWEP, Emyooga, and KWID are enumerated, illustrating the support mechanisms available.

These programs, which offer funds, loans, seed capital, and resources, demonstrate concerted efforts to raise women's wealth and awareness of empowerment.

The Ryakarimira Town Council's announcement that 1038 women have benefited from UWEP since its inception in 2016 is a tangible testament to its influence. Other programs that give women's groups better seeds and cattle, such as Green Firm Uganda and the Youth Livelihood Program, demonstrate a range of interventions addressing various facets of empowerment.

With its emphasis on economic empowerment and its overarching goal of increasing income and access to necessities, KWID exemplifies a comprehensive program strategy. It emphasizes the enhancement of overall well-being, which includes having access to basic needs like food, clothing, water, healthcare, and education, in addition to the financial gains.

In order to educate women about financial independence, resource centers and awareness-raising campaigns have been established. The focus on giving women's organizations the tools they need to eliminate barriers to economic empowerment and hold decision-makers accountable highlights the importance of cooperation and advocacy.

Initiatives to improve working conditions, strengthen market ties, close the gap between the informal and formal sectors, and improve product quality are examples of a methodical approach to addressing systemic issues.

Establishing revolving loan programs, providing business management training, and encouraging entrepreneurial skills all improve comprehension of program activities. It is more practical to recognize long-standing problems such as women's vulnerability, lack of practical skills, and participation in unpaid work. The effectiveness of empowerment initiatives must be critically evaluated because many women's income levels have not significantly benefited their families or society.

The study highlights the importance of understanding complex dynamics and assessing the effects of programs on women's economic well-being, including overall income and expenditure, property ownership, and participation in household investment decisions, by filling in knowledge gaps and investigating the relationship between women's empowerment and household welfare in Ryakarimira.

## **1.2 Problem Statement**

According to Kabeer (2013), a lot of women's economic programs support women's transition from marginalized roles in households to more prominent roles in local, national, and regional decision-making. Women's empowerment has a wide range of social, economic, and political implications. Furthermore, the relationship between women's empowerment and household welfare is unknown.

Despite the availability of many empowerment programs, women continue to face vulnerabilities due to their lack of business knowledge and productive skills. They often engage in unpaid work, which negatively impacts their financial stability. Since their earnings haven't grown enough to significantly impact their families and society, many women still depend on their husbands. They can't achieve both domestic decision-making power and financial stability.

Because women perform the majority of unpaid care labor, small-scale trading and agriculture generate low incomes.

Lack of political representation and decision-making power, along with limited ownership of investments and assets, hinder women's progress toward economic empowerment and wealth (Amir-Ud-Din et al., 2023).

## **1.3 General objective**

To assess how the welfare of households in Ryakarimira Town Council, Kabale District, is impacted by women's empowerment.

## **1.4 Specific objectives**

- i. To assess how women's empowerment programs affect household welfare.
- ii. To examine the relationship between women's empowerment and household welfare.
- iii. To ascertain the factors influencing the well-being of households.

## **1.5 Research question**

- i. How can initiatives that support women's empowerment improve household well-being?
- ii. What is the relationship between household welfare and women's empowerment?
- iii. Which factors affect the welfare of households?

## **1.6 Study Scope**

**1.6.1 Geographic Scope:** The study focuses on the Ryakarimira Town Council, which is located in Kabale District. The town council is located about 8 kilometers down the Katuna-Muko road. The primary inhabitants of this highland area are members of the Bakiga ethnic group and a small number of Rwandese who escaped political turmoil. Others came to the area for work or marriage. Rwanda lies to the south of Ryakarimira town council, with Kahugye sub-county to the west, Lake Bunyonyi to the northwest, Rubaya sub-county to the north, Kamuganguzi sub-county to the northeast, and Kibuga sub-county to the east.

**1.6.2 Content Scope:** The effects of women's empowerment on domestic welfare, with a focus on the roles played by women, the variables affecting domestic welfare, and the connection between local welfare and empowerment.

**1.6.3 Time frame:** Data analysis and trend detection will take place between 2017 and 2022.

## **1.7 The Significance of Research**

1. Planners and Policymakers: Offering direction for developing interventions and policies that support women's empowerment.
2. Data for donors: The donor community provides plans and initiatives.
3. Women's Activists: Increasing support for women's movements and gender equality.
4. Academic Community: Contributing to the corpus of knowledge on women's empowerment and domestic welfare.
5. Future research: Encouraging further research and comparative analysis.

6. Researcher: Helping pupils pursue degrees and further their education.

### 1.8 Conceptual frame work

#### Independent Variable

#### Dependent Variable

#### Women Empowerment

#### Household welfare

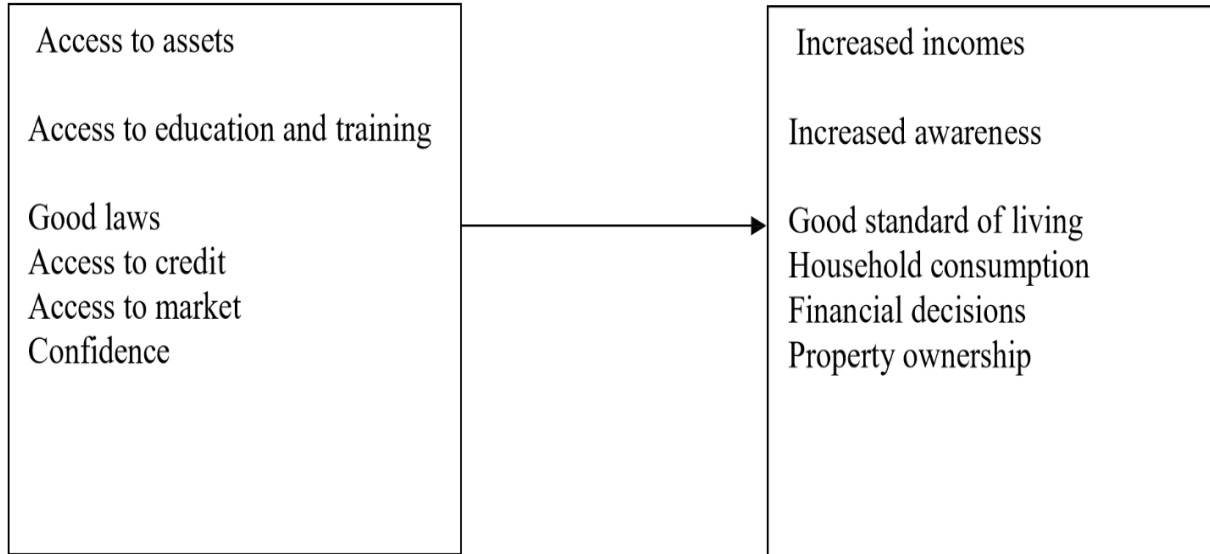


Fig 1: Conceptual Framework: Adopted and refined from (Sohail 2014; Brody et al. 2015; & Ksoll

**Figure1: Conceptual framework:** updated by the researcher and taken from Sohail (2014). The conceptual framework that was previously provided describes the relationship between the independent and dependent variables that are being investigated. It assumes that women's empowerment, the independent variable, influences household welfare, the dependent variable. A few of the factors influencing women's empowerment are access to resources, chances for education and training, supportive legal frameworks, financial availability, market accessibility, and initiatives that increase confidence. Collectively, these components reinforce women's empowerment.

Conversely, indicators such as increasing income levels, property ownership rates, economic decision-making power, household spending patterns, and overall living standards are employed to assess the welfare of households. These indicators demonstrate the outcomes of initiatives to empower women in the domestic sphere.

Arrows in the framework depict the directional relationships, which demonstrate how improvements in women's empowerment variables are expected to positively affect household welfare indicators. The theoretical foundations that guide the examination of the complex connections between women's empowerment and household welfare are given a visual representation by this framework.

## **19. Key Terms Definitions**

**Women's empowerment;** Women's empowerment in homes and society at large refers to their complete and equal participation in all areas of life, including social, cultural, political, and economic ones.

**Household Welfare:** The empowerment of women in relation to household income, savings, investments, and expenses.

**Community ;** A community is a group of people who share similar socioeconomic struggles, attitudes, and customs and who reside in a specific area.

**Empowerment;** Empowerment is a broad term that includes a range of activities aimed at granting individuals or groups greater freedom and self-determination so they can take control of their lives and make informed choices.

**Gender equality;**The state of gender equality occurs when everyone's needs, wants, and behaviors are valued equally and when everyone, regardless of gender, has equal access to resources and opportunities, including economic participation and decision-making.

**Adults ;** Adults who identify as female are called women.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter examines the research on women's empowerment and household welfare. It is divided into two sections: the theoretical validation and the actual literature review. The review also discusses a number of scholarly works that are relevant to the objectives of the study.

#### 2.1 Synopsis of the Theory

Stakeholder theory and social role theory provide the theoretical foundations for the studies on women's empowerment and household welfare. Stakeholder theory highlights the importance of stakeholder analysis in understanding social, personal, and organizational issues (Leisyte and Westerheijden, 2014). The framework it offers for promoting sustainable development practices is advantageous to all parties involved (Porter & Kramer, 2019). To apply stakeholder theory to women's empowerment, it is necessary to recognize women as significant stakeholders in initiatives to challenge and alter discriminatory institutions and structures. Views from stakeholders ensure that intervention frameworks are effective and relevant (Davis, 2014; Muriana & Vizzini, 2014). Critics argue that mainstream development initiatives often overlook the structural causes of women's disempowerment in an effort to maximize the impact of interventions (Cornwall & Edwards, 2014). Women's organizations and activists, as well as advocates for systemic changes that address historical injustices and structural inequalities, are growing increasingly vigilant.

Social role theory complements stakeholder theory by illuminating the ways in which cultural norms and gender inequality impact women's roles and opportunities. It highlights how important it is to close these gender-based gaps in areas like health, education, and economic participation. Even though women's participation in the workforce has improved, they continue

to be overrepresented in low-paying occupations and face barriers to fair compensation and career advancement (Ampaire, 2020). This comprehensive approach is required to improve household welfare through women's empowerment programs and achieve meaningful progress toward gender equality.

## **2.2 Evaluation of Empirical Information**

### **2.2.1 The Impact of Women's Empowerment Programs on Family Wellbeing.**

The concept of economic empowerment blends the ideas of empowerment and economic advancement, with a focus on enhancing the factors that support women's success and well-being in economic domains (Brody et al., 2015). In order to enable women to actively engage in economic growth and development and make informed decisions, economic empowerment strategies aim to improve women's potential, abilities, and access to productive resources and institutions (World Bank, 2016).

According to estimates by the Food and Agriculture Organization (2017), reducing the disparity between men and women's access to productive resources, for instance, could boost agricultural productivity in developing nations by 20–30%, thereby reducing hunger for millions of people. Furthermore, the World Bank (2018) states that removing discrimination against female managers and employees could greatly increase productivity per worker, which would increase overall economic output. Increased GDP, per capita income, and national competitiveness have all been associated with better economic opportunities for women. Yet, one of the main goals of this study is still to ascertain the degree to which empowerment initiatives have actually improved women's access to resources and improved household welfare (Kumar & Quisumbing, 2015).

Empowerment initiatives typically provide women with business training, tools, and credit to obtain positive outcomes such as improved managerial skills, livelihoods, access to credit and savings, and increased investment in business opportunities (OECD, 2015a). Women who launch their own businesses in their neighborhoods gain confidence and generate income on their own. The increased income of households may make it easier for women to participate in financial decision-making, asset ownership, and overall family governance (UWEP, 2019).

While these initiatives show that women are becoming more economically powerful, more research is needed to fully understand how they affect the well-being of households. Increasing women's income has a significant developmental impact because women usually spend a significant portion of their income on their families (Ali et al., 2014). Increasing women's income and involving them in family spending decisions can improve children's health, nutrition, and educational outcomes, thereby ending the generational cycle of poverty (Nicolai et al., 2015).

Improving their economic situation not only lowers poverty but also enhances their general well-being because women comprise the majority of those living in poverty. According to Fink and Fawzi (2015), gender equality is linked to higher Human Development Index rankings, lower rates of poverty, and lower rates of food insecurity.

Because it promotes general growth and development, economically empowering women is a potent tactic for attaining gender equality and enhancing women's rights, claim Lybbert and Wydick (2016). Families are more likely to send their children to school and are less likely to marry off their girls at a young age as a result of women's wages increasing. In addition, women are having more opportunities to enter the formal labor market as a result of the growth of the industrial and service sectors in emerging nations (Shankar et al., 2015). Although this relationship is not always clear-cut or automatic, better health and educational outcomes can also result from improved service delivery. Until their rights are respected and obstacles to economic participation are eliminated, women cannot achieve economic empowerment.

#### 2.2.2. The connection between women's empowerment and household welfare.

Research indicates that women who are empowered have significantly higher levels of income and productivity (Buvinic and Furst-Nichols, 2014; World Bank, 2016). Household welfare, according to Perezniето and Taylor (2014), is the process by which women take control of numerous aspects of their lives. Though she cautions that this may not always lead to greater societal empowerment, Duflo (2012) highlights how improved income prospects can support girls' education. Malapit and Quisumbing (2015) stress the importance of women's autonomy in domestic decision-making, while Bandiera et al. (2014) note that women's activism has improved views toward reproductive health.

The process by which women take control of numerous aspects of their lives is known as household welfare, according to Perezniето and Taylor (2014). Better economic opportunities can help girls' education, but Duflo (2012) cautions that this may not always translate into more societal empowerment. Women's activism has improved attitudes toward reproductive health, according to Bandiera et al. (2014), while Malapit and Quisumbing (2015) stress the importance of women's autonomy in domestic decision-making. In terms of women's empowerment and household welfare, the WORTH project in Nepal (Mayoux, 2014) and the Mahira Samakiya program in India (Kandpal, Baylis, & Arends-Küning, 2017) both show promising outcomes. Better outcomes and empowerment are also demonstrated by the World Bank's Adolescent Girls Initiative (AGI) (World Bank, 2015).

Hunt and Samman (2016) caution that empowering women in one area could cause issues in other areas because men want to maintain control. These findings demonstrate how important it is to contextualize research in order to produce meaningful findings.

Collective action is crucial to improving household welfare, income, productivity, and social norm changes (Domingo et al., 2015).

### **2.2.3 Household Welfare Influencing Factors**

How well a country manages and implements its public policies, which include trade, fiscal, and macroeconomic policies, determines how well it can empower women (Kumar & Quisumbing, 2015). Evidence shows that well-considered and supported reforms can produce rapid improvements, as evidenced by the swift adoption of legislative reforms.

A 2009 study claims that family law reforms since 2000 and community-based property registration since 2003 have enhanced women's rights and well-being in rural Eritria in a complementary manner (Kumar and Quisumbing, 2014). Similarly, in one Nepalese village, literacy and legal education programs questioned gender stereotypes that led to young marriages and school dropouts. Girls continued their studies and marriages were delayed when women united to defy these expectations (Mayoux, 2014).

This study looks into whether women's participation in educational activities has an effect on their welfare within the Ryakarimira Town Council. According to UN Women (2017), legal protections are crucial political instruments for women's empowerment and have the ability to progressively change power dynamics through renegotiated political agreements.

Improving women's access to employment, healthcare, education, and livelihoods often encourages their empowerment (Pathways, 2011). As per Kabeer (2014) and the World Bank (2017), education, for example, enhances women's and girls' cognitive and critical thinking abilities, promoting greater participation in domestic and group decision-making. Women's access to jobs, resources, and means of subsistence contribute significantly to their empowerment by enabling them to rebalance power in their communities and families (Marcus and Harper, 2014; UN Women, 2017). Microcredit programs have shown promise in empowering women through enhancing income-generating activities, facilitating access to other resources, and facilitating political participation (Schuher et al., 2016; Natali, 2016).

Additionally, access to the labor market increases women's autonomy at home and their involvement in broader social and political activities (Batliwala, 2014).

Improving women's access to wealth requires amending laws and customs, such as protecting their right to inherit (UN, 2017). Women's empowerment depends heavily on education and training because it gives them the information and abilities they need to seek better opportunities (Nicolai, Hine & Wales, 2015). Within families, women's self-esteem, admiration, and policymaking are improved when they have control over resources like housing and land (Klugman et al., 2014).

Political engagement is essential for women's empowerment, as evidenced by the impact of women's movements in advocating for rights and policy changes (O'Neil, 2016).

Enabling women to compete and participate in markets is essential for household well-being; this necessitates taking steps to remove barriers like limited mobility and technical expertise (World Bank, FAO, and IFAD, 2009). Financial inclusion is vital even though gender disparities persist, particularly in banking and mobile financial services (Gonzales et al., 2015; Demirguc-Kunt et al., 2015)

### **2.3 Research gaps**

Despite these revelations, there are still gaps in our knowledge of how these dynamics specifically affect household welfare in Uganda, especially in the town council of Ryakarimira.

Future studies ought to focus on filling in these gaps and provide perspectives pertinent to regional settings.

## **2.4 Summary of Review**

The literature that has been examined and discussed shows that women's empowerment significantly improves household wellbeing. Women who are economically empowered have more access to resources, which improves decision-making in a number of ways (Buvinic and Furst-Nichols, 2014). Women gain a stake in societal roles through empowerment, which utilizes social capital. They find a position to oppose social systems that prevent them from achieving their rights. In terms of economic prosperity, empowerment is a key to success (World Bank, 2015). According to Cuberes and Teignier (2016), participation in women's empowerment groups, such as education and vocational training with support groups and life skills training, has boosted civic engagement and labor force participation.

Incomes have increased for participants in a number of World Bank-sponsored Adolescent Girls Initiative (AGI) programs (World Bank, 2015). Further research demonstrates that more girls enrolling in school and fewer young marriages result from greater wage-earning options for women (Hunt & Samman, 2016). According to Banerjee et al. (2015), women who participate in women's empowerment programs have better nutrition and are more equipped to invest and launch businesses.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

**Research design, study population, sample size, sampling procedures and techniques, data collection techniques, validity and reliability, and data analysis are all covered in this chapter.**

#### **3.1 Design of the research**

The study examined women's empowerment and its effect on household wellbeing using a combination of descriptive and relational study methodologies. In order to investigate the nature, characteristics, and prevalence of women's empowerment as well as the factors influencing household welfare, the study used descriptive designs. This method made it easier to develop a fundamental understanding of the subject being studied. To evaluate the connections between variables, however, relational study designs were employed, with an emphasis on the connection between women's empowerment and family welfare. This method makes it easier to investigate how changes in women's empowerment may impact changes in household welfare, another variable.

With a mixed-methods approach, the study used both quantitative and qualitative techniques to gather and analyze a large amount of data. Quantitative approaches provided objective information regarding the significance and strength of correlations through statistical analysis and numerical measurements. Nonetheless, qualitative approaches offer more profound understandings of the attitudes, lived realities, and contextual elements pertaining to women's empowerment and the welfare of the home.

This combination complemented and triangulated data from other sources to obtain a comprehensive understanding of the study problem.

In order to provide comprehensive and nuanced insights into the intricate dynamics of women's empowerment and its effects on household welfare, the study combined the two types of data. This method improved the reliability and validity of the findings and expanded the interpretation by taking into account a variety of viewpoints and aspects of the research problem.

### **3.2 Research Sample**

N. Krieger (2012) defines a population as the total number of individuals from which a sample is drawn, and Satishprakash (2020) defines a population as the group of all study participants from whom data can be collected. 1265, making all of the women on the Ryakarimira town council the study's target population. There were 1265 female members of the town council overall, according to the Uganda Bureau of Statistics (2020). Along with the female residents, 13 town council technical staff members who received training on women's issues are also included in the study.

### **3.3 Selection and Size of the Sample**

Setting a suitable sample size is essential to guarantee that the study can be carried out with acceptable resource constraints. Using the Slovic formula (1978), the sample size was estimated. The Slovic formula enables sampling of a large enough population to represent the entire population, enabling the following:

$$n = \frac{N}{1 + N(e)^2}$$

Where

n= Sample size

N=Total population size

e2= 0.05 level of significance

n= 1265 =304

$$1+ 1265 (0.05)^2$$

The calculated sample size, using this formula, was 304 population respondents.

**Table 1: Study population and sample size**

Category	Target Population	Sample size	Sampling strategy
Technical staff	13	13	Purposive sampling
Politicians	4	4	Purposive sampling
NGOs	2	2	Purposive sampling
Women in Ryakarimira town council	1,246	285	Convenience sampling
TOTAL	1265	304	

Source: Primary Data

### 3.4 Sampling Techniques

**3.4.1 Convenience sampling:** Convenience sampling selects participants who are willing to participate and satisfy inclusion requirements. This method was used to ensure that collecting data was easy and that responses were sincere and accurate. In the Ryakarimira town council, he

selected female participants using simple random selection from fifteen villages, selecting nineteen eligible and willing people from each village.

**3.4.2 Focused Samples:** Targeted sampling also known as goal-directed selection—was used to select key informants who had relevant knowledge of the objectives of the study. Among them were senior technical staff from the Ryakarimira town council, heads of non-governmental organizations (NGOs) involved in women's development and empowerment programs, and political figures.

### **3.5 Techniques for Collecting Data**

**3.5.1 Questionnaire Survey** .The researcher used a questionnaire survey with both multiple-choice and closed-ended questions to learn what participants thought about the research issues. This method simplifies data collection, lessens bias, and provides participants with a methodical way to voice their opinions. Furthermore, it works well for quickly collecting data from a large population.

**3.5.2 Interviews with Key Informants:** The interviewing of key informants allowed for a thorough analysis of experiences, attitudes, and perspectives related to women's empowerment and household welfare. This method improves the information obtained through questionnaires and document analysis by providing a more thorough understanding of the research question.

**3.5.3 Examining the Document:** The purpose of the document review was to extract information about women's empowerment from relevant secondary materials from organizations that support empowerment. These records provided information about contextual reality and aided in the triangulation of data.

### **3.6 Tools for Collecting Data**

A structured questionnaire, a checklist for documentation, and a guide for key informant interviews were used to collect data for the study.

**3.6.1 Survey:** The survey consisted of closed-ended questions with multiple-choice responses and a 5-point rating system. This methodical approach facilitated validity and control of external variables.

**3.6.2 Interviewing Guide:** A thematic interview guide for key informant interviews was developed to guarantee reliability and thorough discussions of research variables.

**3.6.3 Document Review Checklist:** A document review checklist was used to methodically extract the necessary information from a range of documents, including meeting reports, documentation on women's empowerment initiatives, and guidelines.

### **3.7 Validity and Reliability**

**3.7.1 Validity:** In accordance with the theoretical and conceptual framework of the study, the research instruments were designed to be both efficient and coherent. The ability of the tools to produce accurate results that align with the study's objectives is known as validity. It is essential to include details about the procedures a researcher employed, such as expert reviews or piloting, to ensure the validity of his instruments.

**3.7.2 Reliability:** The concept here is that any meaningful findings should be more than a singular discovery and should be naturally reproducible.

It must be feasible for other researchers to conduct the exact same experiment in the same settings and produce identical outcomes. To assure the trustworthiness of the responses from the respondents, the parallel form method which entails asking the same questions but using alternative wording will be used. A researcher stated that a test must be valid in order to be dependable.

### **3.8 Validity and reliability pre-testing**

**3.8.1 Pretesting:** A pilot test was conducted prior to the actual data collection in order to identify equipment and design flaws and to provide alternative data for selecting a probability sample.

Thirty members of the Kabale District Ryakarimira Town Council received the questionnaires. The suggested approach for calculating the pilot test sample size was to use 1% to 10% of the actual sample size.

3.8.2 Instrument Validity: The supervisor and researcher reviewed the instruments to ensure they were valid. With the help of the supervisors, the instruments were modified to ensure that they collected and measured the relevant variables for the study.

**3.8.3 Instrument Reliability:** Reliability is the degree to which a research tool consistently yields consistent results. Reliability is the degree to which the variable or variables are consistent with the study's intended assessment (Hair et al., 2007).

The extent to which scale items would produce consistent results if data collection were repeated is known as reliability. A scale's proportions of systematic variation are calculated to ascertain this (Malhotra and Birk, 2007). Cronbach's alphas show that an instrument with a "0.7" coefficient is reliable and sufficient for use (Nunnally, 1978).

### **3.9 Data Collecting Methodology**

Following acceptance of the application, a formal letter introducing the researcher was obtained from Bishop Barham University. The researcher joined organizations devoted to women's advancement as a result of this letter, which allowed them to physically and directly gather data. Participants were surveyed without leaving them in order to avoid conversations influencing skewed responses.

High-ranking key informants were interviewed before female participants.

### **3.10 Analysis of data**

Data analysis is the process of systematically gathering and presenting information. The type of analysis will differ depending on whether the data is qualitative or quantitative..

**3.10.1 Quantitative Analysis:** One aspect of quantitative data analysis is the numerical display of the results. The data in this study was coded by assigning numbers to the responses. To confirm the accuracy of the data, two entries were made. This method generated a code sheet with response frequencies, from which percentages were calculated.

**3.10.2 Qualitative Analysis:** This approach focused on the analysis of transcriptions of interviews. After the interviews, the audio recordings were accurately transcribed. The transcripts were then edited, cleaned, and reviewed in accordance with the objectives of the study. To minimize the amount of information lost during transcription, the recordings were played multiple times. The data was collected for analysis once the completeness of the transcripts was confirmed. The analysis process was streamlined through the use of NVivo version 10 software. The initial open coding process involved three transcripts, allowing the researcher to engage with the data in a rigorous, critical, and reflexive manner. At this stage, reading and editing the transcripts multiple times allowed for a deep familiarity with the data. type of engagement is necessary for high-quality discoveries, as noted by Braun and Clarke (2013).

Using the familiarization phase as a guide, a coding scheme was created that made it easier to conceptually arrange the entire dataset. Other codes might surface during the process, and the analysis was left open-ended. Next, they came up with and developed meaningful topics related to the research questions. These subjects were reviewed and refined multiple times to ensure comprehensiveness and soundness.

After that, they were changed and rewritten to better suit the problem and the goals of the study. A coherent narrative was then produced by combining the analysis. Representative quotes from the participants were selected and given verbatim in order to bolster and illustrate the results.

### **3.11 Ethical Considerations**

Research findings' integrity and validity depend on ethical considerations. This study ensured voluntary participation and informed consent. Participants were cordially invited to participate after a thorough discussion of the study's main objective, expected duration, and methodology. Cohen et al. (2000) explained that participants could choose not to participate. Confidentiality and anonymity were prioritized in order to protect the identity of the participants.

It was made clear that the data would only be handled in aggregate and would only be used for academic research, and respondent names were not requested. Participants were thanked for their participation in light of the ethical issues. The researcher followed all ethical guidelines when conducting this study. Each piece of information was kept as secret as was necessary.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

#### 4.0 Introduction

In this chapter, the researcher gives information about the study's empirical results, response rate, and private data. The response rate is an important metric that indicates the proportion of participants who completed the questionnaire.

#### 4.1 Response Rate

304 people made up the study's initial sample size. In contrast, 244 respondents completed the survey. The response rate was calculated using the formula (number of responders / total sample size)  $\times$  100. In this case, the response rate was calculated using the following formula:

The response rate (244/304) multiplied by 100 is 80.3%.

According to the 80.3% response rate, the vast majority of participants completed the questionnaire. This response rate is considered suitable for generalizations and inferences, according to Amin (2005). 19.7% of respondents may not have responded because of other commitments. It's important to note that those who did respond provided their consent to participate after being fully informed of the study's goals.

Because of the 80.3% response rate, there are enough responses available for analysis, allowing important conclusions to be drawn from the collected data.

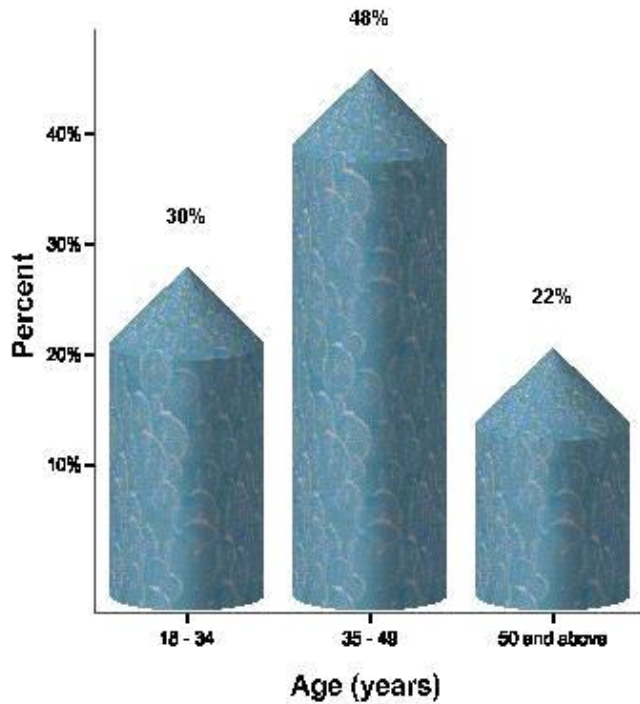
#### 4.1.1 Demographics of Study Participants

##### 4.1.1 Age of Respondents

According to the study, 22% of participants were over 50, 30% were between 18 and 34, and 48% were between 35 and 49.

The majority of participants were adults, indicating broad representation across age groups in the study.

Figure 4.1 shows the respondents' ages.



Source: Field data, 2023

The graph shows the age distribution of the research participants. The respondents were divided into three age groups: those who were 18–34, 35–49, and 50+.

The following age groups of participants were created: Twenty-one percent are between the ages of 18 and 34, forty-eight percent are between the ages of 35 and 49, and twenty-two percent are over the age of fifty.

We can infer from these results that 48.1% of all respondents were in the 35–49 age range. The second largest age group, comprising 30.1% of the participants, was those aged 18 to 34. The smallest group was those over 50, who accounted for 22.1% of the respondents.

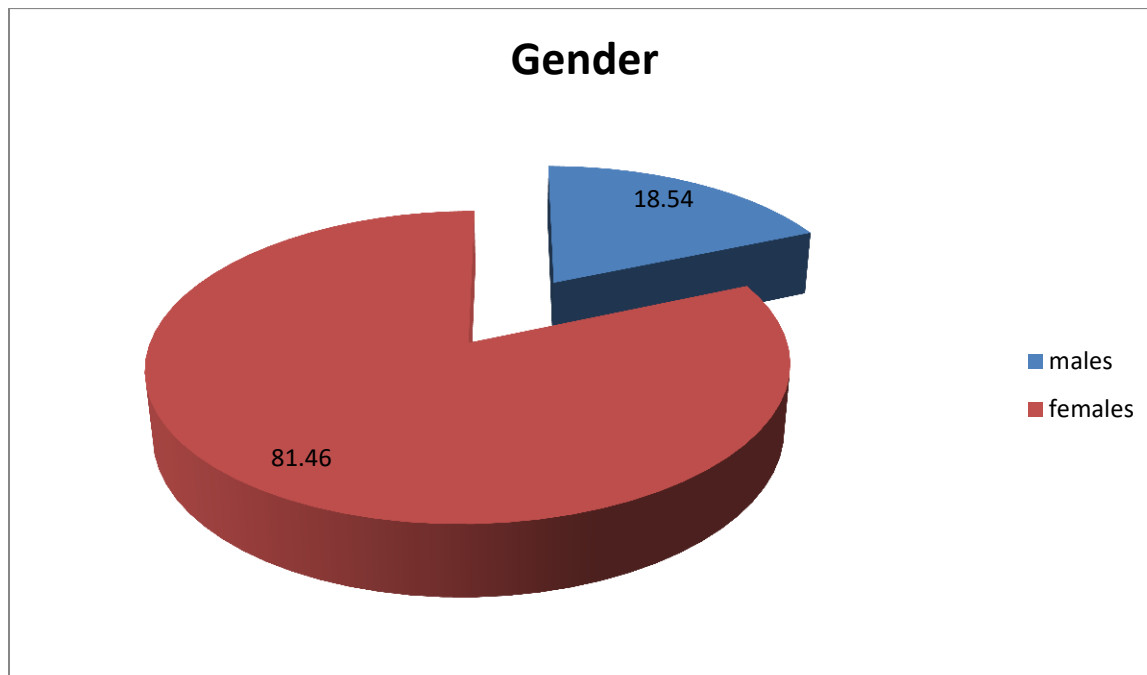
The study's age distribution indicates that participants of all ages were heavily represented.

This suggests that the study was able to obtain a diverse representation of people from various life stages.

#### 4.1.2 Gender of Respondents

As the pie chart below illustrates, the study focused on women's experiences in order to understand their contributions to home welfare in Ryakarimira Town Council.

**Figure 4.2: Gender of Respondents**

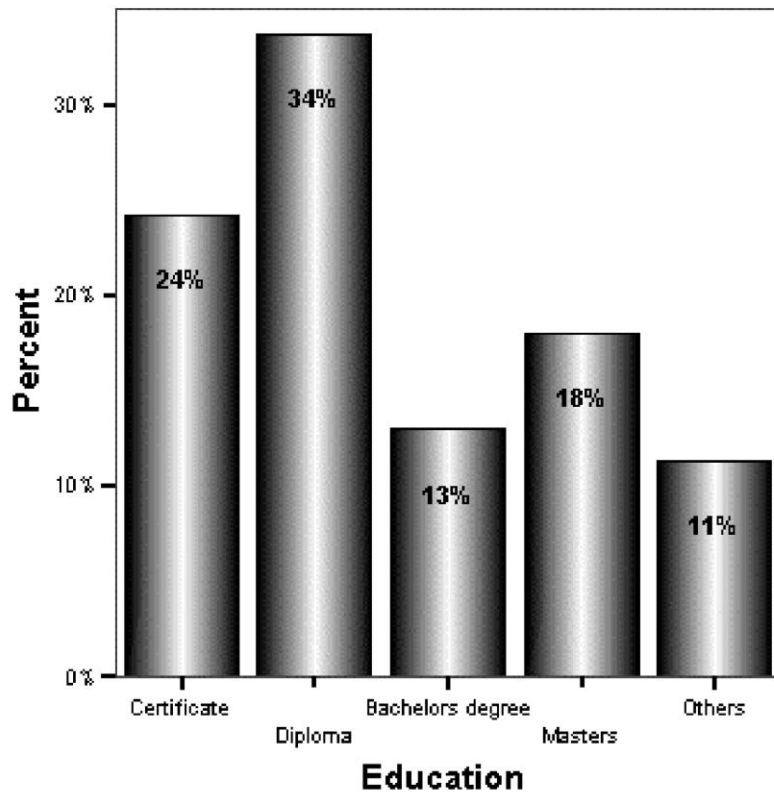


**Source: Field data, 2023**

The survey found that 81.5% of respondents were women and 18.5% were men. Women comprised the majority of participants, which is consistent with the study's objective of analyzing women's economic empowerment.

**4.1.3 The Education Level of Respondents :** The participants were split into five groups based on their educational backgrounds: diploma, certificate, bachelor's degree, master's degree, and other. Below is a synopsis of the results.

**Figure 4.3: The respondents' educational attainment**

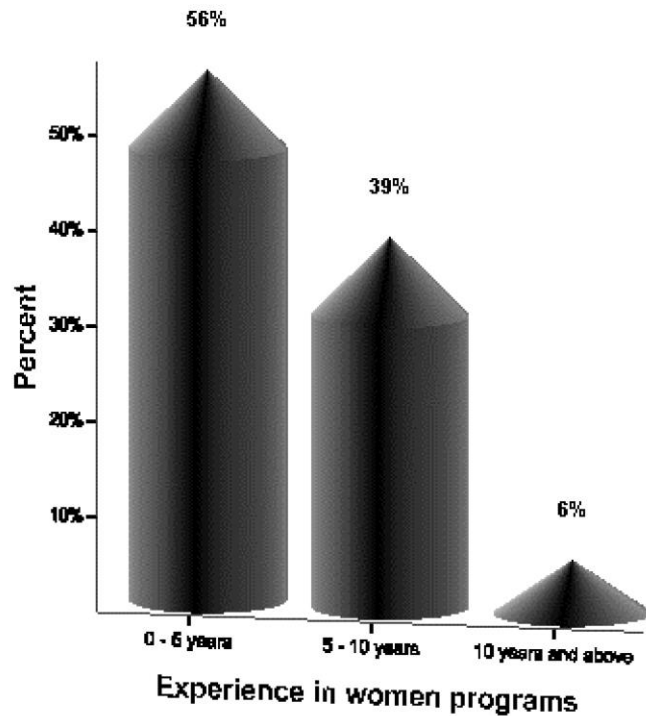


**Source: Field data, 2023**

The results showed that 34% of the participants held a diploma, 24% ordinary level certificates, 18% a master's degree, 13% a bachelor's degree, and 11% other alternatives. The statistics show that the majority of participants had completed some form of formal education, which may be due to Uganda's increased literacy efforts.

#### **4.1.4 Respondents' Experiences with the Women's Program**

The purpose of this study was to learn about the experiences of women participating in an empowerment program. An overview of the results is given in the table that follows. Figure 4.4: Program experience for women



**Source: Field data, 2023**

55% of those surveyed had 0–5 years of experience, 39% had 5–10 years, and 6% had 10 years or more of experience in programs that empower women, according to the survey. Consequently, data indicate that most participants had over five years of experience working in women's programs. This could be because most women's empowerment programs were developed in the last few years.

#### **4.1.5 Experimental results**

An equitable presentation of the study's results was made. Different analysis techniques are employed depending on the type of target.

## 4.2 Contributions of Women Empowerment program

The study used a 5-point Likert scale to gauge respondents' agreement or disagreement with the study's findings about the contributions of women's empowerment to household welfare, as shown below;

**Table 4.1: Contributions of Women Empowerment program**

	Descending levels of Agreement (%) <sup>SD</sup>	(%) <sup>D</sup>	(%) <sup>S D +D</sup>	(%) <sup>NS</sup>	(%) <sup>A</sup>	(%) <sup>(SA</sup>	(%) <sup>A +SA</sup>
<b>1</b> Enhance productive skills	1.7	3.9	5.6	7.3	87.1	54.5	32.6
Raised my competitiveness	3.4	9.6	13	13.5	47.8	25.8	73.6
<b>2</b> Increased my self-esteem, self –confidence to understand	8.4	7.9	16.3	10.1	55.6	18	73.6
<b>3</b> Increased my access to productive resources	3.4	9	12.4	15.2	55.1	17.4	72.5
<b>4</b> Increased my economic autonomy	7.3	14.6	21.9	6.7	55.1	16.3	71.4
<b>5</b> Enhanced my social capital Increased my contribution to family nutrition	3.9	16.9	20.8	11.8	52.2	15.2	67.4
<b>6</b> Increased my contribution to family investments	9.6	17.4	27	10.1	50	12.9	62.9
<b>7</b> Enhanced equal economic, social, legal, and political opportunities	5.1	22.5	27.6	10.1	47.8	14.6	62.4
	15.2	17.4	32.6	16.3	43.3	7.9	51.2

**KEY: SD = Strongly Disagree; D = Disagree; NS = Not Sure; A = Agree; SA = Strongly Agree**

**Source: Field data, 2023**

Important objective findings about the impact of programs for women's empowerment include the following:

The vast majority (87.1%) believe that one significant advantage of women's empowerment is that it enhanced their ability to be productive. This suggests that skill-building initiatives are effective in enhancing women's abilities. Notably, 73.6% of participants reported a significant increase in competitiveness, confidence, and self-esteem. The fact that education contributes to these positive outcomes emphasizes the importance of educational empowerment. An important finding is that 72.5% of respondents said they had greater access to helpful materials. Given how crucial it is to have access to resources like financial assets, land, and animals, this could promote economic sustainability. The stated increase in financial autonomy (71.4%) is a significant indicator of how women's empowerment affects economic control and decision-making. One essential element of complete empowerment is this. Remarkably, 67.4% of participants agreed that social capital is enhanced by women's empowerment. Economic and personal development often depend on having strong social networks and connections.

The documented increases in family nutrition (62.9%) and family investments (62.4%) indicate a positive impact on family well-being. This bolsters the idea that women's empowerment benefits households in general.

The fact that only 51.2% of participants believe women have equal opportunities in a variety of domains shows that gender equality is still a work in progress. This highlights the importance of ongoing efforts to address inequality.

#### **Objective 4.3: The Relationship Between Women's Empowerment and Household Welfare:**

The study aimed to use correlation analysis to ascertain how women's empowerment and household welfare relate to one another. The specific findings of this analysis would help to clarify the nature and strength of this connection.

**Table 4.2: Correlation tests**

			Women Empowerment	Household Welfare
Women Empowerment		Pearson Correlation	1	.655(**)
		Sig. (2-tailed)		.000
		N	304	304
Household welfare		Pearson Correlation	.655(**)	1
		Sig. (2-tailed)	.000	
		N	<b>304</b>	<b>304</b>

**\*\* Correlation is significant at the 0.01 level (2-tailed).**

The high positive correlation coefficient ( $r$ ) of 0.655 indicates a significant and positive relationship between women's empowerment and household welfare. This suggests that as women's empowerment increases, household welfare significantly improves.

The p-value is low (sig. < 0.01), indicating a very high level of statistical significance (0.01 level, 2-tailed). This lends more credibility to the findings and suggests that the association is unlikely to be the result of chance.

The study's findings demonstrate that enhancements to the Ryakarimira town council's initiatives for women's empowerment are statistically significant and are not only associated with improvements in the welfare of women's households.

**Table 4.3: Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.655(a)	.429	.427	.54107

Predictors: (Constant), Women Empowerment

About 42.9% of the variation in household welfare can be explained by women's empowerment, according to an R-squared value of 0.429.

This suggests that women's empowerment is a crucial component in explaining the seeming gains in household welfare. Importantly, the modified R-square value of 0.427 shows that other factors at the Ryakarimira town council level also affect household wellbeing.



#### 4.4: Factors that influence household welfare

**Table 4.4: Factors that influence household welfare**

Descending levels of Agreement	(%) <sup>SD</sup>	(%) <sup>D</sup>	(%) <sup>S<sup>D</sup>+D</sup>	(%) <sup>NS</sup>	(%) <sup>A</sup>	(%) <sup>(SA</sup>	(%) <sup>A+SA</sup> \
1. Availability of amiable microcredit Programs empower women	1.7	6.2	7.9	8.4	66.3	17.4	83.7
2. An attentive stance towards public administration of policies and how it is implemented decides household well-being	3.9	9.6	13.5	9	51.7	25.8	77.5
3. legal quotas that are required encourage Women's ability in a variety of places	5.6	11.8	17.4	8.4	60.1	14	74.1
4. The constitutional protection of law regarding women's rights is still an key political asset in empowerment of Women	9	10.7	19.7	6.7	48.9	24.7	73.6
5. Land and property accessibility Owning something makes it easier for independent decision-making	3.4	13.5	16.9	11.8	56.2	15.2	71.4
6. Enhanced access for women to Education allows people to become more empowered.	9	19.1	28.1	9.6	44.4	18	62.4
7. Career opportunities support the empowerment of women	10.1	23	33.1	12.4	38.2	16.3	54.5
8. Women's access to health care advances empowerment	9	24.7	33.7	12.4	48.3	5.6	53.9

KEY: SD = Strongly Disagree; D = Disagree; NS = Not Sure; A = Agree; SA = Strongly Agree Source: Field data, 2023

The primary findings of keeping this objective in mind, are:

83.7% of respondents stated that having access to welcoming microcredit programs not only empowers women but also aids in their business launch and financial independence. A responsive approach to public policy management had a positive effect on household welfare, according to 77.5% of participants, and gender-sensitive policies, when properly implemented, can improve household results. Required legislative quotas empower women by increasing their representation in various roles, according to 74.1% of respondents.

Gender diversity and inclusion in roles involving decision-making are encouraged by legal quotas. The legal and constitutional protection of women's rights is essential for women's empowerment, according to 73.6% of participants. Strong legal protections can promote gender equality and the protection of women's rights. According to 71.4% of respondents, women's autonomy in making decisions is supported by their access to land and property ownership. Possessing productive resources empowers women both economically and socially. Better access to education is essential for women's empowerment, according to 62.4% of participants. Women gain knowledge, skills, and confidence through education. 54.5% of respondents said that employment opportunities are crucial to women's empowerment.

Women's power and autonomy are increased when they are economically involved in their jobs. According to 53.9% of participants, having access to high-quality healthcare was one factor affecting household welfare. In spite of their importance, health services received a slightly lower rating than other criteria.

#### **4.5 Discussion of results.**

Several study objectives were taken into consideration when analyzing the results. The findings of the study demonstrate that, in the town council of Ryakarimira, women's empowerment has a major impact on household wellbeing. This finding is in line with earlier research, such as that conducted by the OECD (2015a), which highlights the importance of empowerment programs in providing women with access to credit, resources, and educational opportunities. Women with more power are more likely to invest in business prospects. Women's empowerment projects in the area supported agricultural and business operations by providing funds, raw materials, equipment, seeds, hoes, and pangas.

These findings support the Uganda Women Entrepreneurship Program's (UWEP, 2019) focus on the value of empowerment programs in supporting the growth of women's businesses and agriculture.

To further enhance food production and contribute to overall food security, research by Tabrizi, Desai, and Johnson (2015) highlights the importance of rural women farmers having access to

land, agricultural technology, extension services, and microcredit. The same results were confirmed by interviews that were translated into (Swahili).

*"...walitusaidia." Na yeyote anayenipa jembe  
au panga ni rafiki mzuri, unaona mimi ni mkulima.*

The interviews conducted for the study demonstrate the significance of the supportive measures provided by empowerment programs. With the help of these resources and tools, women can boost their economic activity, gain greater independence, and enhance their overall well-being. The findings of the study lend credence to the notion that providing women with opportunities and resources improves the well-being of both them and their households. This supports the broader understanding that empowering women is a strategy for social and economic growth as well as a matter of gender equality.

The study suggests that empowering women could lead to increased self-worth and confidence. Women are more likely to realize their full developmental potential if they have access to opportunities and financial resources. A higher sense of self-worth, self-assurance, and a better understanding of one's own skills, knowledge, and potential are also associated with financial empowerment, according to research by Luftu-ul-Hasnaen et al. (2023). The same perspective was stated in interviews (translated into Kinyarwanda).

*"Sinkigira ubwoba nka mbere..  
." Byubuzima bwimyororokere ubu nshobora  
kuvugana Numugabo  
wanjye kubibazo  
Abagabo, Ariko! ntibashaka kumva ibyo"*

Empowering women has a positive effect on confidence and self-esteem because it leads to several benefits, including increased motivation, a willingness to take on challenges, and a greater sense of control over one's life and decisions. Therefore, women are more likely to actively participate in economic activity, pursue opportunities for education and employment, and take part in decision-making within the home and community.

Women, who are empowered through programs that provide them with resources, support, and opportunities to develop their skills become more capable and confident in their ability to significantly improve their own and their families' well-being. The discussion highlights the need for comprehensive programs for women's empowerment that consider all facets of gender equality, even though boosting one's sense of confidence and self-worth is advantageous. This means advancing fair access to healthcare, education, employment opportunities, and legal rights while also eliminating systemic barriers. A multifaceted approach can create a positive environment that improves household well-being and advances society overall.

The discovery that these traits were more noticeable in educated women points to the importance of education in fostering women's confidence and sense of self-worth. This highlights how important it is to support the education and skill development of all women, regardless of where they live or their background.

Women's empowerment can take many different forms, as the discussion acknowledges, depending on the context and specific goals of the initiatives. It emphasizes the significance of considering the broader implications of women's empowerment in the social, political, and economic domains.

The study found that access to microcredit is a significant factor affecting household welfare. The accessibility of microcredit promotes entrepreneurship, productivity, market accessibility, and financial inclusion, among other benefits.

This aligns with past research that emphasizes the complexity of women's empowerment and the variety of trade and financial policies involved. The availability of microcredit reflects both a trade strategy that provides capital to women-owned businesses and a fiscal policy that promotes financial inclusion. Women who have been members of microfinance organizations for a long time are more likely to have access to other resources and to participate in politics.

The study concludes that microfinance institutions like Ryamujungu SACCO, Hakashenyi, and FINCA-Uganda are essential in providing women with continuous access to microcredit options, which improves their economic activity and the welfare of their households. Women's economic activity and the overall well-being of the household are enhanced by having access to microcredit options.

*"... when it comes to credit, I can go to...  
the majority of credit institutions, including microcredit,  
are not very welcoming to the underprivileged.  
They provide money to people who can afford it.  
That automatically leaves women out.*

This is an intriguing study that demonstrates how microcredit helps both households and individuals while empowering women. It is encouraging to see the link between women's economic independence and domestic well-being recognized. Providing women with financial resources and support not only enhances their economic prospects but also enhances the overall well-being of the family.

The difference in the ownership of productive assets between educated urban women and other women is one important finding. It emphasizes the need for both financial aid and educational initiatives to eliminate this gap and ensure that all women can benefit from programs for economic empowerment.

The report's emphasis on the necessity of an all-encompassing approach to addressing gender disparities in financial inclusion is crucial. Addressing the different obstacles and difficulties women encounter in gaining access to formal financial institutions and markets is just as important as offering microcredit.

Numerous studies provide strong evidence of the connection between household welfare and women's empowerment, confirming that funding initiatives for women's empowerment is a wise course of action for the advancement of society as a whole. Mayoux's study and the World Bank's conclusions are just two examples and references that give the thesis more substance.

Notably, the beneficial effects of interventions on women's confidence and decision-making power in domains such as agency, savings, and business outcomes are mentioned. Beyond only financial results, it emphasizes the comprehensive advantages of empowering women in a variety of ways.

It is unfortunate that women still face obstacles when trying to get loans from official banking institutions and that there are still gender disparities in financial inclusion in some places. Addressing these issues will require collaboration at the institutional and policy levels. The survey's findings, which demonstrate a strong link between women's empowerment and household well-being, corroborate key informants such as

*"The ruling party government deserves praise."*

*I'm not interested in politics.*

*Congratulating the ruling party government  
is necessary. I'm not in politics".*

Compared to earlier periods, women now have a voice and significantly contribute to the welfare of their families.

The benefits of microcredit-based women's empowerment for both households and individuals are persuasively illustrated by this study. It is encouraging to see the link between women's economic independence and domestic well-being recognized. Providing women with financial resources and support not only enhances their economic prospects but also enhances the overall well-being of the family.

The difference in the ownership of productive assets between educated urban women and other women is one important finding.

It emphasizes the need for both financial aid and educational initiatives to eliminate this gap and ensure that all women can benefit from programs for economic empowerment. The study's emphasis on a comprehensive approach to addressing gender disparities in financial inclusion is significant. It not only provides microcredit but also tackles the various barriers and challenges women face when attempting to access official financial markets and services.

Research has shown that women's empowerment and household welfare are strongly correlated, which lends credence to the idea that investing in programs that empower women is a prudent move for the benefit of society as a whole. The sources and examples provided, including Mayoux's research and the World Bank's findings, support the argument.

The positive impacts of interventions on women's self-esteem and decision-making abilities in areas like agency, savings, and business outcomes are noteworthy. Beyond monetary gains, it highlights the all-encompassing benefits of empowering women in a number of ways.

It's unfortunate that women still face barriers to obtaining loans from official banks and that gender disparities in financial inclusion persist in some regions. To solve these challenges, cooperation between the institutional and policy levels will be required. The results of the study indicate a positive correlation between household welfare and women's empowerment, which supports key informants.

#### **4.6 Summary**

The idea that the availability of microcredit is a crucial element of household well-being aligns with broader discussions regarding the transformative potential of financial inclusion. This study highlights the practical benefits of providing women with access to capital, enabling them to invest in businesses and increase their economic opportunities. It provides a clear example of how targeted interventions could lead to positive household-level results.

It is a smart methodological choice to use correlation testing to demonstrate a significant, positive, and robust relationship between women's economic empowerment and household welfare. This approach, which quantifies the correlation between empowerment and improved economic outcomes, supports the importance of empowering women.

The strong evidence linking better household welfare to women's empowerment bolsters the argument for investing in women for the benefit of society.

Identifying other factors that influence financial success demonstrates an understanding of the complex relationships among numerous factors. The importance of women's empowerment is underscored by the fact that it operates within a broader socioeconomic framework. The study is

deeper and more representative of the real factors affecting household financial outcomes thanks to this understanding of complexity.

## **CHAPTER FIVE**

### **FINDINGS, THOUGHTS, AND SUGGESTIONS**

#### **5.1 introduction**

This chapter provides a summary of the study's limitations, conclusions, research findings, and recommendations for more study. This study examined a variety of aspects of women's economic empowerment within the Ryakarimira town council. The findings showed that most participants were adults, mostly between the ages of 35 and 49. Women made up 81% of the participants. Most participants held a diploma, and many held both a bachelor's and a master's degree.

#### **5.2 Results Synopsis**

The primary objective of the study was to investigate the relationship between household welfare and women's empowerment in Ryakarimira town council. The findings showed that women's empowerment accounted for about 42.9% of the changes in the town council's financial value.

Having access to responsive microcredit is the most significant factor affecting household welfare, according to 83.7% of participants. There was also a strong, positive, and significant correlation ( $r = .655$ ;  $\text{sig.} < .05$ ) between women's empowerment and household welfare.

#### **5.3 Conclusion**

The study's conclusions indicate that women's economic empowerment has a significant influence on household welfare in Ryakarimira town council.

Increasing women's competitiveness, self-worth, self-confidence, and productive skills are crucial aspects of empowerment.

Nonetheless, it is critical to address existing disparities and improve women's economic, social, legal, and political opportunities within the town council.

#### **5.4 Recommendation**

To further promote women's empowerment and household welfare, the report suggests the following actions:

1. Expand women's equal access to political, social, legal, and economic opportunities through appropriate policies and initiatives.
2. Better access to high-quality healthcare for women to enhance their overall wellbeing and empowerment.
3. To encourage economic empowerment, eliminate discrimination against women in the workplace, and create job opportunities.
4. Focus on the liberation of rural women and assess the outcomes of empowerment programs tailored to rural areas.
5. Examine how microcredit organizations and women's economic empowerment are related.

#### **5.5 Potential Subjects for Study**

**1. The Impact of Women's Empowerment Initiatives on Rural Women:** The effectiveness and impact of programs for women's empowerment targeted at rural Ugandan women can be evaluated through additional research. This would help to identify the particular opportunities and challenges faced by rural women and aid in the development of specialized interventions.

**2. Elements That Impact the Welfare of the Home:** The various aspects of Ryakarimira town council that have an impact on household welfare may be better understood with further study. This may include analyzing how social support networks, cultural norms, and access to necessary services work.

**3. Microcredit Institutions and Women's Economic Empowerment:** Further investigation is necessary to assess the relationship between microcredit institutions and women's economic empowerment.

This study could look into the relationship between microcredit and women's overall economic empowerment, business growth, and financial inclusion.

### **5.6 Restrictions on Studies**

It is important to acknowledge the study's limitations because they may have impacted the findings and conclusions:

**Limited Interaction due to Health Risks:** The ongoing COVID-19 and Ebola risks made it difficult for participants and the researcher to spend much time together, particularly when conducting in-person interviews. This could have affected the amount of data collected and the ability to completely understand the participants' experiences.

**Study Sample and Generalizability ;**The study's sample size of 304 participants may limit the findings' generalizability to the entire Ryakarimira town council population. Larger sample sizes and more representation across different demographic groups would yield more robust and representative results.

**Methodological Approach:** The study's methods were primarily quantitative, which would have restricted the scope of the research and the examination of participants' experiences. To learn more about women's lived experiences with empowerment and household chores, qualitative methods such as focus groups and interviews can be employed.

The research was conducted within a specific time frame and environment, which may have been influenced by external factors such as social, political, and economic advancements. The study's conclusions and findings may have been impacted by these external factors.

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## APPENDICES

### Appendix I: Key Informant Interview Guide

1. List some of the Ryakarimira town council's initiatives for women's empowerment that improve household welfare.
2. Describe how initiatives for women's empowerment enhance the welfare of women. Examine the rights of women.
3. Talk about the ways that wealth support for women's organizations and household welfare seeking financial resources have been facilitated by a greater focus on women.
4. How will taking part in women's empowerment activities enhance participants' welfare self-determination, in your opinion? (probe: self-confidence, self-awareness)
5. How do you feel about involvement in welfare activities that enable women to act and make welfare decisions?
6. What do you consider to be the most crucial factor influencing women's empowerment? Examine educational possibilities and policy.
7. What can be mentioned regarding the contribution of women to the growth of empowerment? Look into lobbyists and activists.
8. How do you think women's home wellbeing may be harnessed through involvement in politics at all levels? Find more about women's rights partnerships and coalitions, leadership, and exercise, among other things.
9. Provide further details about the legal quota for women's empowerment.

10. What connection do you think exists between the wellbeing of the home and the empowerment of women?

**Appendix II: Women's Empowerment and Household Welfare Survey**

Greetings, responder

I am Aineitwe Prize. I'm a social work master's degree candidate at Bishop Barham University. Your response to the survey "Women's Empowerment Program and household welfare in Ryakarimira town council Kabale District" has been chosen. necessitates knowledge and experience in taking part in initiatives for women. All of the questions are meant to be answered honestly. All information supplied will be kept private and used exclusively for research. Asking me anything you don't understand is perfectly OK. Your identity or the name of your department won't be on the report; all information is kept completely private and anonymous.

**SECTION A Use a tick (✓) where appropriate**

**PERSONAL DATA**

Age 25-30  31-35  36-40  41-45  46-50  51-55  56-60

Sex: Male  Female

Experience in women programs 0-5 Years  5-10 Years  10-15Years  15- Years

Qualification: Certificate  Diploma  Bachelor's Degree  Masters

Others (specify).....

In the next part, kindly rate the statements below by ticking the appropriate box to show your level of agreement or disagreement with the statement. (1- SA Strongly Agree, 2 –A Agree, 3- NS Not sure, 4 –D Disagree, 5-SD Strongly Disagree)

Items	SA	A	NS	D	SD
<b>Section B: Programs for Women's Empowerment contribution to the welfare of the household</b>					
Programs for women's empowerment improved access to useful resources.					

Being financially empowered enhanced my ability to be productive.					
Greater prospects for women's welfare is my drive for competition					
Programs that empower women boosted the contribution of families to nutrition.					
Family investments grew as a result of the women's empowerment initiative.					
I became more financially independent thanks to the financial empowerment program.					
An initiative to empower women increased my social capital.					
Increased equality of opportunity in the welfare, social, legal, and political domains has resulted from women's empowerment programs.					
The financial empowerment program has increased my confidence in achieving my goals and my sense of self-worth.					
<b>Relationship between women empowerment and household welfare</b>					
Having a job makes my family wellbeing improved					
When I am given leadership role in the politics,my home members get respect and be given priorities in government programs.					
It is vital for an educated woman to compete with men on decision making in our societies.					
With authority ,I can get employment from far away from domestic activities and get huge money to develop our home					
<b>Factors that influence household welfare</b>					

The wellbeing of households is determined by a responsive approach to the management and implementation of public policies.					
Women's rights are still protected under the constitution, which is a crucial political tool for their empowerment.					
When women have better access to education, it's easier.					
Access to proper health treatments for women increases the capacity for self-determination					
Employment prospects foster women's personal growth.					
Having land and belongings encourages the ability to make decisions on one's own.					
Access to welcoming microlending programs gives women more influence.					
Legally mandated quotas encourage women's proficiency in a range of roles.					

### **Appendix III: Evaluation of Documentary**

1. Examine reports of women's programs and document initiatives aimed at enhancing the welfare of households.
2. Determine the extent to which women participate in the welfare of the home.
3. Examine the Monitoring and Evaluation reports and note any noteworthy accomplishments pertaining to the wellbeing of women in the home.









































