

Good Governance and Women Economic Empowerment in Selected Districts of South Western Uganda: A Study of Uganda Women Entrepreneurship Programme

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Abstract: The study examined the effects of good governance on women economic empowerment in selected Districts of South Western Uganda, focusing on Uganda Women Entrepreneurship Programme (UWEP). The study was guided by the objectives which were: to establish the effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda, to examine the effects of transparency in UWEP on women economic empowerment and to determine the effects of participation in UWEP on women economic empowerment. The Stakeholder and Social Capital Theories were used to inform the study. The study adopted pragmatism philosophy and a cross sectional survey research design. The study used a sample size of 343 respondents determined using Sloven formula out of which 255 answered and returned the copies of the questionnaire and 37 responded to interviews. Stratified sampling, simple random and purposive sampling techniques were used to select respondents. Data were analysed using descriptive statistics and inferential statistics. The study findings revealed that accountability, transparency and participation in UWEP had significant positive effects on women economic empowerment. The study concluded that good governance in UWEP programme (accountability, transparency and participation) had significant positive effect on women economic empowerment. The study recommends that UWEP management in the districts should strengthen monitoring and evaluation mechanism of projects for beneficiaries to track progress in UWEP implementation.

Keywords: Good Governance, Women Economic Empowerment, Accountability, Transparency and Participation, Uganda Women Entrepreneurship Programme.

INTRODUCTION

Good governance in UWEP and women economic empowerment are central to the Global Development Agenda aimed at achieving the 2030 Sustainable Development Goals (SDGs) such as Goal 1 - No poverty, Goal 2- Zero hunger, Goal 5 - Gender equality, Goal 8 - Decent work and economic growth and Goal 10 - Reduced inequalities (UN, Women 2022). Therefore, promoting good governance in UWEP can maximize the effectiveness of the programme in economically empowering women leading to achievement of SDGs like reducing gender inequality, poverty reduction and inclusive economic growth as emphasised in Uganda's Vision 2040 (Kiconco, Twinomugisha and Wabwire-Mangen, 2022; National Planning Authority, Uganda, 2020).

Globally, the rise of women economic empowerment can be attributed to the feminist movements of the 18th century in Europe, which gained momentum with the publication of "A Vindication of the Rights of Women" by Mary Wollstonecraft in 1792. Central to this movement was the challenge to patriarchal dominance, as evidenced by various scholars (Ozoya, Okwuosa and Oluwakemi, 2017; Bennett, 2016). In United States, women economic empowerment during early industrialization faced significant obstacles due to poor governance, including a lack of legal protections against discrimination, corruption, and unequal pay (Goldin and Katz, 2020).

In Africa, pre-colonial societies granted women significant economic roles, particularly in agriculture and trade (Food Agricultural Organisation, 2022). However, colonial policies disrupted these traditional roles, limiting women's access to land and economic opportunities (UN Women, 2022). Even after independence, patriarchal norms continued to hinder women's access to resources, credit, and inheritance (World Bank, 2020), resulting in fewer opportunities in high-skilled professions (African Development Bank, 2023). Good governance promoting women in the economic sphere gained traction internationally since the 1990s and major international institutions like the UN and World Bank began advocating for governance reforms that enhance women's access to resources, education, credit, capital, skills and entrepreneurship opportunities (UN Women, 2015; World Bank, 1992). Since then, governments have progressively instituted new laws, policies and programs aiming to remove discriminatory barriers and boost women's economic participation in line with these principles of inclusive and equitable development (United Nations Development Programme, 2018).

After the liberation revolutions from the 1950s, many African countries, including Ghana, South Africa, Rwanda and Senegal, among others prioritized good governance by involving women in decision making, design and implementation of gender-sensitive policies and women entrepreneurship programmes aimed at economically empowering women (Fuest, 2022). This increased inclusion of women in the design and implementation

of entrepreneurship programmes and gender sensitive policies has enabled women to gain greater representation and influence in economic spheres leading to improvement in the enabling environment for women entrepreneurs thus contributing to overall economic development (Fuest, 2022).

In East Africa, before colonialism, Tanzania, Uganda and Kenya had a variety of governmental structures and gender roles and their communities valued the contributions made by women in leadership roles and economic activities (Ogunsiji, 2021). Women made significant improvements to the economic well-being of their surrounding areas by playing crucial roles in agriculture, trade and craft manufacturing (Mariano, 2021). Nevertheless, these structures were destroyed by colonisers which led to gender discrimination that disempowered women (Ogunlesi, 2021).

After gaining independence from colonial rule, East African countries made efforts to promote good governance and women economic empowerment. However, progress was slow as post-colonial governments and societies grappled with institutionalizing democratic reforms and addressing persistent gender inequalities which had made women continue to face economic hardships (Akintola, 2008). In Kenya, only about 16% of Kenyan women own or operate businesses, with many women-owned enterprises concentrated in informal micro-businesses rather than growth-oriented ventures due to barriers in accessing capital (Ondimu, Mwangi, Chenge, Muchunku, & Simiyu, 2020).

In Kenya, only 16% of women operate businesses, with most limited to informal micro-businesses due to restricted access to capital (Ondimu et al., 2020). Financial inclusion remains a challenge, with fewer women having bank accounts than men (Central Bank of Kenya, 2022). Strengthening governance in entrepreneurship programs could significantly improve economic empowerment (Ondimu et al., 2020). In Uganda, pre-colonial women engaged in farming, trade, and crafts (Rutakumwa, 1992), but colonial rule extended male dominance in economic activities (Baker, 2010). The National Resistance Movement government implemented gender-responsive policies, such as the Uganda National Gender Policy (2007), Domestic Violence Act (2010), and Employment Act (2006), to improve gender equality (Uganda Gender Policy, 2007; Domestic Violence Act, 2010; Employment Act, 2006).

In 2015/16, Uganda launched the Uganda Women Entrepreneurship Programme (UWEP) in 19 districts, later expanding to all districts (Government of Uganda, 2016; Ministry of Gender, Labour, and Social Development, 2022). UWEP fosters good governance by ensuring transparency in fund disbursement, equitable access, and women's participation in implementation (Ministry of Gender, Labour, and Social Development, 2020). However, women still face barriers, with only 33% of businesses majority-owned by women (IFC, 2020). Additionally, only 15% of Ugandan firms have female managers, and financial access remains unequal (FSDU, 2019).

In Kisoro and Kabale Districts, women's economic empowerment programs emerged in the early 2000s, inspired by governance reforms and international frameworks (World Bank, 2009). NGOs such as ACORD and Winrock implemented microfinance initiatives, providing credit and training (ACORD, 2015; Winrock, 2020). As these interventions improved women's incomes and decision-making power, local governments supported women's business associations and vocational training (Kabale 5-Year District Development Plan, 2017-2022; Kisoro District State of Gender Report, 2015). UWEP was chosen for this research due to its focus on addressing barriers to women's economic empowerment.

Uganda Women Entrepreneurship Programme (UWEP) has allocated funds to women entrepreneurs in Kisoro and Kabale to promote business growth (Ministry of Gender, Labour, and Social Development, 2016). Women entrepreneurs have benefited from financial support and training, with accountability measures ensuring participation and equitable access (Nyeko, 2022). However, challenges remain, as over 75% of women in Kisoro and Kabale engage in subsistence farming and informal trade with limited financial access (Uganda Bureau of Statistics, 2022). Moreover, in 2022, Kabale District struggled to recover over 500 million shillings from UWEP loans due to limited accountability (Kabale District-UWEP Loan Recovery Report, 2022).

Studies show higher poverty levels among female-headed households in Kisoro and Kabale, with 41.9% living in poverty compared to 29.4% of male-headed households (Akankwasa, Lwanga, & Mujawamariya, 2019). Women in Kisoro face a 62.9% poverty rate despite financial support (Kisoro District Local Government, 2020). Limited accountability and transparency in UWEP implementation hinder women's financial access, perpetuating poverty (Uganda Poverty Status Report, 2020).

Civil Society Organizations (CSOs) like Kick Corruption Out of Uganda, Kabale District Development Initiative (KDDI), and Kabale Women for Economic and Social Transformation (KOFA) promote transparency in UWEP programme through training and advocacy (KDDI, 2022; KOFA, 2023). Transparency training and fund monitoring efforts have improved governance, but only 30% of beneficiaries are aware of feedback channels, limiting program outreach in rural areas (Integrity Research and Consult Report, 2021). The Uganda Gender Policy (1997, revised 2007) aims to eliminate gender inequalities and improve women's economic empowerment by mainstreaming gender in planning and resource allocation.

Research on CSO participation in UWEP monitoring in Kisoro and Kabale found strong engagement at district levels but weak involvement in remote sub-counties (Integrity Research and Consult Report, 2022). Despite existing monitoring and feedback mechanisms, challenges such as non-transparent loan processes and accessibility issues persist (Kabale and Kisoro Network of Gender Empowerment, 2022) resulting into low incomes and limited entrepreneurship development among women. Based on this background, there was deeper

examination of the effects of good governance on women's economic empowerment in Southwestern Uganda with emphasis on Uganda Women Entrepreneurship Programme.

Statement of the Problem

Ideally, adherence to good governance in form of ensuring proper accountability and transparency, participation in the implementation of Uganda Women Entrepreneurship Programme could significantly enhance women's economic empowerment (Twebaze, 2018). However, women in Kisoro and Kabale Districts face challenges in accessing financial resources, as they often rely on informal funding sources that limit their ability to expand businesses and compete in the market (Maalaoui & Gaies, 2020). The lack of support mechanisms, including mentorship and training, further exacerbates these challenges (Chaker & Zouaoui, 2022). Additionally, only 5% of women own registered land titles, and 57% are engaged in vulnerable farm occupations (Kabale District Land Board, 2021; Uganda Bureau of Statistics, 2023). Additionally, an estimated 60% of women farmers sell their produce through informal local buyers, leaving them with little bargaining power (Ministry of Agriculture, Animal Industry and Fisheries, 2022).

The Ugandan government, under President Yoweri Kaguta Museveni has implemented various policies and programs, such as the Uganda Gender Policy (2007) and Uganda Women Entrepreneurship Programme (UWEP) to address these economic challenges. UWEP aims to promote women's participation in entrepreneurship (Kimuli et al., 2022; Chaikin & Kirieieva, 2020). However, a performance review of the programme showed that only 40% of the targeted beneficiaries accessed loans and training (Ministry of Gender, Labour and Social Development, 2023). Furthermore, less than 30% of women in Kisoro and Kabale have bank accounts, relying instead on mobile money due to a lack of collateral (Financial Sector Deepening Uganda, 2022; Enterprise Uganda, 2022). Challenges such as limited accountability, transparency, participation in UWEP, corruption, politicization, inadequate budgets, weak monitoring systems, and difficulties in accessing fund due to lack of business registration hinder women's economic empowerment (Economic Policy Research Centre, 2023; UN Women, 2022). Eton and Nkamusiima (2022) highlighted that limited access to affordable finance remains a key barrier to women economic empowerment in Kisoro and Kabale Districts. If these challenges persist, they will continue to obstruct effective UWEP implementation and exacerbate poverty among women. Based on this background, there was deeper examination of the effects of good governance on women's economic empowerment in Southwestern Uganda with emphasis on Uganda Women Entrepreneurship Programme.

General Objective

The general objective of the study was to examine the effects of good governance on women economic empowerment in

selected Districts of South Western Uganda with emphasis on Uganda Women Entrepreneurship Programme (UWEP).

Specific Objectives

- i. To establish the effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.
- ii. To examine the effects of transparency in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.
- iii. To determine the effects of participation in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.

Research hypotheses

H01: Accountability in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.

H02: Transparency in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.

H03: Participation in Uganda Women Empowerment Programme has no significant positive effects on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda.

LITERATURE REVIEW

Theoretical Review

This research was underpinned by two theories explained here under;

Stakeholder Theory

The Stakeholder Theory proposed by Freeman (1984) asserts that managers must consider the needs/requirements of all stakeholders and the organization should strive to enhance the overall welfare of all parties affected by its operations. Stakeholder Theory emphasizes the inclusion of all relevant stakeholders' concerns in decision-making processes regarding the implementation of Uganda Women Entrepreneurship Programme. When perspectives of stakeholders are considered in governance, it promotes efficient financial resource management to address these stakeholders' interests (Rodríguez-Bolívar, Alfonso-Utrilla and López-Hernández, 2019). This ensures responsible use of public resources and fosters trust among citizens and demonstrates accountability for the Uganda Women Entrepreneurship Programme's performance outcomes (Jamali and Keshishian, 2020). Actively engaging with stakeholders and balancing their diverse interests enhances better implementation of the programme leading to women economic empowerment (Jamali and Keshishian, 2020).

Stakeholder Theory emphasizes that organizations should manage their relationships with various stakeholders to achieve sustainable success. In the context of the Uganda Women Entrepreneurship Programme (UWEP), accountability fosters trust and credibility among the women beneficiaries and ensure adherence to objectives and achievement of outcomes in programme implementation (Agyemang, Dzansi and Peprah, 2023). Moreover, accountability mechanisms, such as regular audits and transparent reporting, help prevent misuse of resources and ensure that the intended benefits reach the women, thereby directly contributing to their economic empowerment and overall well-being.

Stakeholder Theory can also shed light on the effect of transparency in the UWEP on women economic empowerment. Transparency in program operations, resource allocation, and decision-making processes can help build trust between the program administrators and the women entrepreneurs. When the women have access to information about the program's activities and can understand how decisions are made, it can empower them to engage more actively, provide feedback, and hold the program accountable. This, in turn, can lead to more inclusive and responsive program design and implementation, ultimately enhancing the women's sense of ownership and control over the program, and contributing to their overall empowerment (Kaplan, 2020).

Stakeholder Theory also emphasizes the importance of stakeholder participation in organizational decision-making. In the context of the UWEP, the active involvement of women entrepreneurs in program planning, implementation, and evaluation can be a crucial factor in facilitating their empowerment. When the women are given a voice and the opportunity to contribute to the programme's direction, it can help ensure that their needs and priorities are addressed. This can lead to a greater sense of agency, increased skills and confidence, and a stronger commitment to the program's

success, all of which can contribute to the women's overall empowerment (Karam and Jamal, 2019).

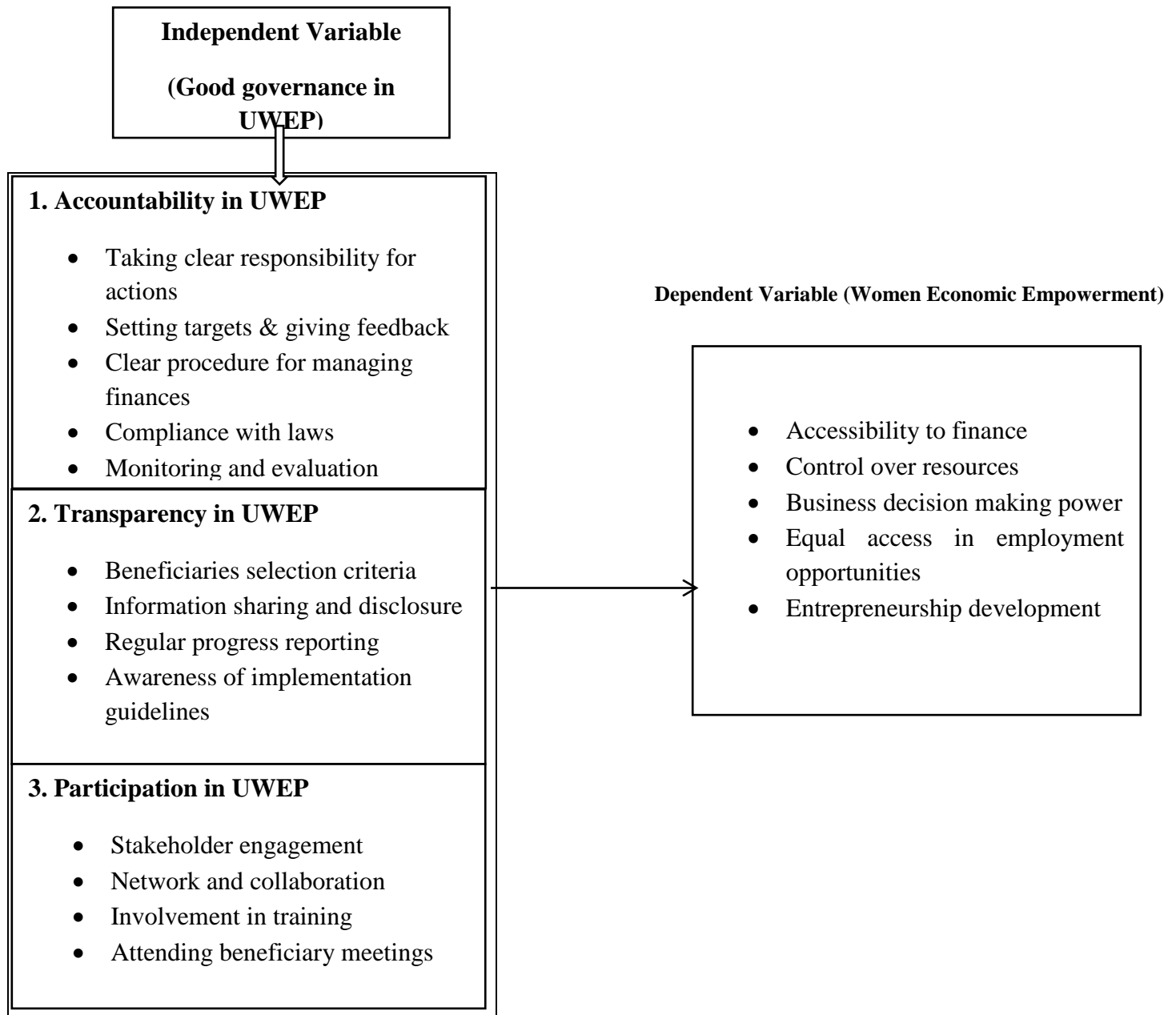
Stakeholder Theory is relevant to this study because it explained how involving women in UWEP by considering their needs empowers them and addresses socio-economic barriers they faced. The programme stakeholders at the community level like local leaders and women beneficiaries have influence and interests related to women's roles and opportunities (Akter, D'Ambra and Ray, 2017).

Social Capital Theory

This study was also based on Social Capital Theory developed by Bourdieu & Coleman (1986) which asserts that membership and engagement within social structures, ties, groups and institutions generates benefits. For women, these benefits can include access to information, shared responsibilities like childcare, solidarity and safety in numbers to overcome social isolation.

Social Capital Theory emphasizes the significance of social networks, norms, and trust in fostering collective action and economic prosperity. In the context of Uganda Women Entrepreneurship Programme and economic empowerment, this theory elucidates how strong social networks among women entrepreneurs can enhance women economic outcomes. The perspective on social capital focuses on the resources accumulated through networks of relationships which can be converted into economic capital (Bourdieu & Coleman, 1986). Furthermore, in Uganda, women groups that benefit from UWEP who build strong networks can access vital resources, information and support which in turn enhance their business success and contribute to broader economic empowerment. These networks also play a crucial role in fostering good governance by promoting transparency, accountability, and mutual support among community members.

Conceptual Framework



Source: Adapted from Smith (2015) and modified by the researcher (2023)

EMPIRICAL LITERATURE

Effects of Accountability in Uganda Women Entrepreneurship Programme on Women Economic Empowerment

Accountability in programmes aimed at supporting women entrepreneurship and economic empowerment is an important consideration for achieving sustainable outcomes (Twinomugisha & Tumwebaze (2022)). A growing body of literature has explored accountability in women entrepreneurship programmes and its effects on women economic empowerment as follows;

Smith, Ahmed and Rahman (2021) conducted a study on the relationship between accountability in women entrepreneurship programmes and women economic empowerment in rural districts of Bangladesh using mixed methods approach and found that there was no significant positive relationship between accountability mechanisms in women entrepreneurship programs and women economic empowerment. However, this study suffered from conceptual gap because it did not mention the factors that limited the potential benefits of accountability such as limited training and access to adequate finance to drive substantial economic empowerment for women in the rural areas of Uganda.

Datta, Mehta and Gupta (2014) employed mixed methods to explore how accountability mechanisms contributed to the promotion of empowerment of women via Self Help Groups in Indian states. According to the study, if self-help groups are backed by strong accountability measures, they can economically empower women. However, the study had a conceptual gap as it did not bring out those mechanisms of accountability used in Self Help Groups, such as monitoring and evaluation which would be crucial in identifying any potential issues, track progress and measure outcomes leading to achievement of objectives which this study examined.

On the other hand, Villa, Aanstad and Madsen (2018) stated that accountability mechanism in Women entrepreneurship Programme like monitoring, evaluation and feedback were effectively done to help women engaged in entrepreneurship overcome obstacles and achieve their aspirations. Additionally, 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.

Smith, Jones and Brown (2022) examined the role of beneficiary responsibility for action on women economic empowerment in United States and it utilized a purposive sampling methodology to select respondents and found 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 in truly helping participants to make choices and achieve economic self-sufficiency and empowerment. However, the previous studies had contextual gap since they were done in developed countries that may have strong programmes for women economic empowerment compared to Uganda whose programmes and accountability mechanisms may not be strong making empowerment benefits differ across Uganda and those countries which was a gap that formed the basis for this study.

Okello and Twesigye (2020) evaluated the Uganda Women Entrepreneurship Programme (UWEP) and its level of compliance with relevant Ugandan laws regarding women economic empowerment and the study findings revealed that while the program aims to boost women business owners, it only partially adhered to legal frameworks which are integral to protecting women's rights in business. However, the researchers stressed the need for stronger alignment of entrepreneurship initiatives with Uganda's broader legal structures governing women's socioeconomic equality and participation, in order to successfully meet both policy objectives and beneficiaries' rights.

Namakula and Nambalirwa (2019) conducted a study to examine the effect of accountability on performance of women-owned medium and small scale businesses in Uganda using quantitative data. The findings revealed that accountability had a positive effect on business success of women entrepreneurs which subsequently led to their empowerment. However, the study had a methodological limitation in that it only relied on quantitative data and ignored qualitative data that would help to validate quantitative data and give comprehensive understanding of the study but the current study collected both quantitative and qualitative data on accountability in Uganda Women Entrepreneurship Programme (UWEP) and women economic empowerment in Kisoro and Kabale districts of South Western Uganda in order to fill this methodological gap.

Namatovu, Kaggwa and Kiyaga (2021) examined the effect of accountability mechanisms in women entrepreneurship programs on women economic empowerment in Wakiso district, Uganda and found no significant positive effects. The researchers utilized a comprehensive evaluation method, incorporating both quantitative data from structured surveys and qualitative. The data revealed no substantial increases in income, business growth, or financial autonomy among the women involved. The study concluded that structural challenges such as gender norms, limited access to capital, and inadequate support systems were more influential in determining women's economic empowerment than the accountability mechanisms in place.

Hassan & Njoroge (2021) used mixed methods to examine the influence of monitoring and evaluation planning on

performance of government programs with reference to UWEP in Busoga Sub Region and the results showed a strong relationship between monitoring and evaluation planning and performance of UWEP program. Nonetheless, the conceptual limitation in the study was that it did not address the frequency of monitoring and evaluation and the ways of ensuring monitoring and evaluation planning such as setting clearly defined objectives to be achieved by the programme's beneficiaries which this study addressed.

Effects of Transparency in Women Entrepreneurship Programme on Women Economic Empowerment

Smith and Wilson (2020) examined how transparency and accountability in the implementation of Small Business Administration (SBA) women entrepreneurship initiatives impacted outcomes for participants in USA using surveys and the findings revealed that initiatives that clearly communicated governance structures, funding criteria and results reporting led to higher business sustainability rates and perceived empowerment among participants. Additionally, Wang, Chen and Liu (2022) examined the impact of transparency in Chinese government-sponsored women entrepreneurship programme for empowerment using a quantitative research methodology. The findings found that enhancements in programme's transparency, including public disclosure of funding allocations and selection criteria were associated with improvements in women's self-efficacy, social capital and entrepreneurial success.

Muriithi, Wanjau and Kariuki (2021) studied the importance of regular updates on performance and reporting in women entrepreneurship programs in Kenya and the findings revealed that beneficiaries could give regular updated and timely information reporting regarding target achievements, allocation of support and intervention impacts. Furthermore, Nkansah, Akomea-Frimpong and Acheampong (2021) state that incorporating transparency at each stage of entrepreneurship programme implementation can help address issues such as corruption and distrust that have previously limited the impact of such initiatives on enhancing women's social and economic empowerment in Ghana.

Mugisha (2019) conducted a study on the effect of regular progress reporting in Uganda Women Entrepreneurship Programme (UWEP) on women economic empowerment in Kapchorwa using mixed-methods approach. The study reviewed quarterly reports submitted by women-led businesses that received support from UWEP and found that enterprises submitting timely, detailed reports on business progress, challenges and finances showed stronger revenue growth, job creation and asset acquisition. However, conceptual gap in this study was that it did not mention the challenges faced in monitoring and regular progress reporting in Uganda Women Entrepreneurship Programme (UWEP) such as lack of facilitation and geographical barriers like remoteness which make programme coordinators fail to frequently monitor the activities of women beneficiaries to gather information on their progress in implementing the programme.

A study by Sseruwuugi and Lubega (2021) on information access barriers faced by women entrepreneurs in Uganda through surveys and interviews with 200 women found that many struggled to obtain timely updates on available support programs due to lack of internet/mobile data as well as physical distance from program offices. The study underscored the importance of proactive community outreach utilizing multiple channels, including interpersonal communication, printed materials and partnerships with local leaders to ensure even remotely located women are adequately informed. However, the study did not mention the use of television, billboards and radios which could help in information dissemination about the programme to increase coverage and beneficiary's admission into the programme.

Nakanyike (2018) analyzed Uganda's Women Entrepreneurship Programme (UWEP), which aimed to promote women economic empowerment through providing loans, business training and mentoring support. The study found that selection criteria and processes for accessing UWEP loans and trainings were not always clearly defined or transparent. Subjective application of criteria led to perceptions of favoritism among beneficiaries. Furthermore, outreach efforts to disseminate information about the program were sometimes lacking, particularly in rural areas, resulting in many eligible women lacking awareness of application processes. However, conceptual gap in this study was that it did not look at local power dynamics that influence prioritization for the program with elites more likely to benefit over disadvantaged groups thus undermining social inclusion objectives of UWEP programme.

Kyazze, Nakiyimba and Mugisha (2021) in their study on the impact of transparency on women economic empowerment with evidence from the Uganda Women Entrepreneurship Program in Jinja and Gulu Districts and used questionnaires and regression analysis and findings revealed no positive significant effects of transparency in the Uganda Women Entrepreneurship Program (UWEP) on women's economic empowerment. The study further revealed that transparency practices such as clear communication of program details, open financial reporting and feedback mechanisms did not lead to significant improvements in the participants' economic empowerment. The findings also indicated that factors like limited access to credit, inadequate business training, and socio-cultural barriers played a more critical role in influencing women's economic progress, overshadowing the benefits of transparency within the programme.

A study by Tumusiime and Mutongole (2019) assessed how awareness of program guidelines in Uganda Women Entrepreneurship Programme (UWEP) impacted outcomes for women entrepreneurs in Kabale District, Uganda. The findings revealed that businesses run by women with a clear understanding of UWEP's procedural requirements, such as documentation, regular reporting and participatory training sessions, exhibited significantly higher profits, asset ownership and job creation. This points to the importance of ensuring

implementation guidelines are clearly communicated and understood by beneficiaries, as awareness enables greater empowerment returns on intervention investments.

Khainza and Mwiine (2020) conducted a quantitative study examining the relationship between transparency in Uganda Women Entrepreneurship Programme (UWEP) and women economic empowerment in Kisoro and Kabale districts. The results of regression and correlation analyses revealed no significant positive association between transparency and economic empowerment with measures of business income, household expenditures, ownership of assets and participation in community groups which were used as outcome variables. Conceptually, the gap in the three previous studies was that they did not examine transparency in terms of creating awareness that could make more women informed about how to access loans to invest in various enterprises and create employment opportunities which was a gap filled in this study.

Tumuhairwe, Tweheyo and Tukundane (2021) conducted a study on the impact of UWEP program on women economic empowerment in Kabale District, Uganda using qualitative and quantitative research approaches. The results revealed that while the program aimed to link women to financial service providers, in reality very few partnerships were formed. Most women reported not receiving information about existing saving and credit groups in their communities. A few who tried to access loans faced challenges with the stringent requirements of collateral from partner financial institutions.

Effects of Participation in Uganda Women Entrepreneurship Programme on Women Economic Empowerment

Brush and Greene (2018) examined the effect of women participation in education focused on fostering entrepreneurial skills and knowledge on women empowerment in United States, the mixed research study revealed that women who engaged in educational programmes for entrepreneurship witnessed positive results in terms of improved self-assurance, enhanced networking abilities and a deeper understanding of business. However, this research had an empirical gap because it did not examine the potential difficulties women face in accessing and participating in entrepreneurship education programmes such as inadequate facilitation given to trainers and how they affect their commitment and consistency in training beneficiaries, failure to continue coordinating regular self-help group meetings where entrepreneurial skills are developed thus reducing the programme's performance.

Nevertheless, the empirical gap in the above study was that it did not investigate the specific obstacles that women face in participating and accessing these programmes such as lack of awareness and financial barriers which was a gap that was filled by this study.

Bjorvatn, Torsvik and Tungodden (2015) assessed the influence of involvement business training initiatives on women

empowerment in Uganda. The research revealed that women who engaged in the business training programme demonstrated notable enhancements in self-assurance, credit availability and earnings compared to those who did not.

Kaaya and Bakunda (2019) examined how involvement in regular UWEP beneficiary review meetings impacted women entrepreneurs in Kiruhura District, Uganda. The results of the study revealed that women who consistently attended the quarterly meetings to discuss business progress, challenges and lessons with program coordinators and peers demonstrated significantly higher sales, profits and job creation than irregular attendees. This confirmed that enabling regular gatherings and interaction amongst beneficiaries is important for empowering women by fostering learning networks, accountability and peer support systems.

METHODS

The study adopted pragmatism philosophy which states that the world can be interpreted in various ways and a comprehensive understanding cannot be attained from any single viewpoint as multiple realities may exist (Kumar, 2011). Pragmatism philosophy acted as the cornerstone for this research because allowed integration of mixed research methods to give a thorough grasp of the research issue. The use of pragmatism philosophy encouraged the researcher to generate practical solutions that could be implemented to address real-world issues. The pragmatism philosophy aligned closely with Stakeholder Theory which underscores the importance of acknowledging and engaging with various stakeholders who possess diverse realities and perspectives. The study utilized a cross-sectional survey research design since the design enables capturing a snapshot of the population at a specific moment enabling the researcher to collect adequate information at a single point in time. The total target population for this study was 2397 where 1332 consisting of 1301 women beneficiaries, 14 sub county chiefs, 15 Community Development Officers (1 DCDO and 14 SCDOs), 1 LCV Chairperson and 1 Labour Officer were from Kisoro District and 1065 comprising of 1038 women beneficiaries, 12 Sub County Chiefs, 13 Community Development Officers (1 DCDO and 12 SCDOs, 1 LCV Chairperson and 1 Labour Officer were from Kabale District. The sample size for this study was 343 respondents chosen from Kisoro and Kabale Districts. The formula developed by Slovin (1960) was used to determine the sample size for the research. The formula is; $n = N/(1+N e^2)$. Where, n represents the sample of respondents needed for this study, N was the study population and e denoted level of precision (0.05).

$$n = N/(1+N e^2)$$

$$\begin{aligned} \text{➤ } n &= 2397/(1+2397(0.05^2)) & n &= \\ &= 2397/(1+2397(0.0025)) & & \\ \text{➤ } n &= 2397/(1+5.9925) & n &= 2397/(6.9925) \\ \text{➤ } n &= 343 \text{ respondents} & & \end{aligned}$$

The total sample size of respondents for the two selected districts was 343. However, the researcher further derived the sample size for each district from which data was collected as follows; For each of the districts, the sample size was obtained by dividing the total population of that district by the total population for the two districts multiplied by the sample size for the two districts, that is;

For Kisoro District, $n = \frac{1332}{2397} \times 343 = 191$ respondents

For Kabale District, $n = \frac{1065}{2397} \times 343 = 152$ respondents

Simple random sampling technique was used to selected 285 respondents to give quantitative data and it used because it guaranteed every individual within the population equitable opportunity of inclusion in the sample. Purposive sampling was used to select 26 Sub County Chiefs, 28 Community Development Officers, 2 LCV Chairpersons and 2 Labour

Officers. The purposively selected 58 key informants were interviewed to understand good governance in UWEF and women empowerment in Kisoro and Kabale Districts. The rationale for choosing these respondents was grounded in their crucial contributions in the management of Uganda Women Entrepreneurship Programme. Purposive sampling was used because it allowed the researcher to focus on the specific subset of the population that had relevant information about the study. The researcher used questionnaires to collect quantitative data for this study. The researcher designed one questionnaire for all women respondents from Kisoro and Kabale Districts and copies of the questionnaire were administered to 285 women beneficiaries of Uganda Women Entrepreneurship Programme from Kisoro and Kabale District. The researcher also used interview guide with structured and semi-structured questions to gather qualitative data from 2 LCV Chairpersons, 26 Sub County Chiefs, 28 Community Development Officers and 2 Labour Officer as this enabled the researcher to gather detailed response from respondents.

RESEARCH FINDINGS

Response rate

The response rate was determined as follows;

Table 4.1: Response rate for women beneficiaries of UWEF (for quantitative data)

Instruments		Sample Size	Percentage response rate	
Questionnaires returned		255	89.5	
Un returned questionnaires		30	10.5	
Total		285	100	

District respondents' distribution		Sample size	Response rate	Percentage
Kisoro district	Women beneficiaries	160	130	81.3
Kabale district	Women beneficiaries	125	125	100
Total		285	255	89.5

Source: Primary data (2024)

The findings of the study presented in Table 4.1 indicated the response rate for the quantitative data collected from women beneficiaries of Uganda Women Entrepreneurship Programme (UWEF) in Kisoro and Kabale Districts. The findings of the study as indicated in the table shows that the researcher administered 285 questionnaires to respondents but 255(89.5%) were returned fully filled and 30(10.5%) were not returned. In Kisoro District, out of 160 women beneficiaries sampled, 130(81.3%) responded to the questionnaires whereas 30(18.7%) did not fill and return the questionnaires. In Kabale District, all 125(100%) responded to the questionnaires. The survey had a

very good response, with 255(89.5%) of the total sampled women beneficiaries across the two districts completing the questionnaires. This high response rate helped to increase the credibility and reliability of the findings obtained from the quantitative data. The response rates for the two districts were considered very good for the study as proposed by (Amin, 2005) who stated that a response rate of 70% is typically considered acceptable for representation.

Table 4.2: Response rate for key informants (for qualitative data)

Categories of respondents	Sample Size	Response rate	Percentage
Sub County Chiefs	26	13	50
CDOs	28	20	71.4
LCV Chairpersons	2	2	100
Labour Officers	2	2	100
	58	37	63.8

Source: Primary data (2024)

The findings of the study presented in Table 4.2 showed that, Sub-County Chiefs who participated in the study were 13(50%), Community Development Officers were 20(71.4%), LCV Chairperson responded at 2(100%) and Labour Officer at 2(100%). The total response rate for the two districts was 37(63.8%).

Demographic characteristics of respondents

Table 4.3: Demographic characteristics of women beneficiaries of UWEP in Kisoro and Kabale Districts

Demographics	Categories	Frequency	Percentage
Gender	Male	0	0.0%
	Female	255	100%
	Total	255	100%
Age	20-30	57	22.4%
	31-40	92	36.1%
	41-50	66	25.9%
	50+	40	15.6%
	Total	255	100%
Marital status	Single	32	12.5%
	Married	197	77.3%
	Others	26	10.2%
	Total	255	100%
Education	Primary	65	25.5%
	Secondary	146	57.3%
	Tertiary	44	12.2%

Total	255	100%
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Source: Primary data (2024)

The findings of the study in Table 4.3 on gender indicated that only females who were beneficiaries of UWEP represented by 255(100%) participated in the survey study. This evidenced that the programme exclusively targeted females. Excluding men entirely indicates the goal is to address vulnerabilities faced particularly by women, such as lack of access to skills training or job opportunities and financial resources. Providing support solely to women would help to boost their participation in income-generating activities and to contribute financially to household's income and achieve Sustainable Goals 1-No poverty, 2-Zero hunger, 8-Decent work and economic growth.

The age distribution of respondents indicated that the highest percentage of beneficiaries were within 31-40 years category representing 92(36.1%) of women beneficiaries followed by 66(25.9%) in age bracket of 41-50 and 57(22.4%) of respondents were between 20-30 age bracket and only 40(15.6%) were 50 years and above. Furthermore, most beneficiaries were married 197((77.3%) indicating a focus on empowering women who have existing household and care responsibilities through skills training and income generation opportunities. A smaller percentage was for single represented by 32(12.5%) and other categories accounted for 26(10.2%).

On education levels of respondents, 146(57.3%) had completed secondary schools, 65(25.5%) had finished primary while 44(12.2%) had finished tertiary education. Therefore, the results demonstrated a consistency in focusing women economic empowerment on similar demographic groups - exclusively female participants, mostly married, between 31-50 years old.

Objective One: Effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts

The first objective established 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 4.4

Table 4.4: Descriptive statistics of accountability in 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	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	69(27.1%)	108(42.4%)	0(0.0%)	46(18.0%)	32(12.5%)	3.53	1.382
Finances are effectively managed through records keeping, auditing and budgeting	49(19.2%)	84(32.9%)	0(0.0%)	72(28.3%)	50(19.6%)	3.04	1.474
My group's activities are regularly monitored and evaluated by UWEP coordinators at the District and Sub County levels	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 UWEP	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 UWEP 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 business activities	63(24.7%)	90(35.3%)	15(5.9%)	48(18.8%)	39(15.3%)	3.35	1.423
I am regularly trained and mentored on how to start and manage businesses	70(27.5%)	86(33.7%)	0(0.0%)	56(22.0%)	43(16.8%)	3.33	1.493
My group leader regularly monitors our group activities and gives report	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 4.4 indicated that 91(35.7%) of women beneficiaries of UWEP 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. These study results suggest that beneficiaries from the selected districts have higher perception of taking ownership and responsibility. However, the presence of a small percentage of respondents who disagreed could be attributed to underlying challenges in fostering a collective culture of individual and group responsibility.

A question on what measures put in place to ensure those implementing the UWEP programme are held accountable for

proper use of funds and achieving intended results, it was testified that,

"As the district coordinator, accountability is core to how I oversee program implementation at district, sub county and group levels. Firstly, we hold the staff directly responsible for activities accountable- they must submit monthly work plans and expense reports that I thoroughly review. Any discrepancies are followed up. Secondly, we sometimes conduct field monitoring visits throughout project sites so we can observe work and engage beneficiaries for feedback. Beneficiaries have also been empowered to report issues to the district coordinator and our district program managers are evaluated based on targets like number of businesses supported, training hours delivered and feedback received" (Key Informant from Kabale District, 13/4/2024).

The study findings in Table 4.4 regarding the statement "We define our specific objectives, timeliness and measurable indicators of success to guide our actions as guided by the UWEP 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.

A key informant was asked whether there was established implementation timeline for the programme. He reported that;

"Yes, we do have an implementation timeline laid out for the Uganda Women Entrepreneurship Programme. It's designed to ensure activities and disbursements occur according to plan. The programme runs on an annual cycle, beginning each financial year in July" (Key Informant from Kabale District, 13/4/2024).

From Table 4.4, the study findings on the statement that "Finances are effectively managed through records keeping, auditing, budgeting by outlining income, expenses and saving goals as guided by UWEP 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 coordinators at the District and Sub County levels" 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.

When a key informant from Kisoro District was interrogated about whether he was satisfied with the monitoring and evaluation and feedback reporting in UWEP, his response concurred with quantitative data as he reported that;

"Monitoring and evaluation on my side is still a problem at district level due to lack of facilitation because there is no budget allocated to monitoring and evaluation exercise under UWEP. In overseeing the program and projects, planning is a very crucial element for achieving success. However, the planning for monitoring and evaluating activities of UWEP is not given the attention it deserves" (Key Informant from Kisoro District, 15/4/2024).

In agreement quantitative findings, key informant from Kabale District reported in the same way that;

"Monitoring and evaluating in UWEP requires funding because I need fuel to visit all beneficiaries to see how their businesses/projects are being run and sensitise them but most times, I do not go there because I am not given fuel. I'm not even sure whether financial resources for monitoring and evaluation of the activities are allocated within the budget" (Key Informant from Kabale District, 12/4/2024, Kisoro District, 15/4/2024).

The findings from qualitative data concur with quantitative data as they all highlighted shortcomings in how M&E is coordinated and implemented under UWEP - from unclear communication of what should be evaluated to insufficient planning, involvement of stakeholders and likely under-funding. However, findings quantitative analysis revealed that for group leaders, they regularly made sure that they monitored their activities for their groups to avoid losses.

The study findings in Table 4.4 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 4.4 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.

Key informant from Kisoro Districts was asked if they train UWEP beneficiaries on the use and management of funds given under UWEP and this is what was reported;

"One of the objectives of UWEP is to enable women start their own income-generating enterprises. Prior to joining UWEP, women are equipped with a variety of knowledge and skills including being able to identify and start income generating enterprises and manage their finances. However, through experience, we have seen that only very few of these women who

received this training have been able to effectively use this knowledge and start their own enterprises and effectively manage their funds” (Key Informant from Kisoro District, 15/4/2024).

The study results in Table 4.4 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.

In Table 4.4, 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 majority of respondents agreed indicating that training and mentorship were being provided to beneficiaries to start and manage businesses.

The study results from Table 4.4 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.

Objective Two: Effects of transparency in UWEP on women economic empowerment in Kisoro and Kabale Districts

The second objective examined the effects of transparency in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda. Data was collected on the items of transparency in UWEP and summarized using frequencies, percentages, mean and standard deviation.

Table 4.5: Descriptive statistics on transparency in Uganda Women Entrepreneurship Programme in Kisoro and Kabale District

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std
Criteria for selecting UWEP programme beneficiaries are made public	86(33.7%)	135(52.9%)	0(0.0%)	34(13.4%)	0(0.0%)	4.09	.932
Financial information like budgets and spending are disclosed publicly	70(27.5%)	97(38.0%)	0(0.0%)	70(27.5%)	18(7.0%)	3.51	1.334
I easily access relevant information about UWEP	62(24.3%)	86(33.7%)	0(0.0%)	57(22.4%)	50(19.6%)	3.21	1.511
The management makes sure that objectives of UWEP are clear	86(33.7%)	93(36.5%)	0(0.0%)	55(21.6%)	21(8.2%)	3.66	1.353
I am regularly updated on how well UWEP is performing	52(20.4%)	62(24.3%)	0(0.0%)	81(31.8%)	60(23.5%)	2.86	1.519
My group is checked on how money is spent and work gets done	57(22.4%)	71(27.8%)	0(0.0%)	68(26.7%)	59(23.1%)	3.00	1.541
Relevant data and reports on UWEP program and clearly written	59(23.2%)	89(34.9%)	0(0.0%)	61(23.9%)	46(18.0%)	3.21	1.483
There is clear documentation of goals, strategies and budgets of the program	65(25.5%)	78(30.6%)	0(0.0%)	60(23.5%)	52(20.4%)	3.17	1.535
Regular review of performance of the program is done	55(21.6%)	67(26.3%)	0(0.0%)	76(29.7%)	57(22.4%)	2.95	1.525
There are clear and well known guidelines for disbursement of UWEP funds	83(32.5%)	108(42.4%)	0(0.0%)	38(14.9%)	26(10.2%)	3.72	1.330
We always communicate our challenges in time and get feedback in time	56(22.0%)	68(26.7%)	0(0.0%)	68(26.7%)	63(24.6%)	2.95	1.551
Regular progress updates are shared widely to all stakeholders of UWEP program	67(26.3%)	85(33.3%)	0(0.0%)	57(22.4%)	46(18.0%)	3.27	1.504

Source: Primary data (2024)

In table 4.5, study findings on the item that the criteria for selecting UWEP programme beneficiaries is publicly made available indicated that 86(33.7%) of the beneficiaries strongly agreed, 135(52.9%) agreed, 0(0.0%) undecided, 34(13.4%) disagreed and no respondents strongly disagreed that criteria for

selecting program's beneficiaries of Uganda Women Entrepreneurship Programme (UWEP) were publicly made available (Mean =4.09, Std=.932). The mean score was high indicating a positive perception of the transparency in beneficiary selection and the standard deviation showed lower

variation implying that the programme had ensured transparency and openness in the selection process which was important for promoting fairness and transparency that could consequently enhance the program's effectiveness in promoting women economic empowerment.

One key informant from Kisoro and one from Kabale District were asked whether there were publicly disclosed selection criteria, published regular reports on the usage and impact of funds and this is what they reported;

"Yes, for the Uganda Women Entrepreneurship Programme we do have publicly disclosed selection criteria and we also publish reports on the usage of the disbursed funds. The selection criteria are communicated in women community outreach sessions and programme discussion on radio. This is to ensure transparency in the application and selection process. Furthermore, annual reports are produced that highlight details such as number of beneficiaries supported, total funds disbursed and repaid (Key Informant from Kabale District, 13/4/2024, Key Informant from Kisoro District, 16/4/2024).

The study findings in Table 4.5 on the statement that "Financial information in Uganda Women Entrepreneurship Programme (UWEP) like budgets and spending are disclosed publicly" showed that 70(27.5%) of respondents strongly agreed, 97(38.0%) agreed, 0(0.0%) undecided, 270(27.5%) disagreed and 18(7.0%) strongly disagreed (Mean= 3.51, Std=1.334). Though, a significant portion of respondents agreed that financial information was disclosed openly, there were also a notable proportion of respondents who expressed disagreement. This suggests that there were gaps in relation to financial matters such as budgets and spending.

A key informant was asked whether financial information in Uganda Women Entrepreneurship Programme (UWEP) like budgets and spending are disclosed publicly and this is what was reported;

The Uganda Women Entrepreneurship Programme (UWEP) has mechanisms for financial reporting, but the extent to which financial information, including budgets and expenditures, is disclosed publicly varies. While some financial details are shared through official government reports, parliamentary briefings, and program evaluations, access to detailed financial statements by the general public remains limited. There are channels for accountability, such as audits and monitoring reports, but these are not always widely disseminated to the public, and accessing them requires engagement with relevant government offices. In some cases, program beneficiaries and stakeholders receive summarized financial updates, but comprehensive spending breakdowns are not always made readily available". (Key Informant from Kabale District, 13/4/2024).

The study results in Table 4.5 about the item "I easily access relevant information about UWEP programme" indicated that 62(24.3%) of respondents strongly agreed, 86(33.7%) agreed, 0(0.0%) undecided, 57(22.4%) disagreed, 50(19.6%) strongly disagreed with a mean score of 3.21 and a standard deviation of 1.511. These study findings implied that many beneficiaries could access information but there were still challenges in ensuring easy access to relevant information as expressed by some respondents who disagreed.

A key informant was asked what plans and priorities for UWEP, particularly in terms of improving transparency in information sharing, he reported that;

The study findings in Table 4.5 on the item that "The management makes sure that objectives of UWEP are clear to all beneficiaries and decisions of beneficiaries are considered valuable in the implementation of the programme" revealed that 86(33.7%) of respondents strongly agreed, 93(36.5%) agreed, 0(0.0%) undecided, 55(21.6%) disagreed, 21(8.2%) strongly disagreed as supported by the mean of 3.66 and the standard deviation of 1.353.

The study findings from Table 4.5 showed that "I am regularly updated on how well UWEP is performing and reports are put out often so that all stakeholders can see clearly how many women are helped with training, loans and starting businesses" was strongly agreed by 52(20.4%) of the respondents, 62(24.3%) agreed, 0(0.0%) undecided, 81(31.8%) disagreed, 60(23.5%) strongly disagreed (Mean=2.86, Std=1.519). These study findings indicated that most respondents disagreed implying that there were challenges in providing regular updates and transparent reports about UWEP's performance.

The study findings as indicated in Table 4.5 showed that 57(22.4%) of respondents strongly agreed, 71(27.8%) agreed, 0(0.0%) undecided, 68(26.7%) disagreed, 59(23.1%) strongly disagreed that my group is checked on how money is spent and work gets done and reports are shared with all group members and other stakeholders (Mean=3.00, Std= 1.541).

From Table 4.5, the study findings on the statement that "Relevant data and reports on implementation of UWEP program and clearly written in both local languages and English" revealed that 59(23.2%) strongly agreed, 89(34.9%) agreed, 0(0.0%) undecided, 61(23.9%) disagreed and 46(18.0%) strongly disagreed. The mean score of 3.21 and the standard deviation was 1.483 indicated a positive perception between by most respondents as regards the statement but to address the concerns of those who disagreed required the stakeholders to improve the accessibility and clarity of information provided to participants.

The study results in Table 4.5 indicated that 65(25.5%) of the respondents strongly agreed, 78(30.6%) agreed, 0(0.0%) were undecided, 60(23.5%) disagreed and 52(20.4%) strongly disagreed that there is clear documentation of goals, strategies

and budgets of the program that are made available to our group (Mean=3.17, Std=1.535). The study findings imply that while efforts were made to provide clear documentation, there was a room for improvement in ensuring accessibility and understanding of the goals, strategies and budgets of the UWEP program since there were some respondents who disagreed.

The findings of the study regarding the regular review of the performance of the Uganda Women Entrepreneurship Programme (UWEP) to identify areas of success and areas that require improvement, 55(21.6%) of the respondents strongly agreed, 67(26.3%) agreed, 0(0.0%) undecided, 76(29.7%) disagreed and 57(22.4%) strongly disagreed (Mean=2.95 and Std=1.525).

From Table 4.5, study findings on the item that “there are clear and well known guidelines for disbursement of UWEP funds”, revealed that 83(32.5%) of the respondents strongly agreed, 108(42.4%) agreed, 0(0.0%) undecided, 38(14.9%) disagreed and 26(10.2%) strongly disagreed (Mean=3.72 and Std=1.330). These study findings imply that UWEP program has established clear guidelines for fund disbursement but the presence of disagreements indicated that there were still gaps in communicating these guidelines to the beneficiaries.

Key informants were asked whether there are clear and well-known guidelines for the disbursement of UWEP funds, and it was stated that;

“Yes, there are official guidelines for the disbursement of UWEP funds, which outline the eligibility criteria, application process, approval mechanisms, and repayment terms. These guidelines are documented in programme manuals, government circulars, and official communication from the Ministry of Gender, Labour, and Social Development”. (Key Informant from Kabale District, 13/4/2024, Key Informant from Kisoro District, 16/4/2024).

The study findings in Table 4.5 indicated that respondents who strongly agreed with the item that “We always communicate our challenges to coordinators of UWEP programme in time and get feedback in time” were 56(22.0%), those who agreed were 68(26.7%), none of the respondents undecided as shown by 0(0.0%), 68(26.7%) disagreed, 63(24.6%) strongly disagreed (Mean=3.95, Std=1.551).

On the statement that “Regular progress updates are shared widely to all stakeholders of UWEP programme for them to know what is being achieved” results indicated that 67(26.3%) of the respondents strongly agreed, 85(33.3%) agreed, 0(0.0%) undecided, 57(22.4%) disagreed and 46(18.0%) strongly disagreed (Mean=3.27, Std=1.504). The mean of 3.27 for responses to the statement regular progress updates were shared widely to all stakeholders of UWEP programme for them to know what is being achieved" indicates that on average, respondents somewhat agreed with the statement. However, the standard deviation of 1.504 shows that there was a high variation in responses.

Objective Three: Effects of participation in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda

The third objective determined the effects of participation in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda. The researcher performed descriptive analysis on the statements of participation in UWEP in Kisoro and Kabale Districts and the findings were presented in Table 4.6.

Table 4.6: Descriptive statistics on participation in Uganda Women Entrepreneurship Programme

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std
I always participate in community awareness meetings	94(36.8%)	108(42.4%)	0(0.0%)	53(20.8%)	0(0.0%)	3.95	1.097
The program engages all women willing to participate in the program	72(28.2%)	81(31.8%)	0(0.0%)	57(22.4%)	45(17.6%)	3.31	1.514
UWEP program has enabled me to have partnership with associations and financial institution	72(28.2%)	90(35.3%)	0(0.0%)	58(22.7%)	35(13.8%)	3.42	1.447
Women beneficiaries of UWEP give ideas and feedback to make the programme better suit their needs	86(33.7%)	113(44.3%)	0(0.0%)	43(16.9%)	13(5.1%)	3.85	1.205
I have participated in the training organized by UWEP management on how to start and develop my enterprise	76(29.8%)	100(39.2%)	0(0.0%)	48(18.8%)	31(12.2%)	3.56	1.399
The management of UWEP has given me financial literacy training	76(29.8%)	84(32.9%)	0(0.0%)	58(22.7%)	37(14.7%)	3.41	1.474
I have been provided with skills and tools to network, collaborate and access business opportunities	46(18.0%)	68(26.8%)	0(0.0%)	83(32.5%)	58(22.7%)	2.85	1.486
I was encouraged to join a group of UWEP programme beneficiaries by coordinators	71(27.8%)	89(34.9%)	0(0.0%)	54(21.2%)	41(16.1%)	3.37	1.479
I participate in the meeting about how to use UWEP funds before disbursement	84(32.9%)	114(44.7%)	0(0.0%)	44(17.3%)	13(5.1%)	3.83	1.207
UWEP has enabled me pair myself with experienced business mentors to allow me get knowledge on business management	63(24.7%)	82(32.2%)	0(0.0%)	58(22.7%)	52(20.4%)	3.18	1.526
UWEP program ensure all women with different socio-economic statuses participate in its implementation	66(25.9%)	74(29.0%)	0(0.0%)	63(24.7%)	52(20.4%)	3.15	1.541

Source: Primary data (2024)

From the Table 4.6, study results on the item that “I always participate in community awareness meetings organized by UWEP focal persons” indicated that 94(36.8%) strongly agreed, 108(42.4%) agreed, 0(0.0%) undecided, 53(20.8%) disagreed and none of the respondents strongly disagreed (Mean=3.95, Std=1.097). The mean score suggest that most respondents were

in agreement indicating strong engagement from the participants in community awareness meetings, showcasing their active involvement in the UWEP program.

Key interviewees from Kisoro and Kabale Districts were asked whether they provide information and awareness and whether

people have willingness to participate in UWEP implementation and this is what they revealed;

"We do try to provide information and raise awareness about the Uganda Women Entrepreneurship Programme in our communities. However, getting people interested and willing to participate especially those in deep rural villages can still be a challenge. Often locals are not aware of the opportunities that exist for support. Some women even think taking a loan is too risky or that business is not suitable work for them. Convincing more conservative families to allow their daughters or wives to join is a difficult task" (Key Informant from Kabale District, 15/4/2024, Key Informant from Kisoro District, 17/4/2024).

The study results from Table 4.6 indicated that 72(28.2%) of the respondents strongly agreed, 81(31.8%) agreed, 0(0.0%) undecided, 57(22.4%) disagreed and 45(17.6%) strongly disagreed with the statement that the program engaged all women willing to participate in the program (Mean value=3.31 while the Std= 1.514). The study findings meant that while there was some agreement on the engagement of women, there were also concerns and disagreements regarding participation of all women in the programme.

Key informants from Kisoro and Kabale were asked whether all women willing to participate in the programme are considered to benefit from the program, the respondents revealed that;

"UWEP is designed to be an inclusive programme targeting all eligible women, particularly those in vulnerable groups, to support their economic empowerment. The programme prioritizes women in organized groups, especially those engaged in small-scale enterprises, agriculture, and other income-generating activities" (Key Informant from Kabale District, 15/4/2024, Key Informant from Kisoro District, 17/4/2024).

From Table 4.6, the findings of the study indicated that 72(28.2%) strongly agreed, 90(35.3%) agreed, 0(0.0%) undecided, 58(22.7%) disagreed, 35(13.8%) strongly agreed with the statement that "UWEP program has enabled me to have partnership with associations and financial institution that provide saving and credit schemes" (Mean=3.42, Std=1.447). The study findings therefore imply that some beneficiaries had access to financial services such as savings and credit scheme from associations and financial institutions while others had no access to financial services. These findings are most closely related to Sustainable Development Goal 8: Decent Work and Economic Growth that targets increasing access to banking and financial services, as well as supporting the growth of entrepreneurship.

The study findings in Table 4.6 on the statement that "Women beneficiaries of UWEP give ideas and feedback to make the programme better suit their needs" reported strong agreement of 86(33.7%) of the respondents, 113(44.3%) agreed, 0(0.0%) undecided, 43(16.9%) disagreed and 13(5.1%) strongly

disagreed and the mean was 3.85 and standard deviation was 1.205. The study findings suggest that creating a supportive and inclusive environment that encourages women's participation, actively soliciting their ideas and feedback and ensuring their ideas and opinions in the program's decision-making processes would address the challenges and improve women economic empowerment in both Districts.

From Table 4.6, it was indicated that study findings about the statement that "I have participated in the training organized by UWEP management on how to start and develop my enterprise" had 76(29.8%) of the respondents who strongly agreed, 100(39.2%) who agreed, 0(0.0%) undecided, 48(18.8%) disagreed and 31(12.2%) strongly disagreed (Mean=3.56, Std=1.399).

Another key informant from Kabale District added that;

"I myself, I call upon all the CDOs to mobilise beneficiaries in their sub counties and train them on how to use the funds, we even hold talk shows on radios and inform stakeholders how much money has been released to support selected groups and inform the beneficiaries how they are supposed to use the money. They also ask questions why they have not understood and we all get views from them and other stakeholders. However, we still have challenges in recovering the money where some groups channel the funds and at times fail to pay in time which cripples the effectiveness of the UWEP programme" (Key Informant from Kabale District, 15/4/2024).

The study findings from Table 4.6 indicated that 76(29.8%) of UWEP beneficiaries strongly agreed, 84(32.9%) agreed, 0(0.0%) undecided, 58(22.7%) disagreed and 37(14.7%) strongly disagreed that the management of UWEP had given them financial literacy training (Mean=3.41, Std=1.474). The results suggest provision of financial literacy training was provided but there were some beneficiaries who did not receive the trainings.

In relation to the above quantitative findings, a key informant was asked if they provide financial literacy training and if beneficiaries actively participate and this is what she reported;

"We conduct financial literacy training to all our beneficiaries of UWEP before and after disbursement of funds. However, some members particularly those in remote areas still face limited financial literacy which poses a barrier to proper management and use of funds. Some members end up not applying for the loans because they fear that losses that might lead to failure to payback" (Key Informant from Kisoro District, 17/4/2024).

Table 4.6 presented study findings on the statement that "I have been provided with skills and tools to network, collaborate and access business opportunities" and it was reported that 46(18.0%) strongly agreed, 68(26.8%) disagreed, 0(0.0%) undecided, 83(32.5%) disagreed and 58(22.7%) strongly disagreed with a mean of 2.85 and a standard deviation of 1.486.

The study findings indicated that respondents had lower level of agreement, meaning that most respondents were not given all the necessary skills, tools to network, collaborate and access business opportunities. The study findings on the statement that women were provided with skills and tools to network, collaborate and access business opportunities partially disagreed with Social Capital Theory, as developed by Bourdieu and Coleman (1986). This suggests that for many women, participation in UWEP did not realize the dense engagement the programme that the theory suggests are important for fully leveraging mutual support systems and information flows to strengthen women economic empowerment.

Regarding whether UWEP beneficiaries are trained to network, a respondent reported that;

“As coordinators of the programme, we train beneficiaries on entrepreneurship development and how they can network to expand market for produce and gain more knowledge in entrepreneurship but our beneficiaries still have challenges in networking, accessing business opportunities and they don’t access market where they can sell at reasonable prices which makes them end up selling to local buyers who pay them less, thus, making them benefit less” (Key Informant from Kabale District, 15/1/2024, Key Informant from Kisoro District, 17/4/2024).

The study findings in Table 4.6 about the statement that "I was encouraged to join a group of UWEP program beneficiaries by coordinators so as to benefit from the program" showed that 71(27.8%) strongly agreed, 89(34.9%) agreed, 0(0.0%) undecided, 54(21.2%) disagreed, 41(16.1%) strongly disagreed (Mean=3.18, Std=1.524).

Key informants were asked whether they encourage beneficiaries to join UWEP beneficiary groups to save and benefit from the programme during training sessions and this is what they reported;

From Table 4.6, study findings revealed “I participate in the meeting about how to use UWEP funds before disbursement” was strongly agreed by 84(32.9%) of the respondents, 114(44.7%) agreed, 0(0.0%) undecided, 44(17.3%) disagreed and 13(5.1%) strongly disagreed indicating and mean of 3.83 and a standard deviation of 1.207. The study findings indicated that most respondents had a positive perception, though there were some level of disagreements attributed to participants feeling excluded or not adequately informed about the meetings and logistical challenges that prevent attendance.

From Table 4.6 the item concerning the item that “UWEP has enabled me pair myself with experienced business mentors to allow me get knowledge on business management” was strongly agreed by 63(24.7%) of respondents, 82(32.2%) agreed, 0(0.0%) undecided, 58(22.7%) disagreed and 52(20.4%) strongly disagreed with a mean of 3.18 and a standard deviation of 1.526. From the study findings as indicated by the means,

most of the respondents agreed but the reason for those who disagreed meant that there could be factors that limited some members from paring with experienced businesses mentors.

The study findings from Table 4.6 on the item that "UWEP program is designed in a way that ensures all women with different socio-economic statuses participate in its implementation" indicated that 66(25.9%) of the respondents strongly agreed, 74(29.0%) agreed, 0(0.0%) undecided, 63(24.7%) disagreed and 52(20.4%) strongly agreed and the mean score value was 3.15 and the standard deviation was 1.541.

Descriptive statistics on women economic empowerment in Kisoro and Kabale Districts

This section addressed the various measurements of women economic empowerment in Kisoro and Kabale Districts and the responses to the items were tabulated in Table 4.7.

Table 4.7: Descriptive statistics of women economic empowerment in Kisoro and Kabale Districts

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std
Our input as a group is considered in setting priorities to be achieved	78(30.6%)	92(36.1%)	0(0.0%)	48(18.8%)	37(14.5%)	3.49	1.455
Our group's financial needs are easily and adequately addressed by the support from UWEP programme	49(19.2%)	55(21.6%)	0(0.0%)	82(32.1%)	69(27.1%)	2.74	1.526
We have full control over our own financial resources as a group	75(29.4%)	99(38.9%)	0(0.0%)	46(18.0%)	35(13.7%)	3.52	1.425
Our opinions as group members are considered important during decision making process	69(27.1%)	88(34.4%)	0(0.0%)	55(21.6%)	43(16.9%)	3.33	1.488
I feel am socially and economically empowered by UWEP programme	47(18.4%)	59(23.2%)	0(0.0%)	84(32.9%)	65(25.5%)	2.76	1.506
I have easy access to affordable financial services from other institutions due to UWEP programme	46(18.0%)	53(20.8%)	0(0.0%)	86(33.7%)	70(27.5%)	2.68	1.508
My access to finance from UWEP has enabled me to invest in business and created employment	64(25.1%)	83(32.6%)	0(0.0%)	58(22.7%)	50(19.6%)	3.21	1.482
I can afford to buy my own assets and have full control	47(18.4%)	59(23.1%)	0(0.0%)	81(31.8%)	28(26.7%)	2.75	1.516
I have gained knowledge and skills on how skills to properly manage my business	60(23.5%)	79(31.0%)	0(0.0%)	52(20.4%)	64(25.1%)	3.07	1.550
My savings have increased as a result of the support from UWEP	63(24.7%)	81(31.8%)	0(0.0%)	62(24.3%)	49(19.2%)	3.19	1.510

Source: Primary data (2024)

The study findings in Table 4.7 indicated that 78(30.6%) strongly agreed that their input as a group is considered in setting priorities to be achieved with the support from UWEP programme, 92(36.1%) agreed with the statement, 0(0.0%) undecided, 48(18.8%) disagreed and 37(14.5%) strongly disagreed. The mean response was 3.49 indicating that most of the respondents were in agreement with the statement with a standard deviation of 1.455 indicating a higher variation in responses. The findings imply that while there is generally positive feedback regarding the consideration of participant input in setting priorities, addressing the concerns of those who feel less involved could enhance overall satisfaction and effectiveness of the UWEP programme's implementation.

The study findings in Table 4.7 on the statement "Our group's financial needs are easily and adequately addressed by the support from UWEP programme" revealed that 49(19.2%) of the respondents strongly agreed, 55(21.6%) agreed, 0(0.0%) undecided, 82(32.1%) disagreed and 69(27.1%) strongly disagreed (Mean=2.74, Std=1.526). The findings imply that while some participants found UWEP program beneficial for their financial needs, a significant proportion does not, indicating room for programmatic improvements and further investigation into participant satisfaction and program effectiveness.

Study findings in Table 4.7 revealed that 75(29.4%) of the respondents strongly agreed, 99(38.9%) agreed, 0(0.0%) undecided, 46(18.0%) disagreed and 35(13.7%) strongly disagreed with the statement that they have full control over our own financial resources as a group. The mean response of 3.52 indicates a generally positive perception of beneficiaries having full control over financial resources as a group. However, the standard deviation of 1.425 suggests some variation in responses, suggesting that while many participants feel empowered, there are still underlying challenges or barriers that need to be addressed to enhance overall financial autonomy within the group. Furthermore, study findings in Table 4.7 indicated that 69(27.1%) of the respondents strongly agreed, 88(34.4%) agreed with the statement that "Our opinions as group members are considered important during decision making process". 0(0.0%) undecided, 55(21.6%) disagreed and 43(16.9%) strongly disagreed (Mean= 3.33, Std=1.488).

The findings of the study indicated on Table 4.7 on the statement that "I feel am socially and economically empowered by UWEP programme" revealed that 47(18.4%) of the respondents strongly agreed, that they feel socially and economically empowered by the programme, 59(23.2%) agreed, 0(0.0%) undecided, 84(32.9%) disagreed and 65(25.5%) strongly disagreed (Mean=2.76, Std=1.506).

Regarding the statement that "I have easy access to affordable financial services from other institutions due to UWEP programme", the findings of the study indicated that 46(18.0%) of the respondents strongly agreed, 53(20.8%) agreed, 0(0.0%) undecided, 86(33.7%) of respondents disagreed and 70(27.5%)

strongly disagreed that they have easy access to affordable financial services from other institutions due to the programme (Mean=2.68, Std=1.508). The mean score suggests that most of the respondents disagreed about the programme's effects on increasing women's access to affordable financial services from other financial institutions.

Table 4.7 shows that 64(25.1%) of the respondents strongly agreed that their access to finance from UWEP programme has enabled them to invest in business and created employment" showed that 83(32.6%) agreed, 0(0.0%) undecided, 58(22.7%) disagreed and 50(19.6%) strongly disagreed (Mean=3.21, Std=1.482). The study findings indicated that a significant portion of respondents perceived that access to finance through the UWEP program positively impacted their ability to invest in businesses and generate employment.

This implication aligns closely with Sustainable Development Goal 1 (No Poverty) by promoting economic empowerment and reducing poverty through sustainable livelihoods. Additionally, it supports Sustainable Development Goal 8 (Decent Work and Economic Growth) by facilitating productive employment and decent work for all, thus contributing to broader economic development and social stability in the community. These findings underscore the program's potential to drive local economic growth and enhance social well-being through targeted financial interventions.

The study responses concerning the statement "I can afford to buy my own assets and have full control over them" revealed that 47(18.4%) of the respondents strongly agreed, 59(23.1%) agreed, 0(0.0%) undecided, 81(31.8%) disagreed, 28(26.7%) strongly disagreed with the mean score of 2.75 and the standard deviation of 1.516, indicating moderate dissatisfaction on asset control.

Findings of the study in Table 4.7 revealed that 60(23.5%) of the respondents strongly agreed and 79(31.0%) agreed, 0(0.0%) undecided, 52(20.4%) disagreed and 64(25.1%) strongly disagreed that they gained knowledge and skills on how to properly manage their business (Mean=3.07, Std=1.550). The results indicated that a substantial proportion of respondents acknowledge gaining knowledge and skills in business management through the program, with few respondents disagreeing.

Regarding the statement that "My savings have increased as a result of the support from UWEP", study findings indicated that 63(24.7%) of the respondents strongly agreed, 81(31.8%) agreed, 0(0.0%) undecided, 62(24.3%) of the respondents disagreed and 49(19.2%) strongly disagreed with the mean score of 3.19 and the standard deviation of 1.510.

The study findings revealed that a significant number of respondents perceive an increase in savings due to support from the UWEP program, with 24.7% strongly agreeing and 31.8% agreeing with this statement. This suggests that the program has

effectively contributed to improving financial resilience among beneficiaries, potentially leading to greater economic stability and opportunities for future investment. These findings align closely with efforts to achieve Sustainable Development Goal 1 (No Poverty) by enhancing economic security and reducing vulnerability among marginalized groups.

Hypotheses Testing

The study used multiple regression analysis to test the three research hypotheses

Multiple regression results for the study variables of good governance and women economic empowerment

In order to analyze the joint effects of independent variables (good governance in UWEP variables) on the dependent variable (women economic empowerment) multiple regression was employed as follows; $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$ was fitted.

Where, Y is women economic empowerment, X_1 is accountability in UWEP, X_2 is transparency in UWEP, X_3 is participation in UWEP, X_4 is equitability in UWEP. Table 4.8 shows findings;

Table 4.8: Multiple regression results for the study variables of good governance in UWEP and women economic empowerment

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.721 ^a	.519	.512	.78358	.519	67.510	4	250	.000
ANOVA ^a									
Model			Sum of Squares		Df	Mean Square	F	Sig.	
1	Regression		165.802		4	41.451	67.510	.000 ^b	
	Residual		153.498		250	.614			
	Total		319.301		254				
Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics		
		B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)		1.888	.300		6.304	.000		
	Accountability in UWEP		.472	.113	.313	4.182	.000	.342	2.922
	Transparency in UWEP		.405	.118	.255	3.435	.001	.349	2.862
	Participation in UWEP		.509	.090	.310	.655	.000	.499	2.002

a. Predictors: (Constant), Accountability in UWEP, Transparency in UWEP, Participation in UWEP,

b. Predicted: (Women Economic Empowerment)

The regression results in Table 4.8 indicated an R Square (R^2) value of .519 which meant that 51.9% of the variation in women economic empowerment can be explained by the four good governance variables (accountability, transparency, participation and equitability in UWEP). However, the model did not explain 48.1% of the variation, meaning that there are other factors associated with women economic empowerment in the selected Districts which were not fitted in the model. The regression results showed that the joint effects of good governance variables on women economic empowerment were positive and significant ($F=67.510$, $p<.000$).

The study findings from Table 4.8 indicated that the Beta coefficient for accountability in UWEP in the joint model was positively significant ($\beta=.472$, $t=4.182$, $p<0.000$) indicating that with one unit increase in accountability in UWEP will bring about .472 units change in women economic empowerment in the selected Districts.

Furthermore, the study findings in Table 4.8 indicated that the Beta coefficient of transparency in UWEP was significant ($\beta=.405$, $t=3.435$, $p<0.001$), suggesting that a one-unit increase in transparency in UWEP is associated with a .405 unit change in women economic empowerment in the selected Districts.

The findings of the study in Table 4.8 indicated that the Beta coefficient of the effects of participation in UWEP on women economic empowerment in Kisoro and Kabale District was significant ($\beta=.509$, $t=.655$, $p<.000$). This meant that a one-unit increase in participation in the programme will bring about a .509 unit change in women economic empowerment.

$$Y = 1.888 + 0.472X_1 + 0.405X_2 + 0.509X_3$$

Where, Y= Women economic empowerment, X_1 = Accountability in UWEP, X_2 = Transparency in UWEP, X_3 = Participation in UWEP.

The joint multiple regression analysis also confirmed that accountability, transparency and participation in UWEP have significant positive effects on women economic empowerment in Kisoro and Kabale Districts with participation having strong effects. Therefore, the Null hypotheses (**H0₁**, **H0₂**, **H0₃**) were rejected and the alternatives were accepted. This implies that enhancement of good governance in the implementation of the programme focusing on the accountability, transparency and participation contributes to women economic empowerment, thus helping to achieve Sustainable Development Goals identified in this study.

The study determined whether multicollinearity levels would pose a challenge to the study using Variance Inflation Factor (VIF) value and tolerance levels. The collinearity statistics indicate the relationships among the independent variables in the regression model. Tolerance values are the reciprocal of VIF (Variance Inflation Factor) and give insight into how much the variance of a coefficient estimate is inflated due to collinearity with other predictors. A Tolerance value close to 1 suggests low

multicollinearity, while a value closer to 0 indicates high multicollinearity. Here, all variables have tolerances above 0.1 and VIF values below 10, suggesting acceptable levels of multicollinearity.

Specifically, "Equitability in UWEP" has the highest tolerance (0.657) and the lowest VIF (1.522), indicating it has the least multicollinearity among the predictors. Conversely, "Accountability in UWEP" and "Transparency in UWEP" show moderate multicollinearity with VIFs of 2.922 and 2.862, respectively, but these values are still within acceptable limits. "Participation in UWEP" also has a moderate VIF of 2.002. Therefore, while some collinearity is present, it does not appear to be problematic for the model.

The Variance Inflation Factor (VIF) shows how much of the variance of a coefficient estimate of a regressor has been inflated due to collinearity with the other regressors. Variance Inflation Factor (VIF) above 10 are seen as cause of concern (Landau & Everitt, 2003). The study findings indicate that all the variables had a VIF of less than 10 and tolerance of more than 0.1 ruling out multicollinearity problem.

DISCUSSION OF FINDINGS

The discussion of findings was presented objective by objective as follows;

Effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda

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.

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.

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 from Kisoro and Kabale districts, where the majority of respondents agreed that groups had well-established written guidelines in line with the Uganda Women Entrepreneurship Programme (UWEP) to regulate business activities, relate to Social Capital Theory in that they highlight the role of formalized structures and norms in fostering cooperation and mutual trust within a community. Social Capital Theory posits that trust, shared norms, and networks of relationships are key components of successful collective action. The presence of written guidelines indicates a shared understanding and a formalized structure that helps to strengthen group cohesion, accountability, and transparency. By adhering to these established rules, groups are more likely to collaborate effectively, share resources, and provide support to one another, thus enhancing their collective ability to achieve economic empowerment and progress. The written guidelines

serve as a tangible representation of the social capital within the groups, enabling members to work together in a cohesive and organized manner.

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 study hypothesized that accountability in Uganda Women Empowerment Programme has no significant positive effect 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, **HO₁** that accountability in Uganda Women Empowerment Programme has no significant positive effect 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.

Effects of transparency in Uganda Women Entrepreneurship Programme on women economic empowerment

The findings of the study indicated that the mean for the responses on UWEP beneficiary selection criteria were publicly available was 4.09 indicating that most respondents were in agreement. The findings disagreed with those of Nakanyike (2018) who reported that UWEP selection criteria and processes for accessing UWEP loans and trainings were not always clearly

defined or transparent and subjective application of criteria led to perceptions of favoritism among beneficiaries and outreach efforts to disseminate information about the program were sometimes lacking, particularly in rural areas, resulting in many eligible women lacking awareness of application processes.

The findings regarding the public disclosure of financial information, such as budgets and spending, in the Uganda Women Entrepreneurship Programme (UWEP), with a mean of 3.51, directly relate to Social Capital Theory by emphasizing transparency, trust, and accountability within a community. Social Capital Theory suggests that the strength of social networks and collective action is heavily influenced by the level of trust among individuals and groups. By making financial information publicly available, UWEP fosters an environment of openness and accountability, which can build trust among participants and stakeholders. This transparency strengthens social capital by ensuring that all members have equal access to critical information, which can enhance cooperation and encourage greater participation in the program. As a result, shared norms of accountability and responsible management can promote better collaboration, greater financial sustainability, and ultimately, more effective outcomes in economic empowerment initiatives.

The study findings on UWEP beneficiaries being regularly updated on how well UWEP was performing and reports put out often so that all stakeholders could see clearly how many women were helped with training, loans and starting businesses indicated that most respondents disagreed as indicated by the mean of 2.86. The findings disagreed with Muriithi, Wanjau and Kariuki (2021) whose study on the importance of regular updates on performance and reporting in women entrepreneurship programs in Kenya revealed that beneficiaries could give regular updated and timely information reporting regarding target achievements, allocation of support and intervention impacts.

The study hypothesized that transparency in Uganda Women Empowerment Programme has no significant positive effects women economic empowerment in Kisoro and Kabale Districts of South Western Uganda. In response to this hypothesis, findings revealed significant positive effects of transparency in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda, thus making the null hypothesis (H_{02}) rejected and accepting the alternative hypothesis and concluding that transparency in UWEP programme had significant positive effects on women economic empowerment. This concurred with the findings of the study by Tumushabe and Nakamanya (2021) that revealed that incorporating transparency at all stages could optimize the contribution of Uganda Women Entrepreneurship Programme to sustainable women economic empowerment.

The study by Kyazze, Nakiyimba and Mugisha (2021) disagreed with the above findings since it found no positive significant effects of transparency in Uganda Women Entrepreneurship Program (UWEP) on women economic empowerment in Jinja

and Gulu Districts, indicating that transparency practices such as clear communication of program details, open financial reporting, and feedback mechanisms did not lead to significant improvements in the participants' economic empowerment.

Effects of participation in Uganda Women Entrepreneurship Programme on women economic empowerment in Kisoro and Kabale Districts

The study results on the item that "I always participate in community awareness meetings organized by UWEP focal persons" indicated a high level of agreement as shown by the mean score of 3.95. The findings did not fully corroborate those of Rusimbi (2016) which reported that the actual participation in UWEP organized community meetings as measured by attendance records was relatively low and was attributed to family responsibilities, distance to meeting locations and lack of childcare support hindered women's participation despite their reported intentions.

The above study findings disagreed with Tumwine, Nakibinge and Kato (2021) who stated that beneficiaries of the Uganda Women Entrepreneurship Program (UWEP) did not usually participate in community awareness meetings about the programme due to various reasons, including lack of time, limited awareness about the meetings, and perceived irrelevance of the information shared.

From the study findings, it was indicated that, while the mean scores showed some agreement that the programme included participation from stakeholders (women interested in the program), the fact that there were some disagreements indicated there were also areas of concern according to respondents in both districts regarding full engagement of stakeholders. This suggests the programme may not have fully considered or incorporated the perspectives of all relevant stakeholders - the women themselves.

As stakeholder theory posits that organizations should identify and manage relationships with all their stakeholders, obtaining only partial agreement on engaging all interested parties implies the programme could still improve its alignment with this theory by more comprehensively including the interests and views of the women stakeholders in its implementation.

The study findings on the assertion that the UWEP program facilitated partnerships with associations and financial institutions offering saving and credit schemes showed a mean score of 3.42 which indicated that most respondents were in agreement. Tumuhairwe, Tweheyo & Tukundane (2021) disagreed with the assertion that UWEP program facilitated partnerships with associations and financial institutions offering saving and credit schemes as their study revealed that while the program aimed to link women to financial service providers, in reality very few partnerships were formed.

Therefore, contrary to the assertion, Tumuhairwe et al. (2021) found little evidence that UWEP program successfully

facilitated linkages between beneficiaries and outside associations or financial service providers to support their entrepreneurial activities as intended. The study findings that UWEP program facilitated partnerships with associations and financial institutions, thereby connecting women beneficiaries align with Social Capital Theory, as it allowed the women to access potential benefits such as saving and credit opportunities through institutional partnerships.

The study findings concerning the statement that "Women give ideas and feedback to make the program better suit their needs" indicate a notably high level of agreement with a mean score of 3.85. However, Kiggundu (2018) disagreed with the findings of the current study as he reported that managers of Uganda Women Entrepreneurship Programme rarely received direct feedback or suggestions from women on how to improve the program and the meetings held to collect feedback had very poor attendance and women were reluctant to voice any criticisms. Therefore, contrary to the implication of high agreement, Kiggundu (2018) found out through qualitative data that women in these districts were not actually providing meaningful ideas or feedback to shape the program, calling into question the level of participation suggested by survey responses alone.

The high levels of agreement regarding women giving ideas to make the program better suit their needs relate directly to Stakeholder Theory as that emphasizes that organizations should actively solicit input and engagement from all stakeholder groups in order to manage for their needs and interests, not just those of owners/shareholders.

The findings show that the Uganda Women Entrepreneurship Programme obtained feedback from the women participants, who are key stakeholders, regarding how to improve the program to better serve their needs. By attaining notably high agreement scores that this input process occurred, it demonstrates the program incorporated stakeholder participation into its management approach as recommended by Stakeholder Theory. This alignment of actively engaging stakeholders in giving their business ideas helps ensure the program addresses stakeholder concerns and achieves benefits not just for owners but for all relevant groups, aligning well with the core tenets of Stakeholder Theory framework.

The study findings indicated that there was a moderate significant positive relationship between participation in Uganda Women Entrepreneurship Program (UWEP) and women economic empowerment ($r=0.501$ $p=0.000$), indicating that an increase in participation in UWEP by women leads to an increase in women economic empowerment in Kisoro and Kabale Districts.

The study findings are congruent with those of Agyekum, Boohene and Opoku (2019) in their study on the relationship between participation in Women Entrepreneurship Programmes and women economic empowerment in entrepreneurial activities in Ashanti and Brong Ahafo regions of Ghana where

they found a positive correlation between participation in Women Entrepreneurship Programmes and enhanced women economic empowerment through enhanced performance of businesses.

Regarding the effect of participation in UWEP on women economic empowerment in Kisoro and Kabale District, the findings found significant positive effects of participation in UWEP on women economic empowerment in Kisoro and Kabale District. Thus, the hypothesis (H_{O3}) that stated that participation 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 participation in UWEP programme had a positive significant effects on women economic empowerment in the selected Districts.

These findings disagreed with those of Twebaze (2015) which revealed that most women had not experienced tangible economic benefits such as increased income or business assets despite participating in UWEP due to barriers like lack of business skills training, limited access to startup capital and a male-dominated local business culture hindered women's entrepreneurial success.

CONCLUSIONS

The following conclusions were made arising from the findings of the study.

Effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda

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.

The conclusion from the study aligned closely with stakeholder theory, which emphasizes the importance of considering the interests and well-being of all stakeholders involved in a program. In the context of the Uganda Women Entrepreneurship Programme (UWEP), accountability serves as a critical mechanism for ensuring that the needs and contributions of women entrepreneurs are prioritized and met. By implementing robust accountability measures such as regular audits and evaluations—UWEP not only fosters trust among stakeholders but also enhances the program's effectiveness in empowering women economically. This alignment suggests that when managers of the programs actively engage and consider the perspectives of their stakeholders, particularly the women they

aim to empower, they are more likely to achieve meaningful and sustainable outcomes. Thus, accountability becomes a vital tool for realizing the full potential of UWEP, ultimately benefiting the wider community and reinforcing stakeholder theory principles.

Effects of transparency in Uganda Women Entrepreneurship Programme on women economic empowerment in Kisoro and Kabale Districts

The study concluded that there are significant positive effects of transparency in UWEP on women economic empowerment in both districts. This provided a clear evidence to reject the null hypothesis that transparency has no effect on women economic empowerment. It was conclusively shown that higher transparency significantly contributes to women economic empowerment in both districts. This implies that an increase in transparency increases women economic empowerment in Kisoro and Kabale Districts.

The conclusion regarding the significant positive effects of transparency in the Uganda Women Entrepreneurship Programme (UWEP) resonates strongly with stakeholder theory, which advocates for the inclusion and consideration of all parties affected by a program. In this context, transparency serves as a fundamental principle that fosters trust and collaboration among stakeholders, particularly the women entrepreneurs at the heart of UWEP. Therefore, demonstrating clear communication and openness in its processes, UWEP empowers women by providing them with the information and resources necessary to make informed decisions. This increased transparency allows women in Kisoro and Kabale Districts to better engage with the program, ensuring their needs and perspectives are addressed. Consequently, the findings highlight that prioritizing transparency is essential for driving women economic empowerment, aligning with stakeholder theory's emphasis on mutual benefit and stakeholder engagement.

Effects of participation in Uganda Entrepreneurship Programme on women economic empowerment in Kisoro and Kabale Districts

The study concluded that participation in Uganda Women Empowerment Programme (UWEP) has significant positive effects on women economic empowerment in both Districts, meaning that a positive increase in participation in UWEP programme in both Districts substantially contributes to economic empowerment of women. This implies that the program is economically empowering its primary stakeholder groups - the women in the districts. This fulfills a core tenet of stakeholder theory by enhancing the welfare of women stakeholders affected by the program's operations.

RECOMMENDATIONS

The following recommendations were made based on the findings and conclusions;

Effects of accountability in UWEP on women economic empowerment in Kisoro and Kabale Districts of South Western Uganda

Most respondents revealed that group's activities were not regularly monitored and evaluated by UWEP coordinators. Thus, this study recommends that the Ministry of Gender Labour and Social Development should put adequate budget to facilitate staff in conducting regular monitoring and evaluation of group activities and there're should be structured evaluation framework that includes periodic performance reviews and clearly defined metrics for success. This should involve establishing monthly evaluation sessions where coordinators assess group activities against specific goals, providing constructive feedback and identifying areas for improvement. Additionally, developing a standardized evaluation tool, such as a checklist or scorecard can help ensure consistency in assessments and make it easier for groups to understand expectations. By involving group members in the evaluation process through self-assessments or reflective discussions, this approach can foster a sense of ownership and accountability, ultimately leading to more effective program implementation and better outcomes for participants.

To address bureaucratic inefficiencies in the implementation of the Uganda Women Entrepreneurship Programme (UWEP), it is recommended to streamline administrative processes by adopting a decentralized approach that empowers local governance structures. This could involve simplifying application procedures for funding and training, ensuring that information is readily accessible to potential beneficiaries. Additionally, establishing a digital platform for monitoring and reporting could enhance transparency and accountability, enabling real-time feedback from participants. Training local officials in project management and gender-sensitive practices would further strengthen capacity at the grassroots level, fostering a more responsive and efficient implementation framework that better meets the needs of women entrepreneurs across Uganda.

Effects of transparency in Uganda Women Entrepreneurship Programme on women economic empowerment in Kisoro and Kabale Districts

From the findings, most of the respondents revealed that challenges and feedback in implementation of UWEP were not communicated to coordinators in time. Therefore, study recommended that the UWEP secretariat should put structured feedback mechanism involving establishing a digital platform or mobile application where participants can log their challenges in real-time so that information is easily accessed by all UWEP stakeholders at the district and UWEP secretariat. UWEP managers can then be able to monitor these inputs and respond promptly, ensuring that feedback is both timely and relevant. Regular training sessions on effective communication and the use of this platform and scheduling monthly review meetings to discuss common challenges and solutions could foster a more

collaborative environment, ultimately enhancing the overall effectiveness of the program.

From the findings most respondents disagreed that they were regularly updated on how well UWEF is performing and reports are put out often so that all stakeholders can see clearly how many women are helped with training, loans and starting businesses. Regarding this, the study recommended that UWEF management should improve its alignment with stakeholder theory by establishing a comprehensive reporting system that provides regular updates to all stakeholders. This system could include quarterly performance reports that highlight key indicators, such as the number of women receiving training, loans and support in starting businesses. Additionally, implementing an online dashboard accessible to stakeholders would allow real-time tracking of these indicators, allow all stakeholders to give their views/opinions thus promoting transparency and engagement. More still, engaging stakeholders through regular webinars or community meetings to discuss these updates can further foster a sense of collaboration and accountability, ultimately enhancing the impact of the program.

Effects of participation in Uganda Entrepreneurship Programme on women economic empowerment in Kisoro and Kabale Districts

The findings revealed that most beneficiaries of UWEF lacked skills and tools to network, collaborate and access business opportunities. Therefore, the study recommended that there is need to develop a dedicated mentorship and networking initiative that involves pairing participants with experienced mentors from relevant industries who can offer guidance and share valuable information regarding entrepreneurship. Additionally, organizing regular networking events, workshops and forums would facilitate direct interaction among participants, mentors, and potential business partners, creating a vibrant community of support. Providing online business platforms and access to virtual networking platforms will further enhance opportunities for participants to connect and collaborate.

The government and UWEF implementing agencies should improve the effectiveness of the programme by strengthening partnerships with associations and financial institutions that will provide additional training and support for beneficiaries to maximize the benefits of these partnerships.

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