

Government Support to Women through Uganda Women Entrepreneurship Programme and Women Economic Welfare in Kisoro Municipality

Moses Ntirandekura

ntimoses33@gmail.com

Assistant Lecturer/PhD Student

Department of Political and Administrative Studies, Kampala International University

Abstract: *The study assessed government support to women through Uganda Women Entrepreneurship programme and its influence on women economic welfare in Kisoro Municipality. The study was guided by objectives which were to establish the effect of Uganda Women Enterprise fund on women economic welfare in Kisoro Municipality, to assess how capacity and skill development affects women economic welfare in Kisoro Municipality and to investigate the effect of institutional support fund on women economic welfare in Kisoro Municipality. This study adopted descriptive research design. The study used a sample size of 250 respondents. Simple random and purposive sampling techniques were used in selecting respondents. Data collection was done using questionnaires, interview guide and observation guide. Statistical Package for Social Sciences version 20.0 was used in analysing data. Frequency, percentages, mean and standard deviation were generated to present the findings. Pearson rank correlation was used to determine the relationship between Uganda Women Enterprise Fund, capacity and skill development, institutional support fund and women economic welfare. The findings revealed that a correlation coefficient of $r=.958^{**}$ implied a strong positive correlation between Uganda Women Enterprise Fund and women economic welfare. The correlation coefficient of $.901^{**}$ implied that there is a significant positive relationship between capacity and skill development and women economic welfare. The correlation coefficient of $.881^{**}$ implied that there is a significant positive relationship between institutional support funds and women economic welfare in Kisoro Municipality. The study concluded that there was a significant relationship between Uganda Women Enterprise Fund and women economic welfare in Kisoro Municipality. A significant positive relationship was found to exist between capacity and skill development and women economic welfare in Kisoro Municipality. The study indicated that there was a significant positive relationship between institutional support funds and economic welfare of women in Kisoro Municipality. The study recommended that women should be provided with adequate enterprise fund to establish their small scale and medium enterprises so that they get enough money to pay schools fees for their children as this will help in improving welfare of families after schooling.*

Keywords: Government Support; Women; Uganda Women Entrepreneurship Programme; Economic Welfare

INTRODUCTION

Uganda Women Entrepreneurship programme (UWEP) is an initiative of the government of Uganda that is aimed at improving access to financial services by women and equipping them with skills for enterprise growth, value addition and marketing of their products and services. UWEP's objective is to empower Ugandan women for economic development. The programme is implemented under the Ministry of Gender, Labour and Social Development. The programme began in 2015-2016 and its design and implementation is based on Community Demand Driven Development (CDD) model.

Welfare is a general term that covers a variety of forms of economic and social organization. This is the sum total of the wellbeing of an individual including household income security, food security, health status/security, education levels/security among others (David Ferrand, 2014). Often, welfare has been equated with the material position of people measured in income. However, income does not capture all the aspects of human life and it was increasingly recognized that new measures were needed. New indicators and datasets were created to capture social and environmental aspect. These indicators include education achievements, health outcomes and environmental degradation (McGillivray 2017).

Background of the study

Historical Background

Globally, women entrepreneurial activities have been increased. Global Entrepreneurship Monitor 2012 Women's Report estimated 126 million women were starting or running new businesses in 67 economies around the world and an estimated of 98 million were running established businesses. According to Global Entrepreneurship Report Monitor on Women, 2012 stated that women are not only creating jobs for themselves and their co-founders, but they also employ others. A projected 48 million female entrepreneurs

and 64 million female business owners currently employ one or more people in their businesses. In addition, women plan to grow their businesses. A predicted seven million female entrepreneurs and five million female established business owners plan to grow their businesses by at least six employees over the next five years. Therefore, entrepreneurial activities provide a huge contribution to the economy of any nation (Global Entrepreneurship Monitor, 2012).

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment. It is widely accepted as a key economic dynamism. Transforming ideas into economic opportunity is a decisive issue of entrepreneurship. Its story shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative able to exploit opportunities and willing to take risks (Hisrich, 2015).

In several African countries economic decisions are normally taken by the male head of the household, hence a woman has little or no freedom in making her own decisions. African Women according to Hambuba (2015) have relatively limited access to material assets, low incomes and very limited opportunities to engage in regional and foreign trade. They tend to copy each other rather than to produce something new for their market or to look for a new market for their products. Most women are afraid to invest their limited funds into a business for fear of failure. The multiple roles of women in the family put a hold on their risk-taking making them spend most of their income on household, particularly on food and education for their children (Sherief, 2018).

Women in traditional African economy form the primary producers especially in agriculture, food processing including both the preservation and the storage of products and that of marketing and trading surpluses of other vital household items. "Women are also involved in other activities such as weaving, spinning and several handicrafts, while the predominant role of men in the corresponding period was hunting" (Kpelai, 2015). These roles played by women were more entrepreneurial oriented. However, the advent of modern development has relegated the role of women in entrepreneurship to the background while portraying their male counterpart to lime light. Women, according to Jeminiwa (2016), are at the heart of development and economic growth as they control most of the non-monetary economy (subsistence agriculture, bearing children, domestic labour, and so on) and play an important role in the monetary economy as well (trading, wage, labour, employment among others).

Women own and operate a significant percentage of the medium sized enterprises (MSEs), though, mostly at the informal, micro enterprise level. Even so, their absolute numbers mean they already make a substantial contribution to job creation, family sustainability, and poverty reduction. The minority of women-owned enterprises that have grown to small and medium-sized enterprises (SMEs) also impact positively on employment and trade. Enabling more women to pursue enterprise growth through a more favorable support environment will generate both social and economic benefits to the economy, including improved health of families and communities, improved literacy and education achievements, enhanced empowerment for women, and wider economic development (ILO, 2015).

Theoretical Background

The study was based on feminist theory propounded by Kropf (2003). Women's strategies to succeed vary from those of their male counterparts: the feminine strategies include collaborations, work-life and diversity strategies, whereas the masculine strategies are more business-focused strategies. To attract and retain female executives, the recommendation is to consider how women formulate strategies to address the barriers that confront women executives (Kropf, 2003). According to Beauchamp and Bowie (2004), feminist theories recognize that subordination, inequality, or oppression of women is unethical and that women deserve equal political and legal rights, whereas Kantian and utilitarian theories neglect to acknowledge the importance that morals have in the value of other's well-being and do not consider virtues (Beauchamp and Bowie, 2004). An example of the issues raised by feminist theorists is the disparity between men and women advancements and earnings. This disparity may largely result from the disadvantage of women because of family issues and the requirement for flexible schedules (Orhan and Scott, 2014). Feminist theories argue that in society, the different treatments of men and women may explain why compensation is less for women than their male counterpart's earnings (Lowrey, 2006). This theory was relevant for this study because it gives insights on the differences between men and women and some challenges for women to venture into any sector of the economy.

Conceptual Background

The study focused on Uganda Women Entrepreneurship Programme (UWEP) which has three dimensions of Women Enterprise Fund, Capacity & Skills Development Fund and institutional support. Uganda Women Entrepreneurship Programme is an initiative of the Government of Uganda which was launched in financial year 2015/16 whose aim is to improve access to financial services by women and equipping them with skills for enterprise growth, value addition and creation of market for their products and services. However, funds are mainly given to already established business enterprises. This project seeks to provide gender sensitive training and business support services for small women entrepreneurs in the urban and rural areas of Uganda (Jeminiwa, 2016). The target beneficiaries of this project are existing women entrepreneurs heading small and medium enterprises or planning to start a business in Uganda.

UWEP is one of the core projects under Human capital Development priority area, which was adopted so as to be in position to achieve the targets of the National Development Plan 2 (NDP 2015/16). This is in line with the achievement of Uganda Vision 2040 “A Transformed Ugandan Society from a Peasant to a Modern and Prosperous Country within 30 years”

Women Enterprise Fund is a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth & Gender Affairs established in August 2007, to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation (Ministry of Public Service, Youth & Gender Affairs, 2014)

Schumpeter (2014) defines entrepreneurship as a process that result into new product, new methods, new markets or form of organization. Entrepreneurship helps to create wealth by creating demand in the market from a newly introduced innovation. Entrepreneurship increases earnings and mobilizes savings for investment. Thus, it enhances institutional capital formation, investments and improved welfare.

Capacity and skill development refers to a conceptual approach to social or personal development that focuses on understanding the obstacles that inhibit people from realizing their development goals ((McClelland, 2015). Also, capacity and skill development refers to effort to generate knowledge, skills and expertise in order to enhance analytical capacity that may assist in increasing productivity and sustenance. Capacity building strategies help in determining the business’s competitive advantages (Nell and Napier, 2016). Woman entrepreneur is a female individual, who identifies opportunities, allocates resources and creates value for their clients while still making a profit (Tjahjadi, 2019).

Institutional support refers to the extent to which government and its agencies give supports to firms in order to decrease the negative effects of inadequate institutional infrastructure (Li and Atuahene-Gima, 2017).

Growth is the process of improving some measure of an enterprise's success. Business growth can be achieved either by boosting the top line or revenue of the business with greater product sales or service income, or by increasing the bottom line or profitability of the operation by minimizing costs (Dobbs & Hamilton, 2017: Wickham, 2016).

Any entrepreneur would want his business to be a success. Success can be measured on the basis of various variables including turnover, profit and employment levels of the firm. Growth is a multi -faceted phenomenon that is commonly associated with firm survival, achievement of business goals and success, or scaling up of activities (Dobbs & Hamilton, 2017: Wickham, 2016). Wickham (2016) stated that the entrepreneur must view the development and growth of their business from a financial, strategic, structural and an organizational perspective. The financial growth reflects growth in income, expenditure and profits; strategic growth in market presence and competitive advantage; structural growth in organizational form, process and structure and organizational growth in the organization’s culture and attitudes. Crijins (2015) in his integrated model for business growth identified four success factors for business growth. The four factors are the availability of resources, the external environment, organizational factors and entrepreneurial orientation. The core of the model is that that the first three factors create the potential for growth, but that growth would only take place if and only if an entrepreneur has the correct entrepreneurial orientation to unlock the potential for growth.

Contextual Background

In Uganda, Gender and Economic Growth assesses the legal and administrative barriers faced by women, as identified by the World Bank Group’s Foreign Investment Advisory Service (FIAS) and the International Finance Corporation’s (IFC) Gender-Entrepreneurship-Markets Unit. In this assessment, the relationship between gender and economic growth in Uganda in the context of promoting women’s participation in business and entrepreneurship was considered. Both Men and women play a substantial role in an economy. Each Contributes about 50% of GDP and women represent 39% of businesses with registered premises (Government of Uganda, 2016).

A growing body of microeconomic empirical evidence and emerging macroeconomic analysis shows that gender inequality directly and indirectly limits economic growth in Uganda. A recent World Bank study suggests that the country could gain as much as 2 percentage points of GDP growth a year by eliminating gender inequality (World Bank 2015). It is important for Uganda to unleash the full productive potential of female as well as male economic actors if it is to achieve high and sustained rates of pro-poor growth as well as improve welfare. According to World Bank (2015), Ugandan women are highly entrepreneurial, and they contribute significant amounts of labor to the Ugandan economy (much of it unpaid), and are extremely creditworthy. World Bank (2015) statistics from the Uganda National Household survey indicate that the unemployment rate of women increased over a seven year period from 2.2% in 2013/14 to 11% in 2015/16. women comprise 53% of Uganda’s labor force, however, 42% are taken on as

unpaid family workers. In the same sense, women receive an averagely lower pay than men in the private sector with a male to female wage gap that stands at about 39% (Uganda Population Report, 2013). This gap in productivity between males and females has implications both to Gross Domestic Product growth and the distribution of income between men and women.

The promotion of women's entrepreneurship in Uganda is one of the core avenues for wealth creation as there is great potential and benefit from investment in women business enterprises in the country. The programme design which involves giving interest free devolving funds was adopted from the Youth livelihood model and thus implementation follows the procedures and modalities of the Youth Livelihood Program (YLP). Both YLP and UWEP are implemented under the Ministry of Gender, Labor and Social Development and financed initially from government resources with hope for support from development partners in the medium term. The Uganda Women Entrepreneurship Program has three components, notably: Capacity and skills development, Women enterprise fund and Institutional support (Government of Uganda, 2016).

According to the programme, funds are allocated among the three components of UWEP as follows: both Institutional support & capacity & skills development take 15% each and Women Enterprise Fund takes 70%. Women Enterprise Fund and capacity & skills development funds are disbursed directly to individual women group's bank accounts for implementation of their approved projects while the institutional support funds are used for administrative and coordination expenses at the district/municipality or division levels. Funds under WEF component are accessed by women through their groups however, two scenarios arise due to the varying nature of the enterprises, (i) enterprises that can best be managed as a group like hair dressing, fish farming, value addition/ agro processing among others and (ii) enterprises that by nature of their inputs can be managed individually such as dairy cattle, goat rearing, piggery, tailoring to mention but a few.

In the second scenario, productive assets are shared equally the individual beneficiaries after procurement, to allow them manage their mini enterprises at individual level. In this case however, arrangements for meetings, monitoring of individual members' investments, savings, trainings and repayment of the revolving fund are made to ensure that they are maintained at group level (Government of Uganda, 2016). Although women are supported through UWEP to improve their economic welfare, women in Kisoro Municipality are still poor with low incomes, low savings and their health statuses continues to be poor. Based upon this background, the study was conducted to assess government support to women through Uganda Women Entrepreneurship programme and its influence on women economic welfare in Kisoro Municipality

Statement of the Problem

A number of Interventions have been adopted in the National Development Plan II 2015/16-2019/20 whose aim was to stimulate growth. The National Development Plan II assumes that all the interventions outlined in the strategic direction will be implemented during the five year period 2015/16-2019/20. It is assumed that increased productivity of all sectors, pursuance of value addition especially for agricultural and mineral products and others will be realized during the NDPII period. Thus, in 2015, the government launched UWEP targeting women aged 18–65 to directly address some of the skill, financial, and economic empowerment of women already in and willing to participate in business. Women form the majority of actors in the informal sector characterized by exclusion from formal financial services which limits their capacity to grow and expand their businesses. According to Finscope (2016) study, 31% of women are financially excluded as compared to 28% of men in the formal sector. This makes UWEP program which targets improving access to financial services for enterprise growth relevant. However, little is known about how the UWEP program has improved the welfare of the women beneficiaries and their families. This study was conducted to fill this knowledge gap by assessing government support to women through Uganda Women Entrepreneurship programme and its influence on women economic welfare in Kisoro Municipality

General Objective

The general objective of the study was to assess government support to women through Uganda Women Entrepreneurship programme and its influence on women economic welfare in Kisoro Municipality

Specific Objectives

- i. To establish the effect of Uganda Women Enterprise fund on women economic welfare in Kisoro Municipality
- ii. To assess how capacity and skill development affects women economic welfare in Kisoro Municipality.
- iii. To investigate the effect of institutional support fund on women economic welfare in Kisoro Municipality.

Independent variable	Dependent variables
Government Support through UWEP Devolving fund	Economic welfare Business growth ➤ Monthly sales



Figure 1: Conceptual framework Developed by the Researcher 2021

RESEARCH METHODOLOGY

Research Design

This study adopted descriptive research design. This involved the use of both quantitative and qualitative approaches. With the quantitative approach; the researcher was in position to ascertain information on women economic welfare. Quantitative approach allowed the researcher to measure and analyse data with ease and the relationship between an independent variable (UWEP) and dependent variable (welfare). Qualitative approach aided in the attainment of views and opinions of the UWEP beneficiaries about the programme (UWEP) and on its contribution to their welfare.

Study Population

The population of interest was women entrepreneurs who benefited from Uganda Women Entrepreneurship Program, town clerk and community development officers. The population therefore was 750 who were financed in the financial year 2016/17, 2018/19 December and 19/20 February under UWEP programme.

3.2 Sample Size Determination

The researcher used a sample size of 260 respondents which was reached using Sloven's formula developed in 1960 that is $n = \frac{N}{1 + N(e^2)}$ where N is the target population, n is the sample size, e is the level of precision (0.05)

$$n = \frac{750}{1 + 750(0.05^2)} = \frac{750}{1 + 750(0.0025)} = \frac{750}{2.875} = 260$$

Sampling Techniques

Simple Random Sampling

The researcher employed a simple random sampling technique in selecting 252 respondents. This technique was used because it produced estimates of overall population parameters with greater precision. The researcher requested the UWEP Focal Point person to give a list of names of UWEP beneficiaries. The researcher randomly selected names of beneficiaries until the required sample size was reached. This exercise was done with the help of UWEP Focal Point person.

Purposive Sampling

Purposive sampling is a non-probability sampling technique where respondents are selected based on the characteristics of the population and objectives of the study (Kotler, 2013). The researcher applied purposive sampling to select 1 principal town clerk, 3 assistant town clerks and 4 CDOs because they were aware of Women Entrepreneurship Programme and their welfare in Kisoro Municipality.

Data Collection Instruments

Questionnaires

The researcher collected data using questionnaires. The questions in the questionnaires were designed in likert scale (strongly agree, agree, undecided, disagree and strongly disagree). The questionnaire was used to collect quantitative data. The questionnaires were given to women beneficiaries of UWEP programme in Kisoro Municipality. The questionnaires were used because they allowed the respondents to give their responses in a free environment and helped the researcher to get information that was not given through interviews. The questionnaires were self-administered to all UWEP beneficiaries.

Interview Guide

This is an instrument which consists of unstructured questions used for in depth interviews with key respondents to validate the range of information (Mugenda and Mugenda, 2003). Data was also collected from town clerks and CDOs using an interview guide in order to keep the interviewees focused on the study purpose. The tool enabled the researcher to get intimate feelings of the informants which the questionnaires did not elicit.

Validity and Reliability of the Instruments

The CVI formula by Amin (2005) was applied; $CVI = \text{Number of items declared valid} / \text{total Number of items}$. After computing the CVI as a way of determining the level of accuracy of the instrument, the researcher interpreted the CVI on the basis of George and Mallery’s (2003) rule of thumb who stated that an instrument with a CVI of 0.7 and above is considered valid for data collection.

$$CVI = \frac{\text{Number of relevant items}}{\text{Total number of items in an instrument}} = \frac{24}{28} = 0.86$$

Total number of items in an instrument

Reliability

The reliability alpha coefficients for government support through Uganda Women Entrepreneurship programme and women economic welfare items were as follows: Women Enterprise Fund, $\alpha = .967$, capacity and skill development, $\alpha = .941$, institutional support fund $\alpha = .947$, economic welfare $\alpha = .979$. The results showed a Cronbach-alpha coefficient of greater than 0.60, which was used to indicate a factor as reliable (Suhr & Shay, 2009).

Table 3.2: Reliability Statistics

	Number of Items	Cronbach's Alpha
Women Enterprise Fund	8	.967
Capacity and skill development	5	.941
Institutional support fund	5	.947
Economic welfare	6	.979

Data Analysis

The researcher used Statistical Package for Social Sciences software version 20.0 to analyze the data. Quantitative data analysis began with editing after all the questionnaires were centrally collected to ensure completeness and accuracy. Editing started after coding which involved assigning numbers and symbols to ease analysis. Coding was done by carefully numbering the questionnaires manually. Thereafter, further coding of the questionnaires was done and data was entered on computer using the variable view of the SPSS programme. The researcher cleaned the data and tabulated the emerging results. Quantitative data was analyzed using descriptive statistics such as mean, frequency, percentages and standard deviation. Descriptive statistics (mean, standard deviation, frequencies and percentages) were used to portray the sets of categories formed from the data. Correlation analysis was also performed using Pearson rank correlation analysis to determine the relationship between Uganda women enterprise fund, capacity and skill development, institutional support fund and women economic welfare. Qualitative data that was generated from interviews was analyzed through careful interpretation of meanings and contents and through organizing into themes and summarizing in accordance with the issue under investigation.

DATA PRESENTATION AND ANALYSIS

Response Rate

During the study, the number of the sampled respondents who participated in the study was computed to establish their adequacy for the generation of the required study data. The response rate of each category of the study respondents is presented in table below.

Table 4.1: Response Rate

Categories	Study population	Sample size	Response rate	% Response rate
Women beneficiaries	742	252	242	96%
Town clerks	4	4	4	100%
Community Development Officers	4	4	4	100%
Total	750	260	250	100%

As presented in the table, the sample size of 250 was selected from the six categories of respondents. All the respondents participated in the study making a response rate of 100 percent.

Neuman (2000) gives the formulae for calculating response rate as:

$$\frac{\text{Total Number of responses}}{\text{Total Number in the sample- (ineligible and unreachable)}}$$

Using the above named formulae, the study obtained the following response rate:

$$\frac{250}{260} = 96.2\%$$

Women Enterprise Fund in Kisoro Municipality

Table 4.2: Statements on Women Enterprise Fund in Kisoro Municipality

Statement	SD	D	UD	A	SA	Mean	Std Dev
Leads to acquisition of funds by the women groups	0	0	0	157(64.9%)	85(35.1%)	4.65	.478
I am are able to interact with other women in business and share ideas	0	0	0	92(38.0%)	150(62.0%)	4.38	.486
I am able to educate their children and thus their lives become better	38(15.7%)	55(22.7%)	0(0%)	80(33.1%)	69(28.5%)	3.36	1.485
My economic level has increased a lot due to women enterprise fund	60(24.8%)	80(33.1%)	0(0%)	62(25.6%)	40(16.5%)	2.76	1.480
Women Enterprise Fund has empowered me with planning skills	60(24.8%)	80(33.1%)	0(0%)	72(29.8%)	30(12.4%)	2.72	1.430
Women Enterprise Fund has empowered me with organizing skills	58(24.0%)	79(32.6%)	0(0%)	75(31.0%)	30(12.4%)	2.75	1.428
Women Enterprise Fund has empowered me with controlling skills	55(22.7%)	70(28.9%)	0(0%)	90(37.2%)	27(11.2%)	2.85	1.415
Women Enterprise Fund has empowered me with leading skills	66(27.3%)	81(33.5%)	0(0%)	65(26.8%)	30(12.4%)	2.75	1.428

From Table 4.2, the findings on the statement that Uganda Enterprise Fund leads to acquisition of funds by the women groups was agreed by 157(64.9%) of the respondents while 85(35.1%) of the women beneficiaries agreed. Data provided evidence that all the respondents agreed implying that Uganda Enterprise Fund has increased accessibility to capital by women to engage in entrepreneurship to improve on women empowerment and enabling them increase on their income. The mean value of this sub contracts was 4.65 while the standard deviation was .478. The mean score implies that majority of the respondents agreed while the standard deviation implies difference in responses.

Findings revealed that 92(38.0%) of the respondents agreed whereas 150(62.0%) agreed that they were able to interact with other women in business and share ideas. This can further be supported by a mean score of 4.38 and standard deviation score of .486. From the findings, a mean score of 4.38 indicates that all the respondents agreed with the statements implying that there was women interaction of women and sharing of ideas on matters regarding business which contributes to business growth and consequently entrepreneurship development. The standard deviation of 1.356 indicated that there was variation in respondents' views.

Statistics representing 38(15.7%) of the respondents strongly disagreed, 55(22.7%) disagreed, 80(33.1%) agreed while 69(28.5%) strongly agreed that they were able to educate their children and thus their lives became better. From the findings, a mean score of 3.36 and a standard deviation of 1.485 shows that 149(61.6%) of the respondents agreed that they were able to educate their children and improving their lives this implies that Uganda Women entrepreneurship programme have provided opportunities for women to improve on their children education.

My economic level has increased a lot due to women enterprise fund was strongly disagreed by 60(24.8%) of the respondents, 80(33.1%) disagreed with the item however, 62(25.6%) agreed while 40(16.5%) strongly agreed which suggests that the economic level of women increased a lot due to women enterprise fund. The mean value of this subcontract was 2.76 while the standard deviation was 1.480.

Women Enterprise Fund had empowered me with planning skills was strongly disagreed by 60(24.8%) of the respondents, 80(33.1%) disagreed, 72(29.8%) agreed while 30(12.4%) of the respondents strongly agreed. From the findings, the mean score of this item was 2.72 while the standard deviation was 1.430. This indicates that majority of the respondents were not empowered with planning through Uganda Women Enterprise Fund. Furthermore, Women Enterprise Fund has empowered me with organizing skills was strongly disagreed by 58(24.0%) of the respondents, 79(32.6%) disagreed, 75(31.0%) agreed whereas 30(12.4%) of the respondents strongly agreed indicating that majority of the respondents 137(566%) disagreed that Women Enterprise Fund has empowered me with organizing skills. This was supported by a mean score of 2.75 while the standard deviation of 1.428 meant that there were differences in responses.

From table 4.2, 55(22.7%) of the respondents strongly disagreed, 70(28.9%) disagreed, 90(37.2%) agreed whereas 27(11.2%) strongly agreed that Women Enterprise Fund had empowered me with controlling skills. The mean score of 2.85 indicated that majority of the respondents disagreed. A standard deviation of 1.415 indicates a much variation of the responses on the statement that Women Enterprise Fund had empowered me with controlling skills. Women Enterprise Fund had empowered women with leading skills was strongly disagreed by 66(27.3%) of the respondents, 81(33.5%) disagreed, 65(26.8%) of the respondents agreed while 30(12.4%) strongly agreed. The mean score of 2.75 was obtained indicating that majority of the women beneficiaries of UWEP disagreed that they did not obtain leading skills.

Table 4.3: Correlation results for Uganda Women Enterprise Fund and Women Economic Welfare

			Uganda Women Enterprise Fund	Women Economic Welfare
Women Enterprise Fund	Pearson Correlation		1	.823**
	Sig. (2-tailed)			.000
	N		242	242
Women Economic welfare	Pearson Correlation		.823**	1
	Sig. (2-tailed)		.000	
	N		242	242

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

Table 4.3 shows a strong positive correlation between Uganda Women Enterprise Fund and women economic welfare ($r=.823^{**}$). The study found out that acquisition of funds by the women groups, increased interaction of women and sharing of business ideas, increased entrepreneurship training skills and women educating their children would improve women economic welfare.

Capacity and Skill Development and Women Economic Welfare

Capacity and skill development and women economic welfare was also assessed to establish the extent of agreement and the following were the findings.

Table 4.4: Statement on Capacity and Skill Development

Statements	SD	D	UD	A	SA	Mean	Std Dev
Through capacity and skill development, I have acquired entrepreneurship skills on how to better manage their businesses	60(24.8%)	80(33.1%)	0(0%)	62(25.6%)	40(16.5%)	2.76	1.480
To improve the survival and performance of women-owned ventures, the programme has been implemented to assist me in selecting appropriate work-family management strategies	54(22.3%)	70(28.9%)	0(0%)	78(32.8%)	40(16.5%)	2.92	1.472
Women want post-start-up support that is accessible after trying out the skills learned in earlier training	0(0%)	0(0%)	0(0%)	140(57.9%)	102(42.1%)	4.42	.495
Programmes aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up	30(12.4%)	45(18.6%)	0(0%)	90(37.2%)	77(31.8%)	3.57	1.416
By receiving entrepreneurship training, women are better placed to startup and manage their businesses	25(10.3%)	30(12.4%)	0(0%)	100(41.3%)	87(36.0%)	3.80	1.324

From table 4.4, 60(24.8%) of the respondents strongly disagreed and 80(33.1%) disagreed that through capacity and skill development, I have acquired entrepreneurship skills on how to better manage their businesses compared with 62(25.6%) who agreed and 40(16.5%) strongly agreed. The findings indicated a mean score of 2.76 indicated that majority of the respondents disagreed with the statement that through capacity and skill development, I have acquired entrepreneurship skills on how to better manage their businesses while a standard deviation of 1.480 means that there was a variation in responses as provided by women beneficiaries.

Regarding the item that to improve the survival and performance of women-owned ventures, the programme has been implemented to assist me in selecting appropriate work-family management strategies was strongly disagreed by 54(22.3%) of the women beneficiaries of UWEP, 70(28.9%) disagreed, 78(32.8%) of the respondents agreed while 40(16.5%) strongly agreed. The mean score 2.92 was obtained with a standard deviation of 1.472 which implies that Uganda Women Entrepreneurship Programme has not fully contributed to selection of appropriate work-family management strategies.

From the table, women want post-start-up support that is accessible after trying out the skills learned in earlier training was agreed by 140(57.9%) of the respondents whereas 102(42.1%) of the respondents strongly agreed. From the findings, all the respondents

agreed indicating a mean score of 4.42 and the standard deviation of .495 meant that there was no variation in responses which the respondents gave on this item.

A fraction of 30(12.4%) of the respondents strongly disagreed, 45(18.6%) of the respondents disagreed that programmes aiming to improve perceptions of aspiring women entrepreneurs led to higher rates of business start-up, 90(37.2%) agreed while 77(31.8%) of the beneficiaries of Uganda Women Entrepreneurship Programme who participated in the study strongly agreed. The findings generated a mean score of 3.57 which indicated that majority of the respondents agreed whereas a standard deviation of 1.416 indicated that there was differences in participants' responses.

Furthermore, 25(10.3%) of the respondents strongly disagreed, 30(12.4%) disagreed that by receiving entrepreneurship training, women were better placed to start up and manage their businesses, 100(41.3%) of the respondents agreed while 87(36.0%) of the respondents strongly agreed indicating that 187(77.3%) of the respondents agreed with a mean score of 3.80 implying entrepreneurship training encouraged to start up businesses and manage better. The standard deviation of 1.324 meant that there was a variation in the views of respondents regarding the item that by receiving entrepreneurship training, women are better placed to start up and manage their businesses.

Table 4.5: Correlation results for Capacity and Skill Development and Women Economic Welfare

		Capacity and skill development	Women Economic Welfare
Capacity and skill development	Pearson Correlation	1	.901**
	Sig. (2-tailed)		.000
	N	242	242
Women Economic welfare	Pearson Correlation	.901**	1
	Sig. (2-tailed)	.000	
	N	242	242

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

The study found out that a significant positive relationship existed between capacity and skill development and women economic welfare as indicated by a correlation coefficient of .901** which means that when women are given post-start-up support that is accessible after trying out the skills learned in earlier training and given effective entrepreneurship training, they improve on their knowledge and skills to start up their businesses and better manage them which improves women economic welfare. This therefore means that capacity and skill development provided by Uganda Women and Entrepreneurship Programme had a positive significant relationship with economic welfare of women in Kisoro Municipality.

Institutional Support Funds and Women Economic Welfare in Kisoro Municipality

The table shows findings on institutional support funds and women economic welfare in Kisoro Municipality;

Table 4.6: Statements about Institutional Support Funds

Statements	SD	D	UD	A	SA	Mean	Std Dev
Institutional support fund given to us is enough to enable us mobilise beneficiaries	68(28.1%)	76(31.4%)	0(0%)	50(20.7%)	48(19.8%)	2.73	1.541
Institutional support fund is sent direct to our bank account to support us during meetings	0(0%)	0(0%)	0(0%)	142(58.7%)	100(41.3%)	4.41	.493
Institutional support fund ensures effective and efficient programme management and coordination at all levels	40(16.5%)	48(19.8%)	0(0%)	90(37.2%)	64(26.4%)	3.37	1.470
Under institutional support component we are trained about enterprise planning and implementation	34(14.0%)	42(17.4%)	0(0%)	95(39.3%)	71(29.3%)	3.52	1.426

We are mobilized for training about entrepreneurship/ business skills and group dynamics	38(15.7%)	46(19.0%)	0(0%)	93(38.4%)	65(26.9%)	3.42	1.453
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Findings in table 4.6 revealed that institutional support fund given to us was enough to enable us mobilise beneficiaries was strongly disagreed by 68(28.1%) of the respondents, 76(31.4%) of the respondents disagreed, 50(20.7%) of the respondents agreed while 48(19.8%) of the respondents strongly agreed. The mean score of 2.73 indicates that majority of the respondents disagreed with the item and the standard deviation of 1.541 shows a higher variation in respondents’ opinions. The implication of the findings is that institutional support funds given to women groups through Uganda Women Entrepreneurship Programme was not enough to enable women to mobilise beneficiaries.

Institutional support fund is sent direct to our bank account to support us during meetings was strongly agreed by 142(58.7%) of the respondents while 100(41.3%) agreed that the institutional support fund is sent direct to our bank account to support us during meetings. From the findings, the mean score value for this item was 4.41 which suggests that the institutional support funds is sent direct to our bank account to support women during meetings. The standard deviation of this sub construct was .493 indicating that there was no variation in responses.

Furthermore, 40(16.5%) of the respondents strongly disagreed, 48(19.8%) disagreed, 90(37.2%) agreed while 64(26.4%) that institutional support fund ensures effective and efficient programme management and coordination at all levels. Since majority of the respondents as indicated by a mean of 3.37 agreed, it implies that institutional support fund ensured effective and efficient programme management and coordination at all levels. Additionally, variation in respondents’ views was found to be high as indicated by a standard deviation of 1.470.

More still, 34(14.0%) of the respondents strongly disagreed that under institutional support component we are trained about enterprise planning and implementation, 42(17.4%) disagreed, 95(39.3%) agreed while 71(29.3%) of the respondents. From the findings, 166(68.6) of the respondents agreed with the means score of 3.52 and a standard deviation of 1.426 implying that that institutional support component helped women ensures effective enterprise planning and implementation.

In addition, 38(15.7%) of the respondents strongly disagreed that women are mobilized for training about entrepreneurship/ business skills and group dynamics, 46(19.0%) of the respondents disagreed, 93(38.4%) of the respondents agreed while 65(26.9%) strongly agreed with the item. The responses of this sub construct were found to have a mean of 3.42 and a variation as indicated by a standard deviation of 1.453.

Table 4.7: Correlation results for Institutional Support Funds and Women Economic in Kisoro Municipality

			Institutional support fund	Women Economic welfare
Institutional support fund	Pearson Correlation		1	.881**
		Sig. (2-tailed)		.000
		N	242	242
Women Economic welfare	Pearson Correlation		.881**	1
		Sig. (2-tailed)	.000	
		N	242	242

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

The study found out that a significant positive relationship existed between Institutional Support Funds and Economic Welfare of Women in Kisoro Municipality since the correlation value was .881** which suggests that shift of institutional support fund from account of Kisoro Municipality directly to group bank account has increased women participation in meetings and provision institutional support funds to ensure effective and efficient programme management and coordination at all levels, using institution support funds to mobilise women to take part in skill training enables women to acquire skills necessary for enterprise planning and implementation leading to improved economic welfare of women.

4.6 Women Economic Welfare in Kisoro Municipality

The women economic welfare in Kisoro Municipality was assessed using the following items as indicated in the table;

Table 4.8: Women Economic Welfare in Kisoro Municipality

Statements	SD	D	UD	A	SA	Mean	Std Dev
I have income generating projects and all my enterprises are expanding due to increased sales and profits	52(21.5%)	60(24.8%)	0(0%)	90(37.2%)	40(16.5%)	3.02	1.466
All my children are in school and are enjoying better education	45(18.6%)	50(20.7%)	0(0%)	80(33.1%)	67(27.7%)	3.31	1.518
I easily afford to buy the family's daily consumable food items and we eat all deities	65(26.9%)	76(31.4%)	0(0%)	60(24.8%)	41(16.9%)	2.74	1.501
I easily afford to buy utensils and other household items	60(24.8%)	73(30.2%)	0(0%)	65(26.9%)	44(18.2%)	2.83	1.507
I easily afford to buy clothing for me and my children	50(20.7%)	67(27.6%)	0(0%)	125(51.7%)	0(0%)	2.83	1.263
My daily savings have increased and I can afford to pay medical, water bills and electricity bills	72(29.8%)	90(37.2%)	0(0%)	50(20.7%)	30(12.4%)	2.49	1.418

The findings in Table 4.8 indicated that 52(21.5%) of the respondents strongly disagreed, 60(24.8%) disagreed that I have income generating projects and all my enterprises are expanding due to increased sales and profits, 90(37.2%) of the women beneficiaries of UWEP agreed while 40(16.5%) strongly disagreed. From the findings, majority of the respondents agreed as evidenced by a mean score of 3.02 and the standard deviation of 1.466 suggests a higher variation in responses given by the respondents.

All my children are in school and are enjoying better education was strongly disagreed by 45(18.6%) of the respondents, 50(20.7%) of the respondents disagreed, 80(33.1%) agreed while 67(27.7%) strongly agreed. This indicates a mean of 3.31 and a standard deviation of 1.518 implying that majority of the respondents were in agreement with the statement but there was a high variation in responses.

In addition, 65(26.9%) of the respondents strongly disagreed that I easily afford to buy the family's daily consumable food items and we eat all deities, 76(31.4%) of the respondents disagreed while 60(24.8%) of the respondents agreed while 41(16.9%). The mean score for this sub constructs is 2.74 indicating that majority of the respondents disagreed. The standard deviation of 1.501 showed that there was variation in responses.

The findings on the sub construct that is I easily afford to buy utensils and other household items was strongly disagreed by 60(24.8%) of the respondents, 73(30.2%) of the respondents undecided, 65(26.9%) of the respondents agreed while 44(18.2%) strongly agreed. The scored mean value for this item was 2.83 indicating that which meant that majority of the respondents disagreed while a standard deviation of 1.507 indicates that there was a higher variation in respondents' views. More still, I easily afford to buy clothing for me and my children was strongly disagreed by 50(20.7%) of the respondents and 67(27.6%) disagreed. Additionally, 125(51.7%) of the respondents agreed with a mean score 2.83 and a standard deviation of 1.263.

My daily savings have increased and I can afford to pay medical, water bills and electricity bills was strongly disagreed by 72(29.8%) of the respondents, 90(37.2%) of the respondents disagreed. More still, 50(20.7%) of the respondents agreed while 30(12.4%) strongly agreed. The mean value of this item was 2.49 indicating that majority of the respondents disagreed whereas the standard deviation for the item was 1.418 indicating that there was higher variation in responses.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study indicated that there was a significant relationship between Uganda Women Enterprise Fund and women economic welfare in Kisoro Municipality. The study thus concluded that acquisition of funds by the women groups, increased interaction of women and sharing of business ideas, increased entrepreneurship training skills and women educating their children would improve economic welfare of women beneficiaries of UWEP programme.

A significant positive relationship was found to exist between capacity and skill development and economic welfare of women beneficiaries of Uganda Women and Entrepreneurship Programme in Kisoro Municipality. Therefore, it can be concluded that when women are given post-start-up support that is accessible after trying out the skills learned in earlier training and strengthening entrepreneurship training improves knowledge and skills that help to start up businesses and better manage them to improve economic welfare. The study also concludes that capacity and skill development improve on women economic welfare in Kisoro Municipality.

The study indicated that there was a significant positive relationship between Institutional Support Funds and women Economic Welfare in Kisoro Municipality. Thus, the study concluded that a shift of institutional support fund from account of Kisoro Municipality directly to group bank account has increased women participation in entrepreneurial meetings and ensured effective and efficient programme management and coordination at all levels for improved welfare of women. The study also concluded that using institution support funds to mobilise women to take part in skill training enables women to acquire skills necessary for enterprise planning and implementation and ensuring involvement of women in enterprises that help to improve economic welfare of women.

Recommendations

Women should be provided with adequate enterprise fund to establish their small scale and medium enterprises so that they get enough money to pay schools fees for their children as this will help in improving welfare of families after schooling.

The political head of the district/Municipality, the District Chairperson/Mayor should strengthen the supervision of the Programme to ensure that Uganda Women Enterprise fund is effectively used and the programme is implemented according to the set guidelines.

Resident District Commissioners (RDCs)/ Resident City Commissioner (RCC) as representatives of the President mobilize, monitor and supervise the Programme to ensure successful implementation and positive impact.

There is need to empower women with entrepreneurship planning skills to ensure that women are able to establish enterprises that will be sustainable and which will accrue more income to improve the economic welfare of women in Kisoro Municipality.

The Government should sensitise women about the management of Uganda Women Enterprise Fund and should be provided with controlling skills to ensure better use of funds for entrepreneurship development among women in Kisoro Municipality.

Provision of entrepreneurship skills by providers should be enhanced and they should encourage practical methods in their training in order to enhance knowledge imparting to women so that the training to be fruitful. This will lead to production of quality output that will compete favourably on market leading to increased incomes.

The government should also put more efforts in promoting vocational education of women since they yield more entrepreneurs skills for increased establishment of enterprises.

The government should enhance the performance of women-owned ventures and the programme should be well implemented to assist me in selecting appropriate work-family management strategies to improve women economic welfare.

There should be increased provision of post-start-up support to women that is accessible after trying out the skills learned in earlier training to improve on better management of businesses and increased economic welfare.

Women groups should be provided with adequate institutional support fund to enable mobilization of women beneficiaries.

The government should that it provides funds ensure effective, efficient programme management and coordination at all levels so that there is better operation of women enterprises for increased incomes.

There is need to mobilise women groups to enhance training about enterprise planning and implementation of Uganda Women Entrepreneurship Programme in Kisoro Municipality. More still, women should regularly be mobilized for training about entrepreneurship/ business skills and group dynamics for improved entrepreneurship development and economic growth.

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