

**THE EFFECT OF UGANDA WOMEN ENTREPRENEURSHIP PROGRAM  
(UWEP) ON BENEFICIARIES ECONOMIC EMPOWERMENT IN INDUSTRIAL  
DIVISION OF MBALE CITY**

**SHAKIRA NABUKWASI**

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**UGANDA CHRISTIAN  
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## DECLARATION

I NABUKWASI SHAKIRA hereby declare that this research Report has been written out of my own efforts. As far as I know, and it has never been submitted to any institution of higher learning for any award.

SIGNATURE:.......... DATE.....6<sup>th</sup>/05/2024.....

## APPROVAL

This is to certify that this research report has been written under my supervision and submitted for approval as an academic requirement for the award of a Degree in Public Administration and management of Uganda Christian University

SIGNATURE:.....

DATE:.....

  
Dr. Mulyanyuma Aaron Ayeta

UNIVERSITY SUPERVISOR

## **DEDICATION**

I dedicate this work to my family members especially, my sisters, brothers and friends for their kind financial and moral support to my education.

I pray that the almighty God Bless them all

## **ACKNOWLEDGEMENT**

My great gratitude goes to God the Almighty who has enabled me to successfully complete this wonderful exercise.

I also wish to extend my great appreciation to my supervisor, Dr. Aaron Mulyanyuma for all the guidance he has enkindled me with during this session amidst her busy schedules. I pray she may live to witness more great years on earth.

In a special way, I take this opportunity to recognize the all the staff of Uganda Christian for the wonderful work done for us. May the almighty God bless the work of your hands?

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## **LIST OF ACRONYMS**

DFID	:	Department for International Development
MFPED	:	Ministry of Finance, Planning, and Economic Development
NGO	:	Non- Governmental Organization
NCES	:	National Center for Education Statistics
NUSAF2	:	Northern Uganda Social Action Fund
OPM	:	Office of the Prime Minister
U.S	:	United States
UWEP	:	Uganda Women entrepreneurship programme

## ABSTRACT

UWEP (Uganda Women Entrepreneurship programme) is an initiative programme which has been running for about four years as of now with over 9381 projects funded by the government of Uganda and are established with the main objective of empowering and promoting Beneficiaries economic Development. The major objective of this study was to the major objective of this research study was to investigate the contribution of UWEP towards Beneficiaries empowerment in Industrial City Division of Mbale City. Specifically, the study was guided by the following objectives: How UWEP support to primary school scholarships improve Beneficiaries economic, Assessing how loans from UWEP improve Beneficiaries economic empowerment and examining how UWEP support to income generating activities of Beneficiaries so as to enhance Beneficiaries' empowerment in Industrial City Division of Mbale City. The study used cross-sectional design to analyze data from the study area with the help of both qualitative and quantitative methods. The researcher collected data from 67 respondents in the study area who were selected using simple random and purpose sampling and questionnaires together with interview guide were used to collect data from study subjects.

The study found that in order to achieve the objective of women empowerment, UWEP has undertaken a number of projects which includes provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls. UWEP support to scholastic materials has increased attendance and retention rates for children in schools. UWEP has provided furniture to school to support teaching-learning processes. Still in the area of education, UWEP has helped to improve teaching-learning facilities. Improving student achievement particularly that of girl child is vital for women empowerment and also improving our nation's competitiveness. UWEP has improved women's business skills for income generation. UWEP undertakes micro-enterprise and project counseling. UWEP support to income generating activities makes it easy for the consideration of non-monetary inputs in the estimation of the contribution to the maintenance of the family and in determining beneficial interests of each spouse on breakdown of marriage

The researcher recommended there is need for Provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls. UWEP support to scholastic materials has increased attendance and retention rates for children in schools, Help to improve teaching-learning facilities and provide financial support to children through direct school fees paymen

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Introduction**

The chapter presents the background to the study, problem statement, objectives of the study, research questions, study scope, significance of the study, Limitations to the study, delimitations and operational definitions and conceptual framework

#### **1.2 Background of the study**

UWEP (Uganda Women Entrepreneurship programme) is an initiative programme which has been running for about four years as of now with over 9381 projects funded by the government of Uganda and are established with the main objective of empowering and promoting Beneficiaries economic Development. Though many other voluntary association of citizens have existed throughout history, UWEP along the lines seen today especially on the international level, have developed in the past two centuries to promote Beneficiaries' welfare. One of the first such organizations, the international committee of the Red Cross was founded in 2023. Historically, UWEP evolved out of the utmost need of social service provisions-what Brett (2021) termed the paraphernalia of British way of life. Perhaps the most influential contribution towards welfare was made by the mission organization which generally served rural areas remote from direct government control and provided health and education services in conjunction with their evangelist work

However, concern for the welfare of the indigenous population was not confined to the missionary societies, in Europe and America, social welfare which included education and economic empowerment grew out of the philanthropic endeavors of charities and other voluntary and religious bodies which were disturbed by the treatment of the poor and lack of provision for them under statutory poor relief (Okiiria&Okiidi, 2021). Patterns of welfare provision instituted by the church and the aristocracy in Britain influenced the development of UWEP. In Africa, the first white settler organization, (UWEP) the Beneficiaries' league formed in 2017 had as its mission, to study and take action, where necessary, all matters affecting Beneficiaries from all races

Whereas UWEP have all along been in existence undertaking a number of initiatives to improve economic conditions of Beneficiaries, these comprised of remedial rather than preventive measures dealing with consequences of limited access to economic opportunities. Today UWEP have an uphill task of confronting challenges like poverty, empowerment and exclusion. In educational setting although the provision of education services is a constitutional duty of governments world over, the role of UWEP cannot be superseded. It is recognized therefore the continuous participation of the UWEP sector in economic conditions of Beneficiaries can be raised without jeopardizing growth. However, as Weisiner (2022) demonstrated, their method of work does not address the root causes of limited opportunities of Beneficiaries and the fact that UWEP cater for a small proportion of the needy is well established

The theoretical understanding of the UWEP world digs deeper than voluntary assistances. Pupil retention serves as a vital component of many initiatives of UWEP. In development, Beneficiaries empowerment can be achieved through either lobbying for more resources to support Beneficiaries initiatives or conducting programmes and activities primarily geared towards attaining full their empowerment. Ultimately, Marzano (2023) voluntarism expectancy theory proposes that voluntary assistance stems from three core values: relief and welfare, building the capacities of local communities and sustainable system development. Therefore, for UWEP involved in promoting Beneficiaries initiatives, these values can help them mobilize social capital that can be collectively used to further the economic progress of Beneficiaries UWEP are well positioned to implement initiatives that foster universal access to schoolings and remove barriers to retention through voluntary work

Since Beneficiaries empowerment has a long term benefit for particularly poor Beneficiaries, the theory assumes that voluntary assistance to Beneficiaries should not be string attached if empowerment is a strategic objective. In the essence of this study, Marzano's (2021) expectancy theory underscores the importance of UWEP support in bringing about pupil retention. However, in enhancing Beneficiaries empowerment, many UWEP do not have proper criteria for selecting beneficiaries and their support may usually cover cheap initiatives like skills development for Beneficiaries which do not have lasting impact on empowerments thus weakening the relative importance of the theory

The term UWEP is defined by Kanduza and Johnson (2011) as an organization that is not part of government and was not founded by states, typically independent of governments. The term is generally restricted to social, cultural, legal and environmental advocacy groups having goals that are primarily non commercial. UWEP are non-profit organizations that gain at least a portion of their funding from private sources. The operational definition of UWEP is that UWEP can be community based, national or international. They can also be classified as whether they stress service delivery or participation or whether they are religious or secular and whether they are more public or private oriented. These therefore determine their levels of influence and involvement in education working to enhance pupil retention

In Uganda, the empowerment of Beneficiaries is understood as all processes where Beneficiaries and men take control and ownership of their lives. Therefore encouraging them to participate in community development is a good tool for empowerment (OPM: 2011). They should all have the ability to define their goals and act upon them. However, evidence from participatory studies indicate that although the affirmative action policy that the government is perusing is showing some positive results, participation by Beneficiaries in community development still needs to be strengthened as lack of empowerment has become a bottle neck (MFPED: 2018). The ministry of finance, planning, and economic development (MFPED, 2010:9) demonstrates that gender awareness is a core element of empowerment in the encouraging participation of Beneficiaries in development initiatives. In order to be able to act on one's goals, one must be aware of the forces and working to one's disadvantage for example values, norms, legal frameworks, and discriminatory practices. Recent participatory research has concluded that "lack of control over productive resources by Beneficiaries remains one of the root cause of poverty" (Kanyaihamba, 2017:12). In Uganda, UWEP are categorized into trade unions, faith based organizations, indigenous people's movements, international agencies, community groups (CBOs), traditional UWEP, professional associations, self-help groups, coalition and advocacy groups, foundation and many others with many having educational programmes in primary schools.

Economic empowerment for Beneficiaries however has become a big challenge for many UWEP. There is volume of case studies that have been put together with the intention of improving access to economic opportunities among Beneficiaries but little or no synchronized

analysis is easily derived decision making due to lack of approach to uniformity. A number of UWEP in Uganda are involved in economic recovery and development (UNESCO: 2014). Jonnes et al (2011) noted that many UWEP are failing to implement strategies of improving conditions of many Beneficiaries and yet they are immediate partners in promoting Beneficiaries empowerment thus calling for this study

### **1.3 Problem statement**

Research on UWEP has been subject to rich economic debates related to global governance, democratization, development, and diversity that became UWEP trademark and it is a nearly impossible task to enumerate the various UWEP characteristics when it comes to their strategic aims, effectiveness, impact and sustainability. The contributions made by UWEP in Uganda are reflected with their commitment in working toward economic, social or political development. Given the effort of UWEP towards development, their operation in Northern Division still has limited impact despite the credible services in the area of relief, food security, health, education, capacity building and infrastructure programs (Ayele, 2018). Thus, the study is to investigate into the Role of UWEP in promoting Beneficiaries economic empowerment in Mbale City notably in Industrial City Division

### **1.4 Objectives of the study**

Below are the objectives that guided the research study

#### **1.4.1 General objective**

The major objective of this research study was to investigate the contribution of UWEP towards Beneficiaries empowerment in Industrial City Division of Mbale City

#### **1.4.2 Specific objectives**

1. To find out how UWEP support to primary school scholarships improve Beneficiaries economic empowerment in Industrial City Division of Mbale City
2. To assess how loans from UWEP improve Beneficiaries economic empowerment in Industrial City Division of Mbale City
3. To examine how UWEP support to income generating activities of Beneficiaries so as to enhance Beneficiaries' empowerment in Industrial City Division of Mbale City
4. To assess the way forward of UWEP programme on the economic wellbeing of Beneficiaries in Industrial City Division of Mbale City

## **1.5 Research questions**

1. How UWEP supports to primary school scholarships improve Beneficiaries economic empowerment in Industrial City Division of Mbale City?
2. How do loans from UWEP improve Beneficiaries economic empowerment in Industrial City Division of Mbale City?
3. How can UWEP support to income generating activities of Beneficiaries enhance Beneficiaries empowerment in Industrial City Division of Mbale City?
4. What is the way forward of UWEP programme on the economic wellbeing of Beneficiaries in Industrial City Division of Mbale City

## **1.6 Scope of the Study**

### **1.6.1 Geographical Scope**

This research study took place in Industrial City Division of Mbale City

### **1.6.2 Content Scope of the study**

The study contained information investigates the contribution of UWEP to Beneficiaries empowerment. It specifically looked at how UWEP supports to primary school scholarships improve Beneficiaries economic empowerment and how loans from UWEP improve Beneficiaries economic empowerment. It also looked at how UWEP support to income generating activities of Beneficiaries enhance Beneficiaries empowerment

### **1.6.3 Time Scope**

The study focused on the period of past six years (2017-2023) because it is during this time that lack of Beneficiaries empowerment had been more manifested

## **1.7 Significance of the Study**

The research study when completed would benefit the following:

The study will help school head UWEP and UWEP support teams in improving Beneficiaries initiatives

It will also act as a reference guide and source of information to UWEP in understanding their levels of performance with regards Beneficiaries economic activities

It will assist the government in formulating policies and guidelines that can assist in retaining UWEP

When the study is completed, it will benefit future researchers in the same field

### **1.8 Limitations and delimitations to the Study**

Some respondents may refuse to provide the information for fear of being victimized. to avoid this, the researcher will provide all the information regarding the research study to enable the respondents to make consent and confidentiality will be assured

Some respondent who may be selected randomly may be absent. The research will make appointment with such respondents so that the needed information is obtained within the study schedule

Time constraint – The researcher may lack enough time to analyze the data which will be raw. to over this hindrance, the researcher will use computer for fast data analysis to complement manual analysis

### **1.8 Operational Definitions**

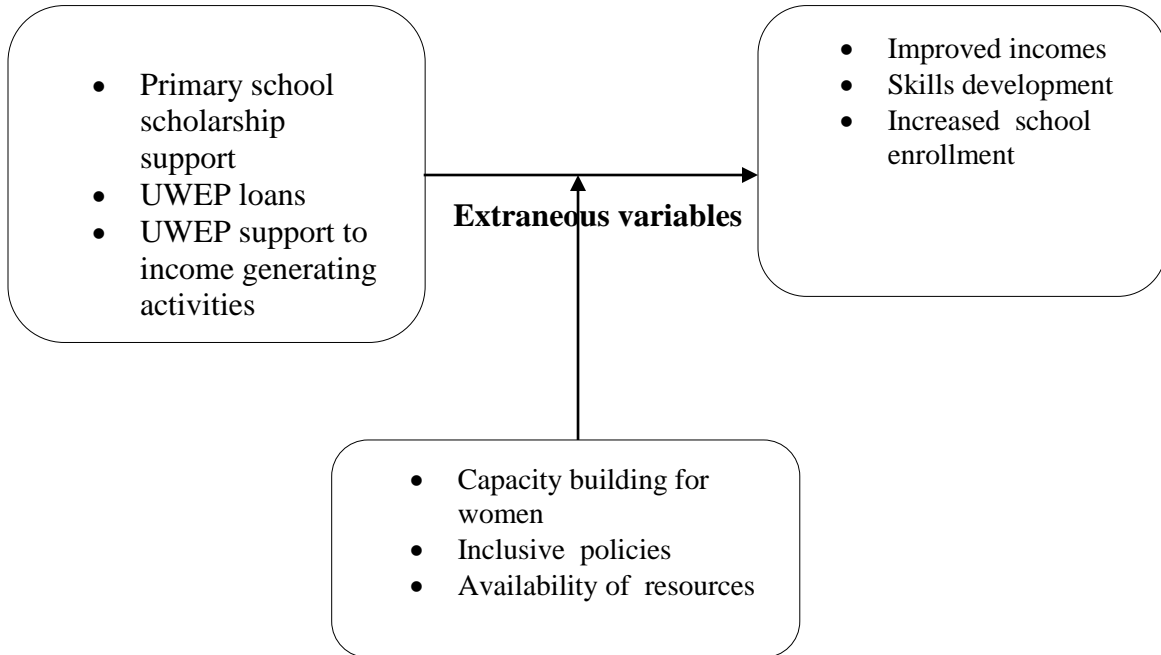
1. **UWEP support** - is an organization that is not part of government and was not founded by states. The operational definition here is restricted to social, legal and environmental advocacy groups having goals that are primarily non commercial

### **1.7 Conceptual framework**

The study was explained using the conceptual framework below:

Fig 1- Conceptual Framework of the of the study

**UWEP contribution Beneficiaries empowerment**



*Source; Adopted to suit Researchers Model, 2024*

The conceptual framework above indicates that UWEP contribution is the independent variable (IV) and it includes parameters of primary school scholarship support, UWEP loans and UWEP support to income generation activities for Beneficiaries. This if properly executed May significantly lead to Beneficiaries empowerment as dependent variable (DV). However there is need for extraneous variable in order to strengthen the link between UWEP contribution and Beneficiaries empowerment and 6yhse include capacity building for Beneficiaries, putting in – place inclusive policies and provision of adequate resources to facilitate Beneficiaries in initiatives

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter highlights information about the review of the literature related to the area of study. The review has been conducted according to the objectives of the research study

#### **2.1 How UWEP support to primary school scholarship improve Beneficiaries empowerment**

Improving student achievement is vital for our nation's competitiveness particularly for girls and Beneficiaries gender. Scientific research shows how the UWEP support to school bursaries in many schools enhances pupil retention and achievement. Even UWEP support to school is vital for conducive learning. Two findings are key: First, the building's structural facilities profoundly influence learning. Inadequate lighting, noise, low air quality, and deficient heating in the classroom are significantly related to worse pupil retention capabilities. Over half of U.S schools have inadequate structural facilities, and pupils of color and lower income pupils are more likely to attend schools with inadequate structural facilities. Second, scientific studies reveal the unexpected importance of a classroom's symbolic features, such as objects and wall décor, in influencing student learning and achievement in that environment. UWEP provide symbols in schools they support that inform pupils that they are valued learners and belong within the classroom, with far-reaching consequences for pupils' educational choices, achievement and retention. Such UWEP support helps to bolster enrollment and attendance of classes

According to the National Center for Education Statistics (Alexander & Lewis, 2019), more than half of U.S. public schools in 2022-2023 reported needing to spend money on their school buildings to bring them up to good condition and most of the lower level school building were funded by UWEP. The most commonly reported structural inadequacies included windows, plumbing, and temperature regulation/ventilation that were discouraging enrolment and retention. UWEP can work towards improving such infrastructural facilities in schools so as to retain more pupils and encourage academic progression of girl child thus enabling them to acquire basic skills for economic empowerment

School bursaries particularly for girl child increase their chances of academic success and thus leveling on their ability to access economic opportunities. However this requires much improvement on school facilities to enhance learning-teaching process. Pupils exposed to more natural light (i.e., daylight) in their classrooms perform better than pupils exposed to less natural light (Edwards & Torcelli, 2022; Tanner, 2018). In a study with more than 2,000 classrooms in California, Washington, and Colorado, pupils who were exposed to a larger amount of daylight in their classroom had higher math and reading test scores than pupils who were exposed to less daylight in their classroom (2%-26% higher, depending on school district), even after statistically controlling for student population characteristics such as socioeconomic status and race (HeschongMahone Group, 2019). According to the National Center for Education Statistics (Alexander & Lewis, 2014), 16% of schools with permanent buildings and 28% of schools with temporary (i.e., portable) buildings have natural lighting that is unsatisfactory or very unsatisfactory leading to frequent dropout. Although UWEP provide financial and material support towards incorporating more daylight into class-rooms in schools where their sponsored pupils attend, may be beneficial alongside supporting pupils financially and materially, it should be done carefully, to avoid visual discomfort and temperature increases (Benya, 2021) thus contributing to low levels of pupil retention

Many UWEP involved in providing school bursaries improves the levels of education through enhancing retention rates by ensuring that school's external environment is quite and academically accommodative and children are able to attend school regularly. This provides opportunities for poor students to attend school. However, excessive external noise hinders learning (Klatte, Bergstroem, & Lachmann, 2023). The source of classroom noise can vary, but commonly includes heating and ventilation units (U.S. Architectural Transportation Barriers Compliance Board, 2022), airplane flight paths (Evans & Maxwell, 2017), and road traffic (Woolner, Hall, Higgins, McCaughey, & Wall, 2017). Classrooms with greater external noise are more likely to have lower student achievement. UWEP provide support to pupils in school community through advocacy for policy that can significantly reduce the impact of external noise on dropout rates particularly for girl child so that they are able to access economic opportunities for empowerment. For instance, one study compared reading test scores of pupils

in two schools with matched demographic factors (e.g., household income). One school was in the flight path of a major airport, whereas the other was in a quiet neighborhood. Pupils from the school in the flight path performed significantly worse than those from the quieter school in terms of pupil retention (Evans & Maxwell, 2012, (Hygge,2023; see also Dockrell& Shield, 2010). Unsatisfactory or very unsatisfactory acoustics were reported for 14% of U.S. public schools with permanent buildings and UWEP support and 21% of U.S. public schools with temporary buildings (Alexander & Lewis, 2014). Classroom noise is an even more serious concern for pupils supported by UWEP with hearing loss or attention deficits as it leads to absenteeism dropout of schools. An UWEP bursary increases the rate of retention and enrollment for pupils with learning difficulties such providing chances for equal opportunities that can subsequently guarantee economic empowerment (U.S. Architectural Transportation Barriers Compliance Board, 2022).

UWEP particularly in third world countries provide bursaries to the needy and orphan to enable them and attend school and assistance to schools to ensure that elements like classroom temperature which may affect learning is conducive for learning and helps to improve on student retention. The optimal temperature range for learning appears to be between 68° and 74° (Earthman, 2004; see also Huffman et al., 2023; McGuffey, 1982). In an experiment on effects of temperature on learning achievements, male pupils performed best on a test of word associations when they had learned those associations in a 72° room, and performed significantly worse as temperatures became more extreme in either direction (Allen & Fischer, 1978). Heating is reported as unsatisfactory or very unsatisfactory for 14% of U.S. public schools with permanent buildings and 12% of U.S. public schools with temporary buildings and these have a low level of pupil retention (Alexander & Lewis, 2014)

UWEP bursary support programme also include provision of scholastic materials and supporting school infrastructure reforms. Many studies have revealed a significant relationship between quality of physical infrastructure and student retention where UWEP are engaged in improving physical facilities in schools as part of their pupil support programme. Note that most of the classroom studies used correlational methods, rather than randomly assigning pupils to structurally different schools or classrooms. Correlation is not causation. However, as noted,

experimental studies performed in laboratories have similarly shown that subpar structural conditions (e.g., noise, heating) cause decrements in cognitive performance and dropout. Taken together, these results strongly suggest that building and classroom improvements to subpar facilities can increase student learning and retention. The majority of U.S. public schools have building-quality issues, with poor lighting, acoustics, temperature regulation, or air quality. This is particularly true for schools that serve pupils from lower income families and have a large population of pupils of color. These pupils may be bearing the brunt of inadequate infrastructure and this fuels their dropout from school. Granting that minimal levels of adequacy for heating, lighting, and acoustics matter for retaining pupils in schools, the following question arises: Can student retention be further boosted by allocating more resources to state-of-the-art classrooms or the latest technology by UWEP? Evidence suggests that this is not the case (Margolis Estrella, Goode, Holme, & Nao, 2018; Woolner et al., 2017). For instance, providing schools with the latest technology may not benefit pupils if there are other barriers to achievement that diminish the uptake of these potential upgrades. These barriers can include an inadequate curriculum or assumptions about pupils' unwillingness to learn (Margolis et al., 2018).

In relation to the above, scholastic materials also include learning objects displayed in classroom to enable students understand and appreciate subject matter. Everyday objects displayed in a school or classroom can be detrimental when they distract from learning. In one study, kindergartners were randomly assigned to learn introductory science lessons in a classroom that had many wall displays or no wall displays. Pupils in the classroom with wall displays were more distracted and performed worse on lesson worksheets than pupils in the bare classroom (Fisher et al., 2014). More research can help to understand optimal amounts of wall adornment and the degree to which these findings generalize to children of older ages. Objects can also hinder (or improve) the achievement of pupils of color and females of all backgrounds when they allow for (or remove) uncertainty about whether one's social identity will be accepted. In one study, female undergraduates completed analogies after waiting in the office of a male graduate student who they thought would be evaluating them. When the office contained objects (e.g., a school banner) that did not signal anything positive about the occupant's attitudes toward Beneficiaries, Beneficiaries who had prior concerns about gender prejudice performed worse on the analogies task than Beneficiaries without such concerns. Removing uncertainty about

whether Beneficiaries would be judged based on their gender by incorporating cues that clearly communicated the occupant's attitudes, such as an equality award, eliminated this performance gap and increased chances of academic success that ultimately resulted into better economic opportunities for empowerment (Mendoza-Denton, Shaw-Taylor, Chen, & Chang, 2019). UWEP therefore provide reading and display object that stimulate learning and keep pupils in school

Girls supported by UWEP usually have access to ICT related learning and this provides a diversity of opportunities for upward academic progress and economic empowerment. A significant, though weak, negative correlation between the 'theorist' and the 'interactivity' and 'context' attitude dimensions was also observed. In addition, based on the results of this study it appears that few pupils exhibit a more positive perception of ICT supported learning which mostly provided by UWEP. Though the use of ICT in daily learning is becoming more widespread but student using ICT technology may be limited by a negative attitude toward a style of teaching which is not consistent with their past learning experiences (Hunsinger, 2015). However, technical support is required and this should include issues like installation, operation, maintenance, network administration and security. This is an important part of the implementation and integration of ICT in education system. In most cases however, technical support is not available, which implies that trainers and pupils require some basic troubleshooting skills to overcome technical problems when using ICTs. However, in most of the developing countries including Tanzania and Uganda, there are very few technical experts to implement and maintain ICTs (Bakari *et al.*, 2022; Okiiria&Okiidi: 2023). Appropriate strategies should be in place to ensure that integration of ICTs in teaching and learning process goes together with the recruitment, training, retaining and retention of required staff.

### **2.3 How loans from UWEP enhance economic empowerment of Beneficiaries**

UWEP have favorable loan policy and loan period that helps Beneficiaries to have access to investment finance. A loan policy is a set of policy actions designed to minimize costs associated with loan while maximizing the benefit Kakuru, (2020). A loan period is a length of time for which loan is extended to customers normally stated in terms of net date. UWEP can lengthen or tighten the loan period depending on the norms of the industry, objectives of the firm and if customers are frequently building up debts Semukono, (2017). However with the limited number

UWEP offering loans these days, the loan period is so tightened that Beneficiaries have no room for adjustment in case of situational changes.

UWEP have good standards that enable Beneficiaries access conventional finance as capital. The Loan Standards set by UWEP are levels or trends that are predetermined guidelines to enable loan officers to make decisions; this is the criterion, which a firm follows, in selecting customers for the purpose of extending loan. Loan standards provide guidelines for determining whether to extend loan to a customer or not. In this case two aspects are considered, the average collection period (ACP) that is the period in which the debts remain outstanding and the ratio of uncollected receivables to the total receivables. From the ACP, the firm can be able to determine whether the customer will meet his loan obligations or not. The UWEP need to consider the aspects of character, capacity, condition, capital and collateral to estimate the profitability levels. However, economic development is there for as much about empowerment, of individuals and groups and about incomes and individual assets. For many poor Beneficiaries, the only route to empowerment is through collective endeavors that can overcome the severe limitation imposed by individual isolation

The overall debt collection policy of many UWEP should be such that the administration costs do not exceed the benefit of incurring those costs. Most UWEP employ extra abnormal costs charged to clients who fail to pay on time, but make efforts to pay later without an UWEP chasing them. A tight collection procedure may offend and send away customers Don *et al* (2018). Findings by Okumu and Opondo, (2020) show that 50% of the interest rates charged by UWEP are the interests on operating costs and that not only are they increasing but also highly varying and non-uniform, yet most depend on the loan savings for the group loans. However, this view has been overtaken by the coming into force of the Micro Deposit taking UWEP Act where UWEP are prohibited from savings intermediation and this accounts for the high interest rates charged by these UWEP as a window for their inability to use savings as a cheap source of loanable funds. This however reduces Beneficiaries' access to investment capital thus lowering chances of empowerment (Okumu an Opondo, 2020).

Benjamin and Ledgerwood, (2018) ADEMI (Association to the Development of Income generating activities) also strongly advocates that Beneficiaries applicants who are unable to provide collateral should not be limited in their ability to access loan. However, this argument should also have its limitations based on amounts involved lest the UWEP risks heavy losses if clients failed to pay back genuinely or otherwise

Pandey, (2019) asserted that should UWEP fail to put in place favorable viable loan policies that favor Beneficiaries clientele, it will not only fail to operate and realize its objectives but may also find its self out of business. Accordingly, the UWEP should evolve policies that would allow it to deliver a service or product with the expectation of receiving back the reward later from the customers. The loan must have an acceptable level of acceptance to allow the operators give a maximum amount of loan at the lowest possible cost. The assessment exercise of risks should be embedded within the policy which favors Beneficiaries borrowers and this increases Beneficiaries's financial independence and consequently empowerment. However, new levels of sustainable activity require adequate backward and forward links to technology, infrastructure and markets. Credit is not the sole input but one of those inputs for economic empowerment

Accordingly UWEP should develop policies that strike a balance between the two aspects. One that make them stay in business, and one that put customers in a position to pay back the principle together with the interest without leaving a strain on the businesses. It is against that background that Armstrong, (2023) argued that if any UWEP is to realize its objectives as well as enhance Beneficiaries empowerment, use the loan policies as a weapon. In the rural Uganda, the problem arises as loan policies are basically set along town setting and does not suitably appeal to people in the rural areas. According to Pandey, (2019) a wrong judgment is made by these UWEP help Beneficiaries assess their projects and how they can best return those money(s) borrowed.

Virtually all UWEP have reduction or elimination of poverty objective at the heart of their operations. Likewise, UWEP have got the primary purpose of helping in reducing poverty in specifically the rural areas. According to Kakuru, (2020) UWEP advance loan to customers particularly Beneficiaries groups with a view to make a profit in return for sacrifice made. In the event of that they help people particularly Beneficiaries get their projects financed.

The institution has got to strike a balance between the costs if they are to remain in business. According to Ross & water field (2016), there are two disguised costs involved in loan advancement. The carrying costs – costs associated with loan extension and investment in receivables; they include the required rate of return from bad debts and the costs pertaining to loan analysis, monitoring and collection. Opportunity cost – costs related to loss of sales as a result of grant loan.

UWEP operate with a view to realize a profit on their loan advanced to the customers, and for the recipient to better her economic life in terms of breaking the poverty cycle. However for this to happen, the cost involved either side has got to be analyzed, measured, and translated into the policies effected in the extension of this loan. Water field, (2016) expanded on this view noting that the costs have got a fundamental role in the execution of loan. The failure of the firm to put in place proper efficient policies would cast doom over its operations.

The formulated loan policies act as guidelines for the assessment of the person to extend loan to and how much the principal should be. Normally the institution looks at what is stipulated in its guidelines and determine who to give. According to Edminster, (1980) the UWEP must bear in mind not only the established loan standards but also credential concern must be paid to the correct adherence to those standards in the making of the loan award decision and much considerations should be given to Beneficiaries borrowers if effort to empowerment id to gain good results.

Gitman, (2018) agrees with the above view noting that many UWEP forget that they have a moral obligation to guide their customers on how to best use the money borrowed. According to him obscured implementation of a loan policy will not produce optimal results.

Since the primary aim of UWEP is to foster reductions in the poverty levels in particularly the rural communities, they have the moral obligation to assess the viability of the proposed project of Beneficiaries and whether they are capable of fostering empowerment and help Beneficiaries customers in looking at how best the customer can best reap from the venture. According to Pandey, (2023) this is the basic stage in the lending process, by assessing the risks involved.

Pandey, (2023) observed that loose loan standards would lead UWEP to having a lot of money advanced as loans; however the risk will as well be great. On the other hand, UWEP if it extends

loan only to those most reliable and strong may not be able to expand lending. The fact that most of the 5Cs do apply in an urban setting where Beneficiaries have got some money and assets but not applicable in the rural setting. Walker, (2023) identified the 5Cs of bad loan representing facts to guard against in any micro financial institution. These include complacency, carelessness, communication breakdown, contingencies and competition. They should be looked at more carefully to safe guard against defaulting.

When structuring those traits, UWEP have considerations for rural Beneficiaries poor, Beneficiaries who are going to borrow from them. For instance, the rural poor lacks the professional management skills of business, UWEP are prepared to help them realize their dream of breaking the poverty cycles through accelerating proper management of businesses. This stimulates empowerment

According to Buckley, (2023) most of the UWEP have no systematic loan collection measures blended on the rural poor Beneficiaries, they just resort to more aggressive collection techniques like confiscation of property and eviction of clients from the staked property. This has been a common scenario in both the urban and the rural Uganda leading to the potential customers to shun them; only to leave them plunged in the desperate levels of poverty and reduce chances of empowerment.

#### **2.4 How UWEP support to Beneficiaries income generating activities help to enhance their empowerment**

Income generating activities usually include small activities of street venders, carpenters, tailors (and such trade people), machine shop operators, peasant farmers and so on. Micro entrepreneurs come in all types with business in many sizes. This diverse group of self-employed people though requires support to grow and improve, provide various services and employment opportunities to Beneficiaries. Beneficiaries are also able to access micro loan and micro finance services that can stimulate their levels of financial independence through income generating activities (Allens: 2011). Income generating activities contribute significantly to economic growth, social stability and equality. The sector is the most important vehicle by which people in low income groups can come out of poverty. This is what is more important if we consider that the people in this group have limited education and do not possess skills necessary for jobs in the formal, organized sector. In India, income generating activities are considered as those

businesses having an investment of less than 120 rupees and employing not more than 10 people. Through, the financial independence for Beneficiaries is enhanced and this leads to empowerment

Many developments UWEP undertakes micro-enterprise and project counseling. According to the Center for Domestic Violence Prevention (CEDOVIP: 2015), UWEP support to income generating activities makes it easy for the consideration of non-monetary inputs in the estimation of the contribution to the maintenance of the family and in determining a beneficial interests of each spouse on breakdown of marriage. This will make it easy for the recognition of Beneficiaries' economic contribution in the form of unpaid domestic work. In its other works, CEDOVIP (2010) asserted that empowerment has made Beneficiaries' domestic work more visible and valued in addition to making it easy to formulate economic tools for measuring and valuing the gendered care economy and its integration into the national accounting system through income generating activities development for Beneficiaries. Furthermore, the basis for designing practical interventions by UWEP to improve efficiency of undertakings in the care economy with the potential to transfer labor from this non-tradable to the tradable market sector has been easy thus improving Beneficiaries' contribution to economic development through a number of micro enterprise initiatives and activities (CEDOVIPI, 2015).

UWEP support to income generation activities for Beneficiaries through training and skills development which increases their levels of participation in micro enterprise initiatives provide collective platform to air out Beneficiaries' Concern. Beneficiaries form the majority of our population. However, empowering them through income generating activities has made their voices to be listened to, which has significantly made it easy for Beneficiaries to fully participate in development initiatives at household and community level. (Tumwejukye: 2016). Although the Office of the Prime Minister (OPM) has made efforts to ensure that gender is mainstreamed in the PRDP, NUSAF2 and other development initiatives that encourage micro enterprise development, Beneficiaries are not mobilized to advantage of such initiatives. Through putting in place operational guidelines and the monitoring and evaluation of matrix including the information and communication strategy, these development intervention have continued to close major gaps with regards to Beneficiaries' participation in micro enterprise for empowerment and limit cross gender level involvement (Tumwejukye: 2016, OPM: 2019).

UWEP support to income generation activities through health promotion improves health for Beneficiaries due to sustainable income sources. The association of Uganda Beneficiaries Doctors (AUMWD: 2011) noted that Beneficiaries involvement in income generating activities has occasionally resulted into better health outcomes such as improved reproductive and maternal health and reduced risk related to child mortality and nutrition as they have regular sources of income. These health complications are expensive to treat and results into long term mortality and morbidity. This has in large measure resulted into the failure of Beneficiaries to actively participate in community development as their immune functions do not provide them with the capacity to work and undertake welfare improvement activities and initiatives. But with effective participation of Beneficiaries in income generating activities, they have some diversified incomes which they use in meeting health costs

In line with the same perspective, according to AUMWD (2010), there are initially a number of family challenges that resulted into poor health outcomes for Beneficiaries that are non-fatal such as injury, shock, diseases infections, disabilities and pain that are inflicted on them by the men. It further brings about problems of stomach pain, eating and sleeping disorders as well as alcohol and drug abuse. Although these are non-fatal, Namagembe (2016) noted that they reduce the victim's capacity to think and plan well for her welfare. They make Beneficiaries' bodies totally weak for any productive work engagement. Thus they do not have energy and knowledge capacities to meaningfully participate in developmental initiatives. UWEP support to income generation activities enables them to have sustainable sources of incomes which can significantly lead to reduced poverty and improved health outcomes (ACFODE: 2019).

UWEP undertakes social mobilization which reduces social stigma and discrimination against Beneficiaries. Beneficiaries who are poor experience the worst forms of stigma and discrimination linked to lack of awareness, misinformation and stereotyping about their conditions. However, in situations where Beneficiaries engage in micro enterprise initiatives, they are not socially and economically discriminated against because their levels of incomes are enhanced (Department of Beneficiaries and Gender studies- Makerere University: 2019). Consequently, they have the opportunity to participate fully in development as they are empowered or enjoy the benefits of development programmes, membership to self-help groups

and government welfare schemes and they find it easy to find work (Kagoda: 2018), Kanyaihamkam (2017).

Beneficiaries' participation in income generating activities with support from UWEP therefore help to reduces stigma and exclusion of Beneficiaries from development initiatives as some UWEP provide investment finance. CEDOVIP (2016) asserts that income generating activities for Beneficiaries results social independence and health benefits for Beneficiaries such as improved reproductive unwanted pregnancies. For those Beneficiaries outside income generating activities businesses, many difficult decisions affect Beneficiaries' health and reduce their motivation making them failures in economic progress as they are most of the time sickly and yet sickness and illness excludes one from streams of economic activities. Further, Kagoda (2004) and Mugisha (2016) asserted that Beneficiaries who are not engaged in income generating activities usually experience post-traumatic stress depression, anxiety, insecurity and self-hate for Beneficiaries thus making it impossible to entrust them with resources for development purposes unlike their counterparts undertaking micro enterprise activities

#### **4. To assess the way forward of UWEP programme on the economic wellbeing of Beneficiaries in Industrial City Division of Mbale City**

##### **Beneficiaries Enterprise Fund**

This aims at providing Beneficiaries with affordable credit for starting, and or expanding their enterprises through a revolving fund. Only Beneficiaries groups with bankable business proposals are facilitated to access interest free loans. However, the amount of loan fund given depends on the size of the business.

According to the Global Entrepreneurship Monitor (2019) report, the major challenge faced by business Beneficiaries in Uganda is the difficulty in accessing finances. Banks often require land as collateral, but as a result of land allocation practices that favor men, Beneficiaries hold a relatively small percentage of registered land in Uganda

However, Beneficiaries have access to informal saving mechanisms and to microfinance, especially group lending, through about 1,500 microfinance operations in Uganda (consultations

with the Directorate for Economic Affairs, Ministry of Finance, Planning and Economic Development, November 2022).

### **Capacity and Skills Development**

United Nations International Strategy for Disaster Reduction (UNISDR) defines capacity development as "the process by which people, organizations and society systematically stimulate and develop their capability over time to achieve social and economic goals, including through improvement of knowledge, skills, systems, and institutions – within a wider social and cultural enabling environment”.

According to the UWEP guidelines 2015/16, this component focuses on upgrading needs based skills for Beneficiaries to enable them start and run their enterprises. It involves giving Beneficiaries interest free loans for hands on training to acquire skills needed for effective implementation of their enterprises like tailoring , craft making and hair dressing, and purchase of inputs for enterprise set up. In addition, experts at the local government level provide technical guidance to Beneficiaries to identify individuals or institutions who can train them in the skills that required for effective implementation of their enterprises

### **Institutional support**

Under this component, UWEP beneficiaries receive basic training in book keeping, team Building and group dynamics. Beneficiaries are supported to enhance technical, administrative and managerial capacity of key programme implementers so as to promote transparency and good governance. Key activities include establishment and operations of the technical support unit and undertaking operational research to inform implementation of the programme. Institutional support differs from Capacity and skills development in a way that, it does not involve giving funds to the Beneficiaries group

## **Strengthening Beneficiaries Entrepreneurs in Uganda**

On 5th December 2017 the Embassy of Norway on behalf of the Ministry of Foreign Affairs signed an agreement to support the project “Strengthen Beneficiaries Entrepreneurs in Uganda” with the Ministry of Finance Planning and Economic Development.

The development objective of the project was to enhance the participation of Beneficiaries in both rural and urban areas, in economic development in order to contribute to job creation, improved household incomes; improved food security; promote value addition in agriculture; promote access to markets and financial services and alleviate poverty in the rural communities.

According to Uganda’s constitution, equality between men and Beneficiaries is provided for, “...the State shall take affirmative action in favor of groups marginalized on the basis of gender... for the purpose of redressing imbalances which exist against them.” (Article 32(1))

## **Overview of Entrepreneurship: Uganda’s Global Performance**

A global study of entrepreneurship suggests that Uganda has an exceptionally high level of entrepreneurial activity (Global Entrepreneurship Monitor 2023). According to this study, in 2023 Uganda had the highest total entrepreneurial activity (TEA) index (29.2) among all countries surveyed. This means that 29 out of 100 Ugandans were engaged in some kind of entrepreneurial activity.

The 2023 GEM-Uganda study suggests that recent entrepreneurs are more motivated by “opportunity” (55 per cent of Ugandan promising and new entrepreneurs) than “necessity” (44 per cent), but in the past, economic necessity was certainly a factor.

According to EPRC (2017) synthesis report on rural Beneficiaries entrepreneurs in Uganda, it was noted that Beneficiaries entrepreneurs are heterogeneous. That is to say, those living in rural areas have different stories from those in urban areas. For example, some of their businesses are growing, some are still small, and others are home-based. Yet all have the same goal: obtaining profit and creating employment.

However, many of these Beneficiaries own/run very small businesses in addition to managing competing priorities such as ensuring children's education, buying land, and supporting their families. Thus, in 2014, about 8.9 percent of Ugandans (18–64 years) were promising entrepreneurs trying to get a new enterprise started, and 28.1 percent already owned an enterprise less than 42 months old.

This means that in 2014, Uganda had at least two out of four individuals in business because of either the opportunity it presented or the desire to be independent or increase their income

**CHAPTER THREE**  
**RESEARCH METHODOLOGY**

**3.0 Introduction**

This chapter contains the research design, sample selection, data collection methods, validity and reliability, data processing and analysis.

**3.1 Research Design**

The research study used both qualitative and quantitative research Methods, using cross-sectional design to analyse the relationship between staffing levels and the economic empowerment of Beneficiaries. In this design tables, graphs and explanations were used to present the required information related to the area of study.

**3.2 Study Population**

The research investigated the study population from three parishes and three villages within Industrial City Division of Mbale City. The total population (N) was estimated to be 80 people and therefore the sample population of 80 persons shall be taken and this was determined using Katamba & Nsubuga (2014) and also using Morgan and Krejcie (1970) methods of determining sample size from the population. This agrees with the sample population determined mathematically at 5% error as below:

$$n = \frac{N}{Ne^2 + 1} = \frac{100}{100(0.05)^2 + 1} \quad n = 80$$

Where, n =Sample Size N= Population. = Acceptable error (5%)

**3.4 Sample Size**

The research used a sample size of 80 respondents. These included 14 Beneficiaries , 39 parents, 1SASs office, 1 CAO's Officers, 3 sub county chief and 13other sub-county local government staffs, 5 UWEP staff, 4 villagers

Table 3.1 shows the respondent categories, population, sample size and sampling techniques that were used in the study based on Morgan and Krejcie (1970) sample size determination model.

**Table 3.1: Population and Sample Size**

No	Category	Total Population (N)	Sample Size N	Sampling Techniques Applicable
01	Beneficiaries	24	20	Simple random sampling
02	Parents	20	17	Simple random
03	SAS's Office	1	1	Simple random
04	chiefs	3	3	Purposive Random Sampling
05	Sub county local government staff	16	13	Purposive Random Sampling
06	UWEP staff	8	7	Purposive Random Sampling
07	Other villagers	4	4	Purposive Random Sampling
<b>Total Population</b>		<b>80</b>	<b>67</b>	

### 3.5 Sampling Techniques

#### 3.5.1 Purposive Random Sampling

Purposive Sampling technique was used because the some individuals in the population have special qualifications and offices that make them become “privileged” to participate for the purpose of the study. According to Kothari (2020) purposive sampling is a type of sampling where the researcher purposively chooses persons who, in his judgment about some appropriate characteristic required of the sample members are thought to be relevant to the research topic and are easily available. A purposive, or judgmental, sample is one that is selected randomly based on the knowledge of a population and the purpose of the study.

### 3.5.2 Simple random sample

Simple random sample is a subset of individuals (a sample) chosen from a larger set. Each individual is chosen randomly and entirely by chance, such that each individual has the same probability of being chosen at any stage during the sampling process, and each subset of individuals has the same probability of being chosen for the sample as any other subset of individuals. This process and technique is known as simple random sampling and a simple random sample is unbiased surveying technique.

## 3.6 Research Instruments

The researcher will use both questionnaires and interview guide.

### 3.6.1 Questionnaire

Researcher used self-administered questionnaire as research tool to collect data from the respondents. The questionnaire had three sections: Section A included the respondents' demographic information, Section B and C focused on the general and closed ended statements which was in accordance with the objectives of the study to measure. According to Fisher (2004), a face to face questionnaire is appropriate since it is flexible, not expensive, and not biased. The nature of the questions was in form of structured and close ended questions where by a 5 Likert scale of measurement were on close ended questions as illustrated:

**Table 1: 5 Likert Scale, Coding, and Interpretation**

Scale	Coding	Mean	Interpretation
Strongly agree	5	4.20-5.00	Very high
Agree	4	3.40-4.19	High
Unsure	3	2.60-3.39	Moderate
Disagree	2	1.80-2.59	Low
Strongly disagree	1	1.00-1.79	Very low

**Source: Primary Data 2024**

### 3.6.2 Interview

An Interview guide was constructed and administered in form of self-administered questionnaires. The nature of the questions was in form of structured and unstructured (closed and open ended) questions which was discussed with the key informants who were study respondents. It helped to conduct face to face discussions with the responds. According to Kinoti (2021), interview guide has an advantage of clarifying questions to the respondents as he/she gives relevant data.

## 3.7 Data quality control tools

### 3.7.1 Validity

Validity seeks to establish whether the researcher has developed an instrument which tests the right issues. In words of Amin, (2015), validity tested whether an instrument used in research is accurate, correct and meaningful therefore, validity was established using content validity tests. Validity was measured by calculating the extent to which content in instruments correlates with concepts it set out to measure. This is also in line with Siegel (2014) whose study established that, the closer the content in an instrument to contents of theoretical concepts the more an instrument generates valid results. The validity of the questionnaire will be tested using the content validity test (CVI).

$$CVI = \frac{R}{R+N+IR}$$

$$R+N+IR$$

Relevant (R), Neutral (N), to Irrelevant (IR).

The closer to one the CVI the more valid the instruments were. This was done for all questions and then an average would be obtained. The overall CVI for the instrument was calculated by computing the average of the instrument and for the instrument to be accepted as valid the average index is expected to be 0.70 or above (Amin, 2015).

### **3.7.2 Reliability**

The research instrument were examined for validity and reliability by using Cronbach's Alpha value. Data was collected, first pre-tested and analyzed using Cronbach's coefficient Alpha to establish clarity and dependability of the instruments. The principle of reliability in as far as research instruments are concerned, is clearly put forward by Amin (2015), an instrument is reliable if it produces the same results wherever it is repeatedly used to measure a trait or a concept from the same population and under similar circumstances. The reliability coefficients in all variables are expected to be adequate if they all indicate alpha coefficients of above 0.70 which according to Nunnally (2018) an alpha of 0.70 and above shows that reliability coefficient is adequate.

### **3.8 Data Processing and Analysis**

Data processing was done through editing of the data which was coded for further data analysis. After data processing, quantitative data analysis was carried out by single frequency tabulation using a Statistical Program for Social Sciences (SPSS). Data was presented using different methods such as single frequency tables. This is because data presentation requires clear portrayal of the findings presented, and the listed methods above clearly fulfilled that purpose. On the other hand, qualitative data gathered from open-ended questions in the questionnaire and interview guide will be summarized. A technique called content analysis was used to test the validity and authenticity. Then, data was categorized according to the sub-themes identified earlier.

### **3.9 Ethical consideration**

The researcher sought an approved consent from the respondents and explained to them that the main purpose of the research is purely economic before engaging them in the study.

It was possible that the researcher's views could influence the way the study findings would be documented thus creating an ethical dilemma of failure to present exactly what the study subjects would reveal in the course of the study interviews. However, the prepared instruments helped the researcher to collect objective information hence fears of personal views was reduced.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

#### 4.0 Introduction

This chapter presents information on data presentation, analysis and interpretation which based on the objectives of the research study

#### 4.1 Demographic data of respondents

##### 4.2.1; Gender of the respondents

*Table 4.2.1; Gender of the respondents*

Gender of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	32	46.4	47.8	47.8
	Female	35	50.7	52.2	100.0
	Total	67	97.1	100.0	
Total		67	100.0		

*Source: Field data, 2024*

From table 4.2.1, majority of the respondents 50.7% were females and 46.4% were males. Here, the researcher did not consider gender balance simply because females are subjected to and play a big role within the household relation than men.

#### 4.2.2 Age of the respondents

*Table 4.2.2; Age of the respondents*

Age of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 30 yrs	34	49.3	52.3	52.3
	31 - 40 yrs	14	20.3	21.5	73.8
	41 - 50 yrs	12	17.4	18.5	92.3
	51 - 60 yrs	2	2.9	3.1	95.4
	Above 61 yrs	3	4.3	4.6	100.0
	Total	65	94.2	100.0	
Total		67	100.0		

*Source: Field data, 2024*

As in table 4.2.2 above, it was clearly indicated that the majority of respondents 49.3% were aged between 20-30 years. Followed by those whose age group range from 31-40 years at 20.3% (those in the age brackets of 41-50 years constituted 17.4% of the total percentage; those in the age bracket 51-60 years were 2.9% and those in the age bracket of above 61 were in the rank occupying 4.3% These findings therefore implied that majority of youths in the age bracket ranging from 20- 30 years participated in this study.

### 4.2.3 Education level of the respondents

*Table 4.2.3; Education level of the respondents*

Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Certificate	16	23.2	23.2	23.2
	Diploma	16	23.2	23.2	46.4
	Degree	23	33.3	33.3	79.7
	Masters	10	14.5	14.5	94.2
	Doctorate/ PhD	4	5.8	5.8	100.0
	Total	69	100.0	100.0	

*Source: Field data, 2024*

From table 4.2.3 above, it was clearly seen that 23.2% of the respondents had certificates just like those who had diplomas, a good number of respondents had college degrees with 33.3% and few with masters at 14% These indicates that majority of respondents in northern division are somehow educated.

### 4.2.4 Marital status of the respondent

Under this section, respondents were asked to mention their marital statuses and their responses were tabulated as follows

**Table 4.2.4; Marital status of the respondents**

<b>Marital Status</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	29	42.0	42.0	42.0
	Married	23	33.3	33.3	75.4
	Separated	11	15.9	15.9	91.3
	Windowed	5	7.2	7.2	98.6
	Others	1	1.4	1.4	100.0
	Total	69	100.0	100.0	

**Source: Field data, 2024**

From table 4.2.4 above, it was clearly seen that majority of respondents 40.2% were single, 33.3% were married while 15.9 of the respondents had separated. Only 7.2% of the respondents were windowed whereas 1.4% did not disclose her status. This alone makes this information valid for this particular study.

#### 4.2.5 Religious affiliation of the respondents

*Table 4.2.5; Religious affiliation of the respondents*

Religious Affiliation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Anglican	22	31.9	31.9	31.9
	Catholic	20	29.0	29.0	60.9
	Pentecostal	10	14.5	14.5	75.4
	Muslim	14	20.3	20.3	95.7
	Others	3	4.3	4.3	100.0
	Total	69	100.0	100.0	

**Source: Field data, 2024**

From table 4.2.5 above, it was found out that 31.9% of respondents were Anglicans, 29.0% were Catholics, and 14.5% were Pentecostals, 20.3% while only 4.3% belong to other religious affiliations. As per this study, Muslims reported poor family interactions for the reason that they are polygamous despite the list number of respondents.

#### 4.3 How UWEP support to primary school scholarships improve Beneficiaries empowerment

The first objective in this study was to establish how UWEP support to primary school scholarships improves women economic empowerment. The findings from respondent's opinion accompanying variables under this objective were summarized as follows:

**Table 4.3; To establish how UWEP support to primary school scholarships improve Beneficiaries empowerment**

Descriptive Statistics							
ITEM	SD (%)	D (%)	NS (%)	A (%)	SA (%)	Mean	Std. Dev.
Provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls	47.8	23.2	10.1	7.2	8.7	3.73	1.149
UWEP support to scholastic materials has increased attendance and retention rates for children in schools	21.7	8.7	55.1	7.2	5.8	3.81	1.055
Promote enrolment of girl child in schools through sensitization	15.9	15.9	11.6	29.0	23.2	2.98	1.462
Help to improve teaching-learning facilities	20.3	30.4	8.7	10.1	21.7	3.19	1.512
Provides financial support to children through direct school fees payments	10.1	7.2	17.4	37.7	26.1	3.63	1.245
<b>Average Mean</b>						<b>3.54</b>	

**Source: Field data, 2024**

Table 4.3 above shows a summary of respondent opinion on how UWEP support to primary school scholarships improves women economic empowerment. The finding from respondent's opinion accompanying variables under this objective were discussed and explained as follows;

From the above table, 7.2% of the respondents agreed that provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls. While 8.7% of the respondents strongly agreed and 10.1% of respondents were neutral (neither agree nor disagree).

On the other hand, majority of respondents strongly disagreed 47.8% with the statement while 23.2% of respondents disagreed. Since majority of respondents disagreed with the statement, it should therefore be noted that provision of desk and other sitting materials by UWEP has improve enrolment and attendance

In reference to table 4.3, it was noted that 7.2% of the respondents agreed that UWEP support to scholastic materials has increased attendance and retention rates for children in schools 8.7% of the respondents strongly agreed, while majority of respondents at 55.1% were neutral (neither agreed nor disagreed). Contrary to the statement, 8.7% of respondents disagreed while only 21.7% of respondents strongly disagreed with the statement. Since majority of respondents were strongly disagreed, it is therefore clear that UWEP support increase attendance and retention rates for children in schools

On whether UWEP support to scholastic materials has increased attendance and retention rates for children in schools, it was found out that majority of respondents at 29.0% agreed, only 23.2% strongly agreed, while 11.6% were indifferent (neither agreed nor disagreed). Same number of respondents disagreed 15.9% just as those who strongly disagreed. It therefore gave a clear picture that UWEP promote enrolment of girl child in schools

From Table 4.3, majority of respondents with 30.4% disagreed that UWEP help to improve teaching-learning facilities. 20.3% strongly disagreed while 8.7% were neutral. On the other hand, 10.1% of respondents agreed whereas 21.7% strongly agreed with the statement. This was in line with what was discovered from face to face interview where it also noted that UWEP help to improve teaching-learning facilities

Respondents were also asked to give their opinions on whether UWEP provides financial support to children through direct school fees payments. In fact majority of respondents 37.7% agreed, 26.1% of respondents strongly agreed, while 17.4% had indifference responses to the statement. Only 7.2% of respondents disagreed, while 10.1 % strongly disagreed. It should therefore be noted that UWEP provides financial support to children through direct school fees payments.

From table 4.3, the average mean was found to be 3.54 and basing on the legend above, it meant that UWEP support to primary school scholarships improves women economic empowerment. This was at some point in agreement with the data collected from face to face interviews.

#### 4.4 How loans from UWEP enhance economic empowerment of Beneficiaries

The second objective in this study was to investigate how loans from UWEP enhance economic empowerment of women. The findings from respondent’s opinion accompanying variables under this objective were summarized as follows:

**Table 4.4; how loans from UWEP enhance economic empowerment of Beneficiaries**

Descriptive Statistics							
ITEM	SD (%)	D (%)	NS (%)	A (%)	SA (%)	Mean	Std. Dev.
UWEP loans has helped to increases access to investment finance for women	13.0	11.6	13.0	42.0	20.3	3.45	1.301
Increases profitability of women income generating projects through UWEP technical input	13.0	5.8	30.4	37.7	10.1	3.39	1.128
Increases access to capital resources for women	11.6	42.0	13.0	21.7	8.7	3.27	1.201
Promotes sustainability of women projects and initiatives through capacity building	13.0	10.1	5.8	24.6	40.6	3.60	1.309
Training given to women borrowers helps to enhance the quality of their products	4.3	11.6	14.5	50.7	17.4	3.66	1.045
<b>Average Mean</b>						<b>3.44</b>	

Source: Field data, 2024

From table 4.4, majority of respondents 42.0% agreed on the view that UWEP increases access to investment finance for women. 26.9% strongly agreed while 13.0% had their responses neutral (indifferent). 3.8% disagreed with the statement while 13.0%. Since the majority of respondents agreed to the statement, it is therefore true that Increases access to investment finance for women

As shown in the above table 4.4, 37.7% of the respondents agreed that Increases profitability of women income generating projects through UWEP technical input. Only 10.1% strongly agreed, while 30.4% were neutral (neither agreed nor disagreed). On the other hand, only 5.8% of respondents disagreed with the statement, while 13.0% of respondents strongly disagreed.

In reference to table 4.4, 21.7% of the respondents agreed that promotes sustainability of women projects and initiatives through capacity building with 8.7% of the respondents strongly agreed while 13.0% were neutral (neither agreed nor disagreed). Contrary to the statement, majority of the respondents 42.0% disagreed while only 11.6% of respondents strongly disagreed with the statement. Therefore as the majority disagreed, citing that UWEP does not promotes sustainability of women projects and initiatives

The researcher also intended to find out whether training given to women borrowers by UWEP helps to enhance the quality of their products. 24.6% of respondents agreed; 40.6% strongly agreed and only 5.8% had their responses indifferent. On the other hand, only 10.1% of the respondents disagreed with the statement and 13.0% of the respondents strongly disagreed. As the majority strongly agreed, it is therefore true that training given to women borrowers helps to enhance the quality of their products

From table 4.4, the average mean was found to be 3.34 and basing on the legend above, it meant that loans from UWEP has enhanced economic empowerment of women. This was in agreement with the data collected from face to face interviews where most respondents revealed that loans from UWEP enhance economic empowerment of women through many ways

#### 4.5 How UWEP support to Beneficiaries income generating activities help to enhance their empowerment

The third objective in this study was to establish how UWEP support to women income generating activities help to enhance their empowerment. The findings from respondent's opinion accompanying variables under this objective were summarized as follows:

**Table 4.5: How UWEP support to Beneficiaries income generating activities help to enhance their empowerment**

Descriptive Statistics							
ITEM	SD (%)	D (%)	NS (%)	A (%)	SA (%)	Mean	Std. Dev.
Provision of loans improves their access to capital resources	10.1	21.7	43.5	15.9	7.2	3.16	1.167
UWEP has improved women's business skills for income generation	8.7	53.6	14.5	14.5	5.8	3.46	1.049
Women are given business training for sustainable livelihood projects that generates income for them	13.0	55.1	13.0	13.0	2.9	3.64	.980
Support to income generating activities Increases women's accessibility to loans as they have collateral	14.5	31.9	20.3	17.4	13.0	3.18	1.278
UWEP provide market support information for women income generating activities	2.9	20.3	30.4	20.3	20.3	2.63	1.140
<b>Average Mean</b>						<b>3.37</b>	

**Source: Field data, 2024**

From table 4.5, 15.9% of respondents agreed on the view that provision of loans by UWEP improves women access to capital resources 7.2% strongly agreed while majority of the respondents at 43.5% had their responses neutral to the statement. On the other hand, the study found out that 21.7% of respondents disagreed while 10.1% strongly disagreed with the statement. This is affirmed true according to the data collected from face to face interviews.

As shown in the above table 4.5, 14.5% of the respondents agreed just as those had their responses neutral on the view that UWEP has improved women's business skills for income generation. Only 5.8% of respondents strongly agreed. On the other hand, majority of respondents strongly disagreed with the statement by 53.6%, while 8.7% of respondents strongly disagreed. Therefore it is true that UWEP has not improved women's business skills for income generation as the majority of the respondent disagreed.

In reference to table 4.5, 13.0% of the respondents agreed that through UWEP women are given business training for sustainable livelihood projects that generates income for them. 2.9% of the respondents strongly agreed while 13.0% were neutral (neither agreed nor disagreed). Contrary to the statement, 55.1% of the respondents disagreed while only 13.0% of respondents strongly disagreed with the statement. It was revealed therefore that UWEP has not women are given business training for sustainable livelihood projects that generates income for them as majority of the respondents disagreed with the statement

The researcher also intended to find out whether there UWEP support to income generating activities increases women's accessibility to loans as they have collateral. 17.4% of respondents agreed; 13.0% strongly agreed that there are no facilities and only 20.3% had their responses indifferent. On the other hand, only 31.9% of the respondents disagreed with the statement and 14.5% of the respondents strongly disagreed. Therefore UWEP's support to income generating activities has not increased women's accessibility to loans as they have collateral as majority of the respondents disagreed.

From table 4.5, same number of respondents agreed with 20.3% just those who strongly agreed with the statement that UWEP assist in the provision of market support information for women income generating activities. Majority of respondents 30.1% had their responses indifferent to the statement. On the contrary, 20.3% of respondents disagreed while 2.9% strongly disagreed that UWEP does not assist in the provision of market support information for women income generating activities

From table 4.5, the average mean was found to be 3.37 and basing on the legend above, it meant that UWEP support to women income generating activities help to enhance their empowerment through a number of ways. This findings is supported by results from face to face interviews

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### **5.0 Introduction**

This chapter presents the summary of the findings, conclusions and recommendations according to the sub-themes

#### **5.1 Summary of the findings**

##### **5.1.1 How UWEP support to primary school scholarship improve Beneficiaries empowerment**

To achieve the objective of women empowerment, UWEP has undertaken a number of projects which includes provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls

UWEP support to scholastic materials has increased attendance and retention rates for children in schools. UWEP has provided furniture to school to support teaching-learning processes

Still in the area of education, UWEP has helped to improve teaching-learning facilities. Improving student achievement particularly that of girl child is vital for women empowerment and also improving our nation's competitiveness.

Further, UWEP provides financial support to children through direct school fees payments. Today, however, UWEP has started to attach less value on addressing to access and retention of children in schools as they have initially started to down size their education budget in favor of other development interventions

##### **5.1.2 How loans from UWEP enhance economic empowerment of Beneficiaries**

Women's access to credit for investment strengthens their bargaining power within the household, improves their perception of self-worth and can lead to a long-term decrease in domestic violence. However, a result of this study contradicts this assumption by exploring variations in the degree to which women borrowers control their loans directly. A significant proportion of women's loans are controlled and invested by male relatives, while women borrowers bear the liability for repayment

UWEP has enabled women to increase profitability of women income generating projects through UWEP technical input. This has increased levels of economic empowerment for many participating women

UWEP NGO is that they have been able to increase access to capital resources for women. The logic is that if women are able to repay their credit with interest every month, it follows that they must be running effective small businesses and managing their domestic finances – both empowering processes.

Promotes sustainability of women projects and initiatives through capacity building. Microfinance is often praised because it is believed to facilitate women's 'empowerment' through sustainable project improvements.

### **5.1.3 How UWEP support to Beneficiaries income generating activities help to enhance their empowerment**

Provision of loans improves their access to capital resources. Women are also able to access micro loan and micro finance services that can stimulate their levels of financial independence through income generating activities. Income generating activities contribute significantly to economic growth, social stability and equality as well as empowerment

UWEP has improved women's business skills for income generation. UWEP undertakes micro-enterprise and project counseling. UWEP support to income generating activities makes it easy for the consideration of non-monetary inputs in the estimation of the contribution to the maintenance of the family and in determining a beneficial interests of each spouse on breakdown of marriage. Women are given business training for sustainable livelihood projects that generates income for them. This has enabled them to improve on their income status and empowerment

Support to income generating activities Increases women's accessibility to loans as they have collateral. Lastly, UWEP provide market support information for women income generating activities

## **5.2.0 Conclusion**

### **5.2.1 How UWEP support to primary school scholarships improve women economic empowerment**

**The conclusion has been drawn according to the following findings**

In educational setting although the provision of education services is a constitutional duty of governments world over, the role of UWEP NGO cannot be superseded,. It is recognized therefore the continuous participation of UWEP in the provision of educations is one of the way in which living standards and empowerment of women can be raised without jeopardizing growth. To achieve this objective, UWEP has undertaken a number of projects which includes provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls

UWEP support to scholastic materials has increased attendance and retention rates for children in schools. Furniture and arrangement in classrooms influences how comfortable pupils feel and the amount of interaction with other pupils and this has the potential to increase retention capabilities of pupils. UWEP has provided furniture to school to support teaching-learning processes.

UWEP as an NGO helps to improve teaching-learning facilities. Improving student achievement particularly that of girl child is vital for women empowerment and also improving our nation's competitiveness. Scientific research shows how the UWEP support to physical classroom environment of many schools influences pupil retention and achievement.

Financially, UWEP provides financial support to children through direct school fees payments. Today, however, UWEP has started to attach less value on addressing to access and retention of children in schools as they have initially started to down size their education budget in favor of other development interventions

### **5.2.2 How loans from UWEP enhance economic empowerment of women**

UWEP loans have helped to increases access to investment finance for women. Women's access to credit for investment strengthens their bargaining power within the household, improves their perception of self worth and can lead to a long-term decrease in domestic violence. However, results of this study contradict this assumption by exploring variations in the degree to which women borrowers control their loans directly. A significant proportion of women's loans are controlled and invested by male relatives, while women borrowers bear the liability for repayment

In addition to the foregoing, UWEP has enabled women to increase profitability of women income generating projects through UWEP technical input. This has increased levels of economic empowerment for many participating women

Another outstanding benefit accrued by women from UWEP NGO is that they have been able to increase access to capital resources for women. The logic is that if women are able to repay their credit with interest every month, it follows that they must be running effective small businesses and managing their domestic finances – both empowering processes. However, on the contrary to the findings of this study, others have argued that financial indicators do not capture the social context in which these activities are taking place, nor do they tell us who is making decisions about expenditure within households or controlling use of credit

Promotes sustainability of women projects and initiatives through capacity building. Microfinance is often praised because it is believed to facilitate women's 'empowerment' through sustainable project improvements. However, in order for microfinance initiatives to work for women they need to acknowledge and account for gender-based constraints that affect women in their entrepreneurship activities, such as restrictions on women's mobility, and unpaid domestic responsibilities which leave them less time to expand their businesses

### **5.2.3 How UWEP support to women income generating activities help to enhance their empowerment**

Provision of loans improves their access to capital resources. Women are also able to access micro loan and micro finance services that can stimulate their levels of financial independence through income generating activities. Income generating activities contribute significantly to economic growth, social stability and equality as well as empowerment

UWEP has improved women's business skills for income generation. UWEP undertakes micro-enterprise and project counseling. UWEP support to income generating activities makes it easy for the consideration of non-monetary inputs in the estimation of the contribution to the maintenance of the family and in determining a beneficial interest of each spouse on breakdown of marriage. Women are given business training for sustainable livelihood projects that generates income for them. This has enabled them to improve on their income status and empowerment

Support to income generating activities Increases women's accessibility to loans as they have collateral. Lastly, UWEP provide market support information for women income generating activities

### **5.3.0 Recommendations**

#### **5.3.1 How UWEP support to primary school scholarships improve women economic empowerment**

Provision of desk and other sitting materials by UWEP has improved enrolment and attendance of girls

UWEP support to scholastic materials has increased attendance and retention rates for children in schools

Help to improve teaching-learning facilities

Provides financial support to children through direct school fees payments

#### **5.3.2 How loans from UWEP enhance economic empowerment of women**

UWEP loans has helped to increases access to investment finance for women

The organization has helped to increase profitability of women income generating projects through UWEP technical input

Increases access to capital resources for women

Promotes sustainability of women projects and initiatives through capacity building

Training given to women borrowers helps to enhance the quality of their products

#### **5.3.3 How UWEP support to women income generating activities help to enhance their empowerment**

UWEP as an NGO, has undertaken provision of loans that has been improve their access to capital resources

UWEP has improved women's business skills for income generation. This has been the basis of empowerment

Women are given business training for sustainable livelihood projects that generates income for them

Support to income generating activities Increases women's accessibility to loans as they have collateral

UWEP provide market support information for women income generating activities

#### **5.4 Area for further research**

- 1. The Impact of NGOs on community development**
- 2. Nonfinancial support and pupil's retention in primary schools**

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**APPENDIX I: CONSENT LETTER**  
**UGANDA CHRISTAIN UNIVERSITY**  
**RESEARCH PROJECT**

Dear respondents

**Ref: Request to complete the questionnaire**

My name is **NABUKWASI SHAKIRA**, a student of Uganda Christian University, currently undertaking a research on a topic Effect of UWEP in promoting Beneficiaries empowerment: A case study of Industrial City Division of Mbale City. You are invited to participate in this research and your selection has been based on random sampling. Please feel free as you respond because the information you give will only be used for economic s purposes, treated confidential and will be held anonymous before publication.

Thank you

**SECTION A: REPONDENT’S BIO - DATA**

***INSTRUCTIONS***

*Please fill in the blank spaces or tick (√) in the boxes provided where necessary.*

1. Name: (optional)

.....

2. Age: 15 – 30      31 – 45       46 – 60       60 +

3. Sex: Male       Female

4. Location:                             

Cell ..... Parish ..... Sub – county .....

5. Levels of education:

None       Primary       Secondary       Tertiary and above

Other (please specify)

.....

.....

6. Religion: Protestant          Catholics          Muslims          Born again  
 Others (please specify).....

**SECTION B: How UWEP support to primary school scholarship improve Beneficiaries empowerment**

In a score of 1-5, please choose the most appropriate answer to questions below where 5-strongly agree, 4-agree, 3-uncertain, 2-disagree, 1-strongly disagree

<b>UWEP support to primary school scholarship (Rated Items)</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Provision of desk and other sitting materials					
Increase attendance and retention rates for children in schools					
Encourage enrolment of children in schools					
Help to improve teaching-learning facilities					
Ensuring good classroom environment					
Promoting of a symbolic classroom for better learning					
Help economically disadvantaged children to attend schools					
Through scholarship, pupils get scholastic materials					

**SECTION D: How loans from UWEP enhance economic empowerment of Beneficiaries**

In a score of 1-5, please choose the most appropriate answer to questions below where 5-strongly agree, 4-agree, 3-strogly disagree, 2-disagree and 1-Uncertain

<b>Loans from UWEP (Rated Items)</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Increases access to investment finance					
Increases profitability of Beneficiaries projects					
Increases access to capital resources for Beneficiaries					
Promotes sustainability of Beneficiaries projects and initiatives					
Helps Beneficiaries borrowers to acquire financial management skills					
Training given to Beneficiaries borrowers helps to enhance the quality of their products					

**SECTION C: How UWEP support to Beneficiaries income generating activities help to enhance their empowerment**

In a score of 1-5, please choose the most appropriate answer where 1- Strongly Disagree, 2- Disagree, 3- Agree, 4-Strongly Agree and 5-Uncertain

<b>UWEP support to Beneficiaries income generating activities (rated items)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Provision of loans improves their access to resources					
Increases their Beneficiaries' power to make project decisions					
Improves Beneficiaries' health and wellbeing					
Beneficiaries are given business training for sustainable livelihood projects					
Increases Beneficiaries' ability to access to loans as they have collateral					
UWEP provide market support information for Beneficiaries products					
Provision of micro-enterprise counselling					

**SECTION D) The way forward of UWEP programme on the economic wellbeing of Beneficiaries in Industrial City Division of Mbale City**

In a score of 1-5, please choose the most appropriate answer where 1- Strongly Disagree, 2- Disagree, 3- Agree, 4-Strongly Agree and 5-Uncertain

<b>way forward of UWEP programme (rated items)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Beneficiaries Enterprise Fund					
Capacity and Skills Development					
Institutional support					
Strengthening Beneficiaries Entrepreneurs in Uganda					
Overview of Entrepreneurship: Uganda's Global Performance					

**APPENDIX II: INTERVIEW**

- 1. How UWEP supports to primary school scholarships improve Beneficiaries economic empowerment?
- 2. How do loans from UWEP improve Beneficiaries economic empowerment?
- 3. How can UWEP support to income generating activities of Beneficiaries enhance Beneficiaries empowerment?
- 4. What is the way forward of UWEP programme on the economic wellbeing of Beneficiaries in Industrial City Division of Mbale City

Any other information

.....  
.....  
.....  
.....  
.....  
.....  
.....

*Thank you very much for your contribution*

## APPENDICE 11

### Work plan schedule

S/No	ACTIVITY	DURATION
01	Developing questionnaires	2 weeks
02	Data collection	1 week
03	Data processing and analysis	3 week
04	Writing draft and final report	1week
05	Submission of the report	1 week
	<b>Total Duration</b>	<b>2 (Two Months)</b>

## APPENDICE 11I

### BUDGETARY ESTIMATES

S/No	ITEM ( S)	Quantity (qty)	Unit cost (Ugshs)	Total Coast (Ugshs)
01	Printing/ photo copying papers	1 ream	20,000	20,000
02	Ruled papers	1 ream	16,000	16,000
03	Flash disk	1 (2GB)	40,000	40,000
04	Pens, pencil and note book	Assorted	10,000	10,000
05	Photocopying expenses	45 PAGES	@ 100	4500
06	Word typesetting expenses	45 PAGES	@ 1000	45,000
07	Spiral binding expenses	3 BOOKS	@ 5000	15,000
08	Airtime		10,000	10,000
09	Transport expenses		50,000	50,000
10	Contingency		50,000	50,000
<b>11</b>	<b>TOTAL</b>			<b>366,000</b>

**Appendix 1: Table for determining sample size from a given population by Krejcie & Morgan (1970)**

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

**Note: N is population size, S is sample size**



UGANDA CHRISTIAN  
UNIVERSITY  
A Centre of Excellence in the Heart of Africa  
MBALE UNIVERSITY COLLEGE

Office of the Academic Registrar

To TOWN CLERK  
CITY  
INDUSTRIAL DIVISION CITY MBALE CITY

Dear Sir/Madam,

Re: Academic Research

Christian greetings!

We are honored to introduce to you Mr. Mrs./Miss NABUKKIASI SHAKIRA

Of Registration Number; S22/MUC/BAAM/038 pursuing a Masters' Degree/Postgraduate Diploma / Bachelor's Degree PUBLIC ADMINISTRATION AND MANAGEMENT

He/ she is required to carry out an academic research on the topic

THE EFFECT OF UGANDA WOMEN ENTREPRENEURSHIP PROGRAM (UKEP) ON BENEFICIARIES ECONOMIC EMPLOYMENT IN INDUSTRIAL DIVISION OF MBALE CITY

and thereafter produce a well bound hard cover research report (MAROON) in color for undergraduate and three (BLACK) copies for Postgraduate students as a University requirement for the award of a degree/diploma in the academic discipline that he / she is pursuing.

We shall be grateful for the help you may offer to him or her accordingly.

Thank you.

Yours faithfully,

Mr. Akampurira Timothy  
Academic Registrar

28 FEB 2024

*Permit is granted*

PRINCIPAL ASSISTANT  
CITY  
13 MAR 2024  
INDUSTRIAL DIVISION  
MBALE CITY