

# Accountability and Women Economic Empowerment in Kisoro and Kabale Districts: A Study of Uganda Women Entrepreneurship Programme (UWEP)

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**Abstract:** *The study established the effect of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts. It adopted a pragmatism paradigm and cross sectional survey research design. A sample size of 255 was used to provide quantitative data. Data was analysed using descriptive and inferential statistics with the help of Statistical Package for Social Scientists. The study findings revealed significant positive effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda. Hence, the study concluded that the level of accountability in Uganda Women Empowerment Programme had significant positive effects on women economic empowerment in Kisoro and Kabale Districts. The study recommended that District UWEP management such as District Community Development Officers should strengthen monitoring and evaluation of the Uganda Women Entrepreneurship Programme by visiting beneficiaries and checking on their projects, request group leaders to give reports to track progress in UWEP implementation and this should be done weekly and monthly reports should be submitted to the relevant authority for proper planning and as well share innovative solutions through workshops and seminars.*

**Keywords:** Accountability, Women economic empowerment, Uganda Women Entrepreneurship Programme

## Introduction

In developed world, women entrepreneurship programs and focus on women's economic empowerment has historically developed more in developed nations than other parts of the world. As early as the 1970s, Western European countries like Norway, Denmark and Sweden began establishing initiatives to support women entrepreneurs through credit, training and networking opportunities (Acs et al., 2021). This was partly due to second-wave feminism promoting greater gender equality in business spheres. By the 1990s, organizations like the European Commission had launched extensive programs and funds for women business owners across EU nations (Welter et al., 2022). National governments also established policies and agencies championing women entrepreneurship (Organisation for Economic Cooperation and Development, 2019).

In Africa, during colonial periods of the 19<sup>th</sup>-20<sup>th</sup> centuries, entrepreneurship support largely ignored women's roles and potential (Ntembe et al., 2021). Post-independence, some states enacted affirmative action policies encouraging female participation in cooperatives and skills training (Muchomba, 2021). However, programs remained limited and piecemeal with little Continental harmonization until the 2000s when the African Union and regional bodies began outlining comprehensive strategies and frameworks on women's economic empowerment (United Nations Economic Commission for Africa (UNECA), 2022).

In East Africa, initiatives strengthening women's entrepreneurship and economic agency have also accelerated over the past two decades following periods of relative neglect. For instance, in Uganda during the 1970s-80s women mainly participated in informal sectors like farming and trade due to limited support structures (Akella & Aliza, 2012). Post-conflict reconstruction in the 1990s drew greater attention to women's livelihood roles yet National policies concentrated more on rural poverty than business development (Bategeka et al., 2013). Since the 2000s, Uganda has established various programs under the Ministry of Gender to foster women's entrepreneurship through skills training, finance access and business networks with grassroots partners (Bainomugisha et al., 2020).

In Uganda, major organizations championing women economic empowerment now include Uganda Women Entrepreneurs Association Limited (UWEAL) and Uganda Women's Fish Technology (UWFT) and local governments who facilitate both savings groups and entrepreneurial clusters (Abor & Quartey, 2010). Evaluations show such interventions have boosted income-generation and leadership for many participating women over the past 15 years (United States Agency for International Development, 2014). However, dedicated programs remain scarce and underfunded in remote rural districts (Nangoli et al., 2019).

Additionally, Uganda Women Entrepreneurship Programme (UWEP) was established in 2015 to allocate funds to women entrepreneurs across all districts in Uganda, provide business training and mentorship to promote entrepreneurship and business development for women-owned businesses by providing financial capital, training and market (Ministry of Gender, Labour and Social Development, 2016).

A recent study by Twinomugisha and Birungi (2023) assessed accountability in UWEP's operations across Kisoro and Kabale district. Through interviews and focus group discussions, several challenges were identified which included delayed disbursement of loan and lack of follow up by programme officials after the initial training workshops. This affected their ability to actualize business plans and expand operations. In addition, limited community awareness about UWEP and absence of feedback channels caused low participation in some areas.

Furthermore, the study concluded accountability was weak due to insufficient funding, lack of coordination between implementing partners, and inadequate monitoring of field activities. As a result, while UWEP aimed to boost women's income levels and participation in leadership, its impact on long-term economic empowerment in remote communities was negatively affected. If accountability is strengthened through strengthened community engagement, transparent processes and allocation of adequate resources, UWEP can better facilitate women economic empowerment in Kisoro and Kabale districts. This study was therefore conducted to establish the effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda.

### **Statement of the Problem**

Accountability is crucial for the success of entrepreneurship development programs aiming to economically empower women. Nevertheless, a recent study by Twinomugisha and Birungi (2023) assessing accountability in UWEP's operations across Kisoro and Kabale district in Uganda identified several challenges, including delayed disbursement of loans to beneficiaries and a lack of follow up by program officials after initial training workshops. This negatively impacted participants' ability to implement their business plans and expand their operations. Additionally, limited community awareness about UWEP and an absence of feedback channels resulted in low participation in some areas. The study concluded that accountability in UWEP's implementation was weak due to insufficient funding, lack of coordination between implementing partners, and inadequate monitoring of field activities. As such, while UWEP aimed to boost beneficiaries' income levels and participation in leadership, its impact on long-term economic empowerment in remote communities was constrained. If accountability is strengthened through increased community engagement, transparent processes and adequate resource allocation, UWEP could better facilitate women's economic empowerment in Kisoro and Kabale districts. However, no research to date has specifically examined how accountability is upheld within UWEP through clear financial management procedures and compliance with relevant laws, which are vital for the program's sustainability and success in empowering women economically. This study aimed to address this research gap.

### **Objective of the Study**

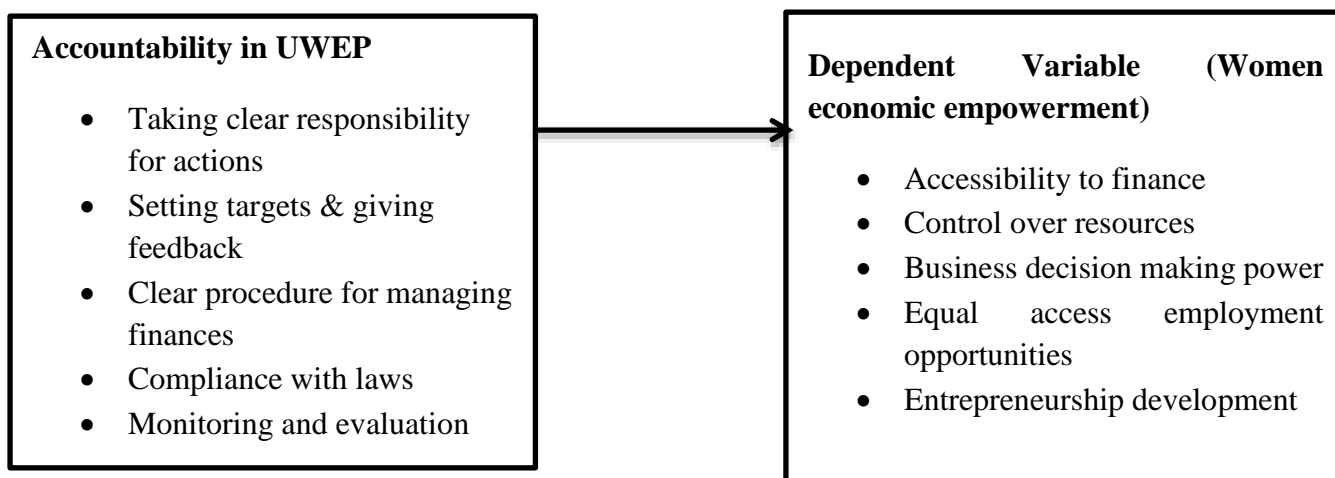
To establish the effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda.

### **Research Hypothesis**

**H01:** The level of accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale districts of South Western Uganda.

### **Conceptual framework**

A conceptual framework is a consistent arrangement of interrelated elements and factors that help in addressing a practical problem. It serves as the ultimate perspective through which an identified issue is examined and resolved in a deductive manner (Imenda, 2014; Zackoff, Real, Klein, Abramson, Li and Gusic, 2019).

**Figure 2.1: Diagrammatic Representation of the Conceptual Framework**

The figure illustrates that women's economic empowerment is the dependent variable, while accountability in the Uganda Women Entrepreneurship Programme (UWEP) serves as the independent variable. It highlights how accountability in UWEP—through taking responsibility for actions, transparent financial management, legal compliance, and robust monitoring and evaluation contributes to enhancing women economic empowerment. By embedding accountability into the program, it ensures the proper utilization of financial resources, instills a sense of control over assets, and strengthens business decision-making power for women entrepreneurs.

### Literature Review

Accountability plays a crucial role in ensuring that the Uganda Women Entrepreneurship Programme (UWEP) effectively achieves its mandate of promoting women's economic empowerment. When proper oversight, monitoring and transparency mechanisms are established, the programme can guarantee that training and financing services reach the intended beneficiaries and make a meaningful difference in their livelihoods.

Smith, Jones, and Brown (2022) explored the effect of beneficiary responsibility on women's economic empowerment in the United States. They found that while training programs to help women start small businesses have increased, long-term success depends on participants developing a sense of responsibility and ownership over their ventures for the skills to lead to meaningful economic gains. This sense of responsibility is essential for enabling participants to make decisions and achieve economic self-sufficiency. However, these studies were conducted in developed countries with potentially stronger women's empowerment programs compared to Uganda, where programs and accountability mechanisms may be weaker. This difference in program strength forms the gap that this study seeks to address.

Similarly, Smith (2022) emphasized the importance of setting strategic and specific objectives with clear timelines and measurable indicators in Self-Help Groups to effectively empower women. However, the studies did not address key elements like auditing and budgeting mechanisms, which are crucial for promoting financial accountability, ensuring program success, and supporting the sustainable economic empowerment of women. As a result, this study was conducted to collect data on these aspects to address the existing gap.

Allen et al. (2019) revealed that too rigid of an approach imposed by coordinating organizations could undermine community ownership and problem-solving initiatives and local stakeholders felt disempowered when they had limited ability to shape project goals or timelines based on emerging community priorities and input.

Nduku and King'ori (2021) investigated the impact of clear financial management procedures on the sustainability outcomes of women entrepreneurs participating in Kenya's National Government Affirmative Fund (NGAF) program. Their findings showed that beneficiaries who received training in financial record-keeping, budgeting, cash flow projections, and business planning, and applied these skills effectively, were more likely to experience increased profits and business growth. However, the study also identified inconsistencies in the delivery of financial training to all participants and did not propose solutions, such as standardized financial procedures, to address these inconsistencies and maximize long-term empowerment impacts, which this study sought to explore.

Additionally, Akingbola et al. (2020) states that top-down imposed financial management systems sometimes failed to meet local needs or priorities. Pre-determined budgets and audit requirements did not always align with communities' dynamic saving and investment interests over time. Furthermore, Villa, Aanstad and Madsen (2018) stated that accountability mechanism like

monitoring, evaluation and feedback were effectively done to help women engaged in entrepreneurship overcome obstacles and achieve their aspirations.

Toma, Okafor & Ezeama (2021) stated that clearly defined and documented guidelines helped community groups in Nigeria effectively self-regulate activities and achieve outcomes. Nonetheless, Baland, Somanathan & Wouterse (2021) highlights that too rigid rules imposed on groups in Cambodia sometimes constrained innovation needed to solve emerging issues. Therefore, flexibility may be important for adapting to changing circumstances rather than strict adherence to initial guidelines.

Nabirye, Ajambo, and Kiwanuka (2020) explored the link between accountability and women's economic empowerment in Uganda, utilizing quantitative data from 300 female entrepreneurs in Kampala. Their findings indicated that accountability positively influenced women's economic empowerment by supporting the success of women-owned enterprises, facilitating access to capital, and enhancing decision-making capacity. However, this research did not examine how accountability was upheld within the UWEP program, such as through clear financial management procedures and compliance with relevant laws, which are vital for the program's success and sustainability. This study aimed to address that gap.

Baghasheva, Nandi, and Rogger (2020) highlight that monitoring and evaluation of business and economic activities are crucial for the success of women entrepreneurship development programs. However, the study did not include participant self-reporting and documentation of best practices, which are essential for the ongoing enhancement of the program's effectiveness in economic empowerment. Allowing participants to self-report their experiences, challenges, and outcomes would provide program managers with direct insights from those benefiting from the services, thereby facilitating the resolution of challenges and improving the program's impact.

## Methods

The study embraced a pragmatism philosophy, which served as the foundation for integrating mixed research methods to gain a comprehensive understanding of the research issue. A cross-sectional survey research design was employed, allowing for a snapshot of the population at a specific point in time, which helped identify trends and patterns. The total target population for the study was 2,397, with a sample size of 343 respondents selected from Kisoro and Kabale Districts using Slovin's formula (1960). Both simple random and purposive sampling techniques were utilized to choose the respondents. Data were collected through questionnaires and analyzed using descriptive statistics—such as frequencies, percentages, means, and standard deviations as well as inferential analysis in the form of correlation and regression.

## Findings

The study tabulated the effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda. Data was collected on the nine items of accountability in UWEP using likert scale of strongly agree, agree, undecided, disagree and strongly disagree and descriptive statistics in terms of frequencies, percentages, mean and standard deviation were used to describe the items as indicated in Table 4.5

**Table 4.1: Descriptive statistics on accountability in Uganda Women Entrepreneurship Programme (UWEP) in Kisoro and Kabale districts**

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std
Our group is held responsible for our own success and actively take ownership of our responsibilities for actions and decision	91(35.7%)	122(47.9%)	0(0.0%)	32(12.5%)	10(3.9%)	3.99	1.103
We define our specific objectives, timeliness and measurable indicators of success to guide our actions as guided by UWEP coordinator	69(27.1%)	108(42.4%)	0(0.0%)	46(18.0%)	32(12.5%)	3.53	1.382
Finances are effectively managed through auditing, budgeting by outlining income, expenses and	49(19.2%)	84(32.9%)	0(0.0%)	72(28.3%)	50(19.6%)	3.04	1.474

saving goals as guided by WEPE management							
My group's activities are regularly monitored and evaluated by UWEPE coordinator	40(15.7%)	59(23.1%)	0(0.0%)	101(39.6%)	55(21.6%)	2.72	1.430
Our group has well established written guidelines in line with UWEPE that we always follow to regulate our business activities	70(27.5%)	93(36.5%)	0(0.0%)	53(20.8%)	39(15.2%)	3.40	1.460
I am always guided on how to use UWEPE funds to ensure compliance with laws guiding the use of the funds	61(23.9%)	76(29.8%)	0(0.0%)	71(27.8%)	47(18.5%)	3.13	1.504
My group leader regularly provide data about the effectiveness of our business activities to measure progress and achievements of UWEPE	63(24.7%)	90(35.3%)	15(5.9%)	48(18.8%)	39(15.3%)	3.35	1.423
I am regularly trained, mentored on how to start and manage businesses and records are always taken by UWEPE managers	70(27.5%)	86(33.7%)	0(0.0%)	56(22.0%)	43(16.8%)	3.33	1.493
My group leader makes sure that she regularly monitors our group activities and gives report to group members and UWEPE managers	65(25.5%)	105(41.2%)	0(0.0%)	48(18.8%)	37(14.5%)	3.44	1.418

**Source: Primary Data, 2024**

The study findings in Table 4.1 indicated that 91(35.7%) of women beneficiaries of UWEPE strongly agreed, 122(47.9%) agreed, 0(0.0%) undecided and 32(12.5%) disagreed while 10(3.9%) strongly disagreed with the statement that "Our group is held responsible for our own success and actively take ownership of our responsibilities for actions and decision". The mean of 3.99 indicates that most respondents were in agreement and the standard deviation of 1.103 shows that higher variation in responses.

The study findings in Table 4.1 regarding the statement "We define our specific objectives, timeliness and measurable indicators of success to guide our actions as guided by the UWEPE coordinator" revealed that 69(27.1%) of respondents strongly agreed, 108(42.4%) agreed with the statement, 0(0.0%), undecided, 46(18.0%) disagreed, 32(12.5%) strongly disagreed. The mean score for this statement was 3.53 with standard deviations of 1.382. These study findings suggest that there is a relatively high level of agreement regarding the importance of defining objectives and measurable indicators of success. However, the presence of those who disagreed indicated that there was need to put much emphasis in defining specific objectives, timeliness and measurable indicators of to guide implementation of the programme.

From 4.1, the study findings on the statement that " Finances are effectively managed through auditing, budgeting by outlining income, expenses and saving goals as guided by UWEPE management " showed that, 49(19.2%) of the respondents strongly agreed, 84(32.9%) agreed, 0(0.0%) undecided, 72(28.3%) disagreed and 50(19.6%) strongly disagreed (Mean=3.04, Std=1.474). The findings imply that most respondents in the selected districts of Kisoro and Kabale agreed suggesting a strong recognition of the importance of managing finances through budgeting and outlining incomes.

The study findings on the item "My group's activities are regularly monitored and evaluated by the UWEP coordinator" revealed that 40(15.7%) of the beneficiaries of UWEP strongly agreed, 59(23.1%) agreed, 101(39.6%) disagreed and 55(21.6%) strongly disagreed (Mean=2.72, Std=1.430). The lower mean score suggests a lower level of agreement in regularity of monitoring and evaluation of group's projects by UWEP management which implied that there were still gaps in monitoring and evaluation within the program in Kisoro and Kabale districts.

The study findings in Table 4.1 on the statement that "Our group has well-established written guidelines in line with UWEP that we always follow to regulate our business activities" revealed that, 70(27.5%) of the respondents strongly agreed, 93(36.5%) agreed, 0(0.0%), undecided, 53(20.8%) disagreed and 39(15.2%) strongly disagreed (Mean=3.40, Std=1.460). The study findings suggest that majority of respondents expressed agreement about establishing the guidelines for regulating their business operations but the presence of disagreement meant that more effort is still needed among some group beneficiaries to establish clear guidelines that would help them regulate their businesses to avoid collapse.

The study findings in Table 4.1 indicated that 61(23.9%) of the respondents strongly agreed with the statement that "I am always guided on how to use UWEP funds to ensure compliance with laws guiding the use of the funds", 76(29.8%) of respondents agreed, 0(0.0%) undecided, 71(27.8%) disagreed and 47(18.5%) strongly disagreed indicating a mean of 3.13 and Standard deviation of 1.504. The mean scores indicated that most respondents agreed though there were smaller respondents who disagreed implying that some beneficiaries were always guided on how to use UWEP funds while others did not get enough guidance to ensure compliance with laws governing the use of the funds.

The study results in Table 4.1 on the item "My group leader regularly provides data about the effectiveness of our business activities to measure progress and achievements of UWEP" revealed that 63(24.7%) of respondents strongly agreed, 90(35.3%) agreed, 15(5.9%) undecided, 48(18.8%) disagreed and 39(15.3%) strongly disagreed (Mean=3.35, Std=1.423).

The above study findings showed that most respondents agreed with few disagreeing that group leaders of UWEP beneficiaries regularly provided data on the effectiveness of business activities of the beneficiaries. However, due to the presence of respondents who disagreed, it meant that some group leaders could not provide regular report to the beneficiaries which could limit effective evaluation of the programme.

In Table 4.1, it was indicated that the study findings concerning the statement that, "I am regularly trained and mentored on how to start and manage businesses and records are always taken by UWEP managers" showed 70(27.5%) of the respondents who strongly agreed, 86(33.7%) agreed, 0(0.0%) undecided, 56(22.0%) disagreed and 43(16.8%) strongly disagreed (Mean=3.33, Std=1.493).

The study results from Table 4.1 regarding the item that, "My group leader makes sure that she regularly monitors our group activities and gives reports to group members and UWEP managers" revealed that, 65(25.5%) of the beneficiaries strongly agreed, 105(41.2%) agreed, 0(0.0%) undecided, 48(18.8%) disagreed and 37(14.5%) strongly disagreed (Mean=3.44, Std=1.418). These findings implied that the program had established mechanisms for information sharing with group leaders playing a crucial role in facilitating communication between group members and program managers. However, it is important to address the concerns expressed by those who disagreed as their feedback indicated instances where communication and reporting needed to be improved to enhance group cohesion that would improve on the effectiveness of UWEP in achieving its objectives.

### Correlation analysis of accountability and women economic empowerment Kisoro and Kabale districts of South Western Uganda

The researcher first determined whether accountability in Uganda Women Entrepreneurship had a relationship with women economic empowerment and the results were presented in the table 4.2 as follows;

**Table 4.2: Correlation analysis of accountability in UWEP and women economic empowerment**

		Accountability in UWEP	Women economic empowerment
Accountability in UWEP	Pearson Correlation	1	.516**
	Sig. (2-tailed)		.000
	N	255	255
Women economic empowerment	Pearson Correlation	.516**	1
	Sig. (2-tailed)	.000	
	N	255	255

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

The study findings in Table 4.2 indicated that accountability in UWEP and women economic empowerment had a Pearson correlation coefficient of  $r = 0.516$ ,  $p = 0.000$ , indicating a moderate positive correlation. This implies that accountability in UWEP had a moderate positive significant relationship with women economic empowerment in Kisoro and Kabale districts. This suggests that an increase in accountability in UWEP is associated with an increase in women economic empowerment in Kisoro and Kabale districts.

### Regression analysis of accountability in UWEP and women economic empowerment

The study used simple regression analysis to test hypothesis that stated that; the level of accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale districts of South Western Uganda

To test this hypothesis, the model  $Y = \beta_0 + \beta_1 X_1 + \epsilon$  was fitted. Where  $\beta_0$  is a constant,  $\beta_i$  is the regression coefficient, Y is women economic empowerment,  $X_1$  is accountability in UWEP and  $\epsilon$  is the error term

**Table 4.3: Regression results on accountability in Uganda Women Empowerment Programme and women economic empowerment in Kisoro and Kabale districts**

Model Summary						
Model	R	R Square	Adj. R Square	Std. Error		
1	.516 <sup>a</sup>	.266	.265	.92175		
ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	16.612	1	16.612	91.779	.000 <sup>b</sup>
	Residual	45.915	253	.181		
1	Total	62.527	254			
Coefficients <sup>a</sup>						
Model		Unstand. Coefficients	Stand. Coefficients	T	Sig.	
		B	Std. Error	Beta		
1	(Constant)	.596	.264		2.257	.025
	Accountability	1.073	.078	.516	13.828	.000

a. Dependent Variable: Women economic empowerment

b. Predictor: (Constant), Accountability in UWEP

Regression results in Table 4.3 indicate the goodness of fit for the regression between accountability in UWEP and women economic empowerment was satisfactory in the linear regression model. An R square of 0.266 indicates that 26.6% of the variances in women economic empowerment in Kisoro and Kabale districts are explained by the variances in accountability. However, the model failed to explain 73.4% of the variation in women economic empowerment. This means that there are other factors associated with women economic empowerment which were not explained by the model.

The model was found to be significant ( $F(1,253) = 91.779$ ,  $p < 0.000$ ). The high residual sum of squares (45.915) as shown in Table 4.3 indicates that the model does not explain all the variations in women economic empowerment and there are other factors that account for a higher proportion of the variation in women economic empowerment.

The beta coefficients of accountability in UWEP and women economic empowerment revealed that accountability makes a statistically significant contribution of  $\beta = .516$ ,  $t = 13.828$ ,  $p < 0.000$ . The results imply that a unit increase in accountability in UWEP will bring about a 51.6% change in women economic empowerment in Kisoro and Kabale district. The standardized coefficient (Beta) of .516 suggests that accountability in UWEP has strong positive effects on women economic empowerment.

The model equation is therefore,  $Y = 0.596 + .516X_1$

Where Y is women economic empowerment and  $X_1$  is accountability in UWEP

From the study findings in table 4.3, the study rejected the null hypothesis **H01** that the level of accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale districts of South Western Uganda. Therefore, the study concluded that accountability in UWEP had significant positive effects on women economic empowerment in the selected districts

### **Discussion of Findings**

The findings on descriptive statistics of accountability in UWEP revealed that most of the respondents as indicated by the mean of 3.99 were in agreement that their groups were held responsible for their own success and actively take ownership of our responsibilities for actions and decision. These findings concurred with Smith, Jones and Brown (2022) whose study findings revealed that while training programs aimed at helping women start small businesses have increased, long-term success requires participants to feel a sense of responsibility and ownership over their businesses for the skills to translate into real economic gains. This sense of responsibility appears crucial to the programs truly helping participants to make choices and achieve economic self-sufficiency and empowerment.

The findings regarding the statement "We defined our specific objectives, timeliness and measurable indicators of success to guide our actions as guided by the UWEP coordinator" revealed that most respondents in the districts were in agreement with the statement as indicated by the mean of 3.53. This concurred with Smith (2022) who stated that defining strategic and specific objectives with clear timelines and measurable indicators in Self-Help Groups was done due to its being crucial for effectively empowering women and emphasized that organizations should set targets to increase women's representation in leadership and high-paying roles.

However, the findings from the study by Allen et al. (2019) disagreed with the current findings which revealed that too rigid of an approach imposed by coordinating organizations could undermine community ownership and problem-solving initiatives and local stakeholders felt disempowered when they had limited ability to shape project goals or timelines based on emerging community priorities and input.

The findings demonstrate alignment with Stakeholder Theory developed by Freeman (1984) by showing that the Uganda Women Entrepreneurship Programme (UWEP) incorporated input from relevant stakeholders who are women beneficiaries in Kisoro and Kabale districts in setting objectives, timelines and indicators to guide implementation. By defining these elements "as guided by the UWEP coordinator", it suggests the coordinators worked with the stakeholders to develop business plans and measures of success that considered their perspectives and priorities of women stakeholders as reflected in their high levels of agreement with the statement.

From the study findings, the mean of 3.04 indicated that most respondents from both districts agreed their groups effectively manage finances through auditing and budgeting, outlining income, expenses and savings goals as guided by UWEP and these agreed with Nduku and King'ori (2021) whose findings revealed that beneficiaries who received training on financial record keeping, budgeting, cash flow projections and business planning and effectively adopted them were more likely to report increased profits and business expansion.

On the other hand, the current findings that groups effectively managed finances through auditing and budgeting, outlining income, expenses and savings goals as guided by UWEP was in disagreement with the findings from the study conducted by Akingbola et al. (2020) which revealed that top-down imposed financial management systems sometimes failed to meet local needs or priorities. Pre-determined budgets and audit requirements did not always align with communities' dynamic saving and investment interests over time.

The study findings indicating that group's activities were regularly monitored and evaluated by the UWEP coordinator indicated that most respondents disagreed as indicated by the mean of 2.72. These study findings disagreed with Villa, Aanstad and Madsen (2018) who stated that accountability mechanism like monitoring, evaluation and feedback were effectively done to help women engaged in entrepreneurship overcome obstacles and achieve their aspirations.

The study findings from Kisoro and Kabale district as represented by the mean of 3.40 showed that majority respondents agreed that groups had well-established written guidelines in line with UWEP that they always followed to regulate business activities concurred with Toma, Okafor & Ezeama (2021) who stated that clearly defined and documented guidelines helped community groups in Nigeria effectively self-regulate activities and achieve outcomes. Nonetheless, the findings by Baland, Somanathan & Wouterse (2021) did not agree with those of the current study highlighting that too rigid rules imposed on groups in Cambodia sometimes constrained innovation needed to solve emerging issues. Therefore, flexibility may be important for adapting to changing circumstances rather than strict adherence to initial guidelines.

The study findings on group leader regularly provided data about the effectiveness of business activities to measure progress and achievements of UWEP revealed that majority of respondents had a positive feeling as revealed by the mean score 3.35. These study findings agreed with Baghasheva et al. (2020) who examined the Uganda Women Entrepreneurship Programme (UWEP) and found that group leaders who regularly shared data on key performance indicators with members, such as sales, profits, and gaps between goals and outcomes, helped participants to more effectively gauge their progress, identify areas for improvement, and feel accountable in their duties.

The findings of the study that accountability in UWEP has a significant positive relationship with women economic empowerment ( $r= 0.516$ ,  $p=0.000$ ) implies that an increase in accountability in UWEP is associated with an increase in women economic empowerment in the selected districts. The findings concurred with the findings by Nabirye, Ajambo & Kiwanuka (2020) who found that accountability had a positive relationship with women economic empowerment by ensuring success of women enterprises, accessibility to capital and capacity for making decisions.

However, Smith, Ahmed and Rahman (2021) disagreed with the current study findings as their study found no significant positive relationship between accountability mechanisms in women entrepreneurship programmes and women economic empowerment and that there was no statistically significant increase in income levels, business sustainability, or financial independence among the women involved.

The study established the effect of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda and it was hypothesized that the level of accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.

The study findings revealed significant positive effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale districts of South Western Uganda. Hence, the hypothesis, **HO<sub>1</sub>** that the level of accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda was rejected and the alternative that the level of accountability in Uganda Women Empowerment Programme has significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda was accepted.

The findings of the study concurred with Adisa and Osabuohien (2021) whose study on the effect of accountability mechanisms in the Bank of Industry's Gender Entrepreneurship and Markets programme on women entrepreneurs in Nigeria revealed that accountability mechanisms in the programme had enabled it to positively affect women enterprises leading to improved women economic empowerment in terms of increasing accessibility to finances and business development services.

However, the findings disagreed with Pomarede, Lancon and Chia (2020) whose study revealed that rigid, top-down measures of accountability sometimes diminished women's sense of autonomy and curbed innovative problem-solving and limited women empowerment. Additionally, in disagreement with the above findings, Duflo, Breza & Giné (2021) also state that top-down imposed accountability systems undermine motivation and empowerment.

The study findings from the study conducted by Namatovu, Kaggwa and Kiyaga (2021) disagreed with the current findings as their study found no significant positive effects of accountability on women economic empowerment, indicating that there were no substantial increases in income, business growth, or financial autonomy among the women involved in the programme.

## **Conclusions**

The study confirmed that accountability in UWEP significantly and positively affects women economic empowerment in both districts. This means that a positive increase in accountability in Uganda Women Entrepreneurship Programme increases women economic empowerment in both districts. This suggests that ensuring accountability in UWEP is an important factor for maximizing the programme's empowering potential. When accountability measures are effectively integrated, such as regular audits, reporting, budgeting and monitoring and evaluation, it leads to economic empowerment gains for women.

## **Recommendations**

The study recommended that the district UWEP management such as District Community Development Officers should strengthen monitoring and evaluation of the Uganda Women Entrepreneurship Programme by visiting beneficiaries and checking on their projects, request group leaders to give reports to track progress in UWEP implementation and this should be done weekly and monthly reports should be submitted to the relevant authority for proper planning and as well share innovative solutions through workshops and seminars.

Additionally, it was recommended that the UWEP secretariat housed under the Ministry of Gender Labour and Social Development should conduct baseline surveys with grassroots input to identify participation barriers for all potential beneficiaries. This should inform quarterly forums organized to gather direct feedback on the programme. Transportation reimbursements will support attendance of women from remote areas.

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