

**THE IMPACT OF RURAL WOMEN'S ACCESS TO ECONOMIC RESOURCES ON THE
WELLBEING OF THEIR HOUSEHOLDS IN ASURET SUBCOUNTY, SOROTI DISTRICT**

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S21/MUC/BSW/001

**A DISSERTATION SUBMITTED TO THE SCHOOL OF SOCIAL SCIENCES IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
BACHELOR OF SOCIAL WORK AND SOCIAL ADMINISTRATION OF UGANDA CHRISTIAN
UNIVERSITY**

July, 2024



**UGANDA CHRISTIAN
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ABSTRACT

The research investigated the impact of rural women's access to economic resources on the well-being of their households in Asuret Sub County, Soroti district. The study identified a gap in rural women access to economic resources despite government efforts in programs like UWEP, EMYOOGA, PDM, and NAADS. The study adopted purposive sampling technique, qualitative research design, data analysis through coding and data collection methods of interviews and focused group discussions. The study found access to friendly microcredit, responsive public policy management, protection of women, and access to land and property rights key determinants for access to economic resources, rural women access to economic resources as not the only factor responsible for the well-being of their households. Future researchers should consider assessing the factors for economic prosperity among women. The study concluded that there was a strong positive relationship between women access to economic resources and the well-being of their households.

DECLARATION

I ABEJA SHARON EVELYNE hereby declare that this is my original work, is not plagiarized and has not been submitted to any other institution for any award.

ABEJA SHARON EVELYNE

Signature:

Date:

DEDICATION

This dissertation was dedicated to my father for his support towards achieving my goal.

ACKNOWLEDGEMENT

I would like to acknowledge the following people for their tremendous support in helping me with finishing my dissertation.

My sincere thanks to the almighty God for the wisdom, guidance and protection unto my life and career development.

I thank my family for offering me exceptional time for doing my research

Special thanks to my supervisor, Ms. Pimer Jessica Ukoku for her continuous support.

Enormous thanks to the faculty of social sciences at Uganda Christian University, Mbale University College as a whole for giving me this opportunity to develop my dissertation.

I would also love to thank my friends for their support.

APPROVAL

This is to certify that this dissertation was written by **ABEJA SHARON EVELYNE** with registration number **S21/MUC/MUC/BSW/001** has been thoroughly assessed and approved on behalf of the Uganda Christian University.

Mrs. Pimer Jessica Ukoku

Research Supervisor

Date.....

Signature.....

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LIST OF ACRONYMS

BCC	Budget Call Circular
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
DAW	Division for the Advancement of Women
EAC	East African Community
EWA	Empower Women Benefit for All
FHH	Female Headed Households
FLOW	Funding Leadership and Opportunities for Women
GAP	Gender Action Plan
GBV	Gender Based Violence
GEWE	Gender Equality and Women's Empowerment
GRB	Gender Responsive Budgeting
IFES	International Foundation for Electoral System
ILO	International Labour Organization
INSTRAW	International Research and Training Institute for the Advancement of Women
MHH	Male Headed Households
NGDI	National Gender and Development Index
NSGE	National Strategy for Girls' Education
OSAGI	Office of the Special Adviser on Gender Issues
PDM	Parish Development Model
PEAP	Poverty Eradication Action Plan
PRR	Policy Research Report
ROSCAs	Rotating Savings and Credit Association

SDGs	Sustainable Development Goals
SDIP	Social Development Sector Strategic Investment Plan
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNICEF	United Nations Children’s Fund
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
UWEP	Uganda Women Entrepreneurship Programme
VSLA	Village Savings and Loans Association
WEE	Women’s economic empowerment
WHO	World Health Organization.
WSSD	World Summit on Sustainable Development

CHAPTER ONE

GENERAL INTRODUCTION

1.1 Introduction

This study explored the impact of rural women's access to economic resources on the wellbeing of their households in Asuret sub-county, Soroti District, of Eastern Uganda. This chapter covered the background of the study, the problem statement, the research objectives and questions, justification and the significance of the study, the scope of the study, the conceptual framework of the research and the definitions of the key words used in the study.

1.2 Background to the study

According to World Bank (2011), It was stated that; "Putting resources into poor women's hands while promoting gender equality in the household and in society results in large development payoffs. Expanding women's opportunities in public works, agriculture, finance, and other sectors accelerate economic growth, helping to mitigate the effects of current and future financial crises".

According to the World Survey, (2009) on the role of women in economic development, it addressed the important theme of "Women's control over economic resources and access to financial resources including micro finance." It stated that, Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women and for equitable and sustainable economic growth and development. Gender equality in the distribution of economic and financial resources has positive multiplier effects for a range of key development goals, including poverty reduction and the welfare of children. Both micro level efficiency results through increased household productivity and macro efficiency results through positive synergies between indicators of gender equality and economic growth have been recorded. Development rationales for enhancing women's access to economic and financial resources include women's role as "safety net of last resort" in economic downturns.

1.2.1 Globally

In January 2011, UNIFEM was amalgamated into UN Women, which is a composite entity of the UN. This was in conjunction with the International Research and Training Institute for the Advancement of Women (INSTRAW), Office of the Special Adviser on Gender Issues (OSAGI), and Division for the Advancement of Women (DAW). The actions were geared

towards instituting policies that promote women's access to political power and productive resources such as land, technology, and credit facilities (Abu-Lughod, 2009). Furthermore, the United Nations included gender equality and empowerment of all women and girls as goal number five in its Sustainable Development Goals in 2016.

According to the findings by 2009 World Survey on the Role of Women in Development, rural women in Latin America had less access than men to the most productive resources such as land, water, credit and training. This lack of access to productive resources exacerbated poverty among women, and limited their independence and participation in decision-making in the household, community and society as a whole. Rural women faced constraints in access to credit due to lack of land ownership (Deere, León, García and Trujillo, 1999). A study in Ecuador revealed that women did not request loans because 'they were afraid to ask a bank' (especially illiterate women), because they cannot meet the bank's collateral requirements, or because of the inordinate time it takes for a loan to be granted. Women were also afraid they would not be able to keep to the repayment schedule (Deere, León, García and Trujillo, 1999).

According to Magdalena León and Carmen D, 2000, in Latin America women gained access to land through inheritance, as beneficiaries of land reformed programmes, or through the land market. In the last decades, land access was promoted through titling programmes to activate land markets. (León and Deere, 2000) studies in the region have shown that women's increased access to resources, especially land, housing and property, as well as income, improves individual and family welfare; increases productivity, bargaining power and family income; and reduces poverty. These resources also provided security and increased self-esteem. Studies have illustrated that women's access to property impacts on the level of productivity, access to credit and negotiating skills, and enhances their economic and social participation at the household level. Evidence suggested that there was less violence toward women when they were owners of economic resources. Women who were owners of land or other property had more financial security when they were older (Deere, 2004).

In India, despite the Constitutional Fundamental Rights, adopted in 1950, which guaranteed equality of opportunity and rights to all citizens, and the persistence of the Married Women's Property Act, 1874, which recognised the property acquired by any married woman in any employment, occupation or trade carried on by her in her individual capacity as her separate property; landed property is governed by inheritance laws shaped by different religions. The Hindu Succession Act, 1956, covering almost 80 per cent of the population, was amended in 2005 to remove gender discriminatory provisions, entitling a daughter to inherit family

property including agricultural land on par with the son. Anomalies exist in the lack of recognition of wives, mothers and widows as coparceners of the joint property. There was ambiguity about self-acquired and ancestral property and the use of wills to transfer property to particular heirs (Lawyer's Collective, 2010). In Karnataka and Maharashtra, stated that the amended Hindu Succession Act in 1994, the amendment did not compensate for underlying gender inequality but significantly improved women's likelihood of inheriting land, positively impacting their age at marriage and educational attainment (Deininger et al, 2010). Amongst Muslims the Shariat grants inheritance rights, half the share of the brother, but it is rarely claimed.

In South East Asia the gap in landownership was not as stark as South Asia (FAO, 2011). There was a greater equalisation of rights, shaped by the gender division of labour and work opportunities, in order to provide proper incentives to both men and women (Quisumbing et al 4 2004, Li, 1998). Chinese women who worked on farms had almost equal access to land and credit as men, due to the provision of pre- and post-production services by the village government (Croll, 1987), though Vietnam's women headed households had much lower access to assets (Belanger and Li, 2009).

1.2.2 Africa

In Africa, women activism began in the middle of the 20th century, facilitated by the increasing independence of many African nations (Berger, 2008). However, most of the agitations were not in the case of Europe and America which utilized the power of the media through publications although it later emerged (Alfonso, 2017). The attempt to adopt the same pattern of activism in Europe and America was highly hampered by the differences in language. Before the book by Ester Boserup titled *Woman's Role in Economic Development* in 1970, other scholars published books reflecting the plight of African women.

According to the research conducted on women's economic empowerment in West Africa, (Mayra B, 2020)The majority of women headed households in West Africa were led by women who were single, divorced or widows; these households, were not poorer than men headed households, had fewer working adults and higher dependency ratios especially vulnerable to poverty (Brown and van de Walle, 2020). In a number of West African countries, including Benin, Congo, the Democratic Republic of Congo and Sierra Leone (Senegal is an exception), very few widows inherited significant assets, contributing to their impoverishment (Peterman, 2012). In Mali, for instance, households headed by widows had lower living standards and

worse outcomes, even if they remarry or are absorbed into men headed households. Constrained by social norms, widows in Mali passed on their poverty to their children, who had lower educational attainment than other children (Van de Walle, 2013).

Women's land ownership remained low in many countries. Only 35% in Kenya and Uganda own their own land and 46% in Rwanda (UNCTAD, 2018). Few women had bank or mobile money accounts and even less borrow money. When women faced sexual harassment and violence or they were denied their property rights, inadequate measures exist to protect them.

A 2017 UNICEF report indicated that 3,700 girls were forced to drop out of school due to teenage pregnancies. Patriarchal attitudes towards women were also problematic when it came to political representation and formal employment. Women were under-represented in these areas due to culture and social norms that dictated that women stayed at home to raise children. While there were many women who undertook farming in the rural areas, many women had only access and user rights to the land. The rates of gender-based violence were high at 45%; this included Female Genital Mutilation (Tanzania Demographic Survey - TDS, 2016).

1.2.3 Interventions internationally

Between 2008 and 2012, UN Women and its predecessor entities contributed significantly to shaping global policy and norms that advance women's leadership and participation in peace and security. The evaluation period was one of intense intergovernmental activity to advance the women, peace and security agenda. In particular, between 2008 and 2010, OSAGI, DAW and UNIFEM supported the adoption of three resolutions on women, peace and security (1820, 1888, 1889); and since the creation of UN Women, two additional ones have been agreed (1960, 2106). (Weston, 2013)

At the country level, in all five of the country case studies, UN Women and UNIFEM made important contributions during the evaluation period to developing national laws and policies to advance work on women, peace and security. These include national action plans on resolution 1325, laws relating to transitional justice and violence against women, and gender equality action plans and policies. UN Women and UNIFEM activities helped ensure women's views are heard in legislative processes, provided technical assistance to law-making bodies and developed the capacity of implementing state bodies. (Weston, 2013)

Although the World Bank gave some attention to gender issues since the early 1970s, it paid increased attention in recent years (Gray et al. 2006). For example, it loaned approximately 3.4

billion \$US for girls' education projects to mitigate some of the harsh effects of globalization and structural adjustment policies (SAPs), as well as overcoming cultural and monetary barriers to the enrolment of females in primary school (World Bank 2000:6). Some 46 girls' education projects exist in the 31 countries targeted by the Bank for this issue. For example, through World Bank assistance, Mexico's Education, Health, and Nutrition Program (Progresa) gave money to families whose children were enrolled in school and regularly visited a clinic. This program increased school enrolment (eight percent for girls and five percent for boys at the secondary level) and improved children's health (World Bank 2004). Moreover, projects addressing gender issues at the design stage doubled in a variety of areas, including agriculture, water, sanitation, community development, legal reform, and gender-based violence all of which impact women's lives directly. In Bangladesh, Chad, and Morocco, the Bank cooperated with agencies and domestic lending institutions and provided women with micro-loans, information, and credit for local water, health, and education programs (World Bank 2003).

1.2.4 Uganda

In Uganda, women prosperity undertaken since 1992 through Women groups and village loans and saving groups (VLSA) (Kasujja, 2020). In 2015, Uganda launched various economic prosperity programmes especially targeting vulnerable districts (UWEP report, 2019)

In Uganda, women empowerment initiatives were catapulted since 1986 with the National Resistance Movement which put in place various programmes and affirmative strategies to empower women. To this end, political, economic, social, and education affirmative programmes were initiated. The Constitution of the Republic of Uganda (1995) guaranteed the rights of women with affirmative action to pursue and to redress historical and present forms of discrimination against women and girls in political, economic, and social spheres. In 1997, the government of Uganda's first National Gender Policy (NGP) was approved. The policy provided a legitimate point of reference for addressing gender inequalities at all levels of government and by all stakeholders (Nieves, 2018). Additionally, the Government of Uganda put in place a National Action Plan on Women in 1999. As a follow-up to the African Conference on the empowerment of women through functional literacy and the education of the girl child, in 1996, a national strategy for girls' education was developed (EOC, UN Women, 2017).

The Poverty Eradication Action Plan (PEAP) is in place and has recognized that women have not adequately benefited as much as men from the decreases in absolute poverty noted in recent

years. The reasons were because women did not have as many opportunities for social and economic development in the Ugandan society, particularly the rural areas. They also had little or no control over resources and the incomes realized from sales because they concentrate more on food crops than cash crops, which was the men's domain.

Other policy measures and plans in place to enhance the status of poor women included the Social Development Sector Strategic Investment Plan (SDIP), one of whose outcomes was increased equality, equity and respect for the rights of the poor and vulnerable; land tenure law reforms guided by the implementation of the 1998 Land Act; and Micro-credit schemes and laws to protect the poor from being exploited.

In education, enrolment rates for girls have risen steadily alongside those for boys in primary education, as girls were given an advantage in joining secondary school and university, at secondary school the cut off points for girls are lower and when joining university girls are given an added 1.5 points. (FHI360, 2018).

Further, there was improved access to sexual and reproductive health services in the country, (Uganda Bureau of Statistics, 2016). Women's health was an essential prerequisite as well as an outcome of sound gender responsive development policies. A National Health Policy and Strategic Plan Frame have been formulated to ensure a good standard of health by all people in Uganda, in order to promote a healthy and productive life for all. The Policy had a number of guiding principles related to gender equality and equity in relation to equitable distribution of health services and mainstreaming of gender considerations in the planning and implementation of all health programs.

The national mechanism in place that existed for promotion of gender equality was the Ministry of Gender, Labor & Social Development. The National Gender Policy stipulated the mandate of the Ministry as the National Machinery for the advancement of women, as well as the strategies and entry points, they should undertake. Ministry of Gender, Labor and Social Development's new strategy was to focus on mainstreaming gender in the priority areas for poverty eradication so as to contribute to the overall national development goal of eradicating poverty by the year 2017. The key players in implementing the National Gender Policy are the National Machinery, Ministry of Finance, Planning and Economic Development and various implementing institutions

Uganda has restated its commitment to gender equality as part of the United Nations' Sustainable Development Goals (SDGs), and has integrated targets for SDG 5 – “achieve

gender equality and empower all women and girls” (UN, 2022) – into its National Development Plan (Republic of Uganda, 2020; Office of the Prime Minister, 2020). The World Economic Forum’s (2022) Gender Gap Index Report 2022 ranks Uganda 61st out of 146 rated countries in gender equality, 11th-best in sub-Saharan Africa.

1.3 Problem statement

Moreover, previous studies by (World Bank 2005b), UPPAP (2002), Global Entrepreneurship Monitor (2003) suggested that Ugandan women are highly entrepreneurial, contribute significant amounts of labour to the Ugandan economy and are extremely credit worthy. While Uganda has made impressive gains in increasing access to economic resources to the women, preliminary results show that these gains have been limited to the central and the western regions. Sources on the ground show that poverty and low standards of living remain high in the north and the east region where Asuret sub-county lies (UPPAP/PPA 2, 2002). Many women in Uganda live in rural areas. National statistics show that 13.5million and 4.1million women live in rural and urban areas, respectively and approximately 5.3million women of work age reside in rural areas (UBOS, 2013). According to Namirembe et al (2018), rural based women in Uganda do not have access to economic resources as they are located kilometres away.

Bishop’s (2019) study observed that inaccessibility economic resources prevent rural women from enjoying the benefits of to economic resources. In his study he found out that access to economic resources by rural women lead to rural economic transformation and is seen as a drive for positive change, presenting new opportunities for economic growth and rural transformation (Bishop 2019). Therefore, the priority is to ensure that these rural women are economically resourced so as to fully engage with economic and social transformations. If this low levels of access to economic resources remain unchanged among the rural women of Asuret sub-county, Kabeer (2003), while studying resources, agency and achievement; concluded that there will be a stagnation in improvement in these rural women’s independence, achievements and decision-making power and will be reflected in their household’s standard of living and the overall economic performance of the country.

Several studies have also been undertaken by various scholars (Ackerly, 1995, Goetz and Gupta, 1996, Schuler et al 1996, Schuler and Hashemi, 1994 Schuler et al 1994 to mention a few on women’s access to economic resources but none was specific on what contributes to the low levels of rural women’s access to economic resources specifically in this rural case

study Asuret sub-county. This study therefore specifically sought to find out rural women's access to economic resources and factors influencing the low levels of these rural women's access to economic resources in the sub-county of Asuret in Soroti district.

1.4 Research objectives

The general research objective

To explore the impact rural women's access to economic resources on the well-being of their households in Asuret sub county, Soroti district.

Other research objectives include the following

- i. To explore the different economic empowerment programs that have been put in place to help women in Asuret sub county.
- ii. To find out the extent to which rural women's access to economic resources promotes the wellbeing of their households in Asuret sub county
- iii. To identify the factors hindering rural women's access to economic resources in Asuret sub county.

1.5 Research questions

The research questions include the following.

- i. Explore the different economic empowerment program for women in Asuret?
- ii. What is the extent to which rural women's access to economic resources promote the well-being of their households in Asuret sub county Soroti District?
- iii. What are the factors that are hindering women access to economic resources in Asuret Sub-County?

1.6 Justification

According to the Uganda Jobs Strategy for Inclusive Growth, micro, small, and medium enterprises created within the past five years now generate over 50% of formal jobs, and household enterprises provide employment for 3.1 million households. The 2020 MasterCard Global Index of Women Entrepreneurs estimated that women own nearly 40% of all businesses. However, women entrepreneurs earn 30 % lower profits than men and women business owners in Uganda face gender specific barriers, including lower access to capital, and segregation into lower-value sectors.

Understanding the impact of rural women's access to economic resources was crucial for informed policymaking and targeted interventions. This study aimed to shed light on the specific challenges faced by women in Asuret Sub- County, Soroti District, providing insights that can inform strategies to empower women economically. Ultimately, enhancing women's economic status was expected to have a positive ripple effect on the well-being and socio-economic development of their households, contributing to broader community advancement.

Studies were carried out on women access to economic resources worldwide, in the sub-Saharan region, Africa and Uganda as a whole but there were no studies carried out in Asuret Sub County, Soroti district which created a knowledge gap that needs to be fulfilled. There was a great need to carry out research to find out whether women in the rural communities of Asuret sub-county had access to economic resources.

1.7 Significance of the study

The information collected and presented in a report form was for the following significance: help other researchers in the future to get literature, enable me to come up with better recommendations on accessibility of women to economic resources, provide data that will serve as a guide for policy and program makers in the initiation of designing policies and programs directed towards economic empowerment of women, and establish facts on the ability of rural women to access economic resources.

1.8 Scope of the study

1.8.1 Geographical scope

Asuret sub-county was the area of study and data was collected in the three parishes of Obulei, Mukura, and Otatai. Asuret sub county found in the North Eastern part of the district with a bout 12km along old Mbale Soroti road. The study took place in the villages of Asuret, Okalis, and Oluwa.

Table 1: The parishes in Asuret sub county and their villages.

Name of the parish	The villages	
Mukura	Okunguro Asuret Opolai Alere Agora	Owonga Occur Olelebun Oregia
Obulei	Ateng Angorom Ajera Onyerai Apokor	Okweny Okalis Ojera
Ochokichan	Abaango Gwetom Ochokichan	Okonyai Ochokichan
Otatai	Oluwa Ocerro Obilai Orajai	Otatai central Olwa Omulala Ayama

The reason for the selection of the three parishes was that Obulei is highly populated and have had some women empowerment programmes like EMYOGA, NAADS and PDM while Mukura and Otatai have lower population with limited access to economic resource.

The villages of Okalis, Asuret, Ateng, Agora Ayama, and Oluwa were selected for the study because they were rich with the valuable data which was used in the study.

1.8.2 Content scope

The study sought to gain an understanding of the impact of women's access to economic resources on the wellbeing of their households in Asuret sub-county, Soroti district. The study had women between the ages of 30 and 50 years. The participants who were included in the study were; married women, single mothers and windows.

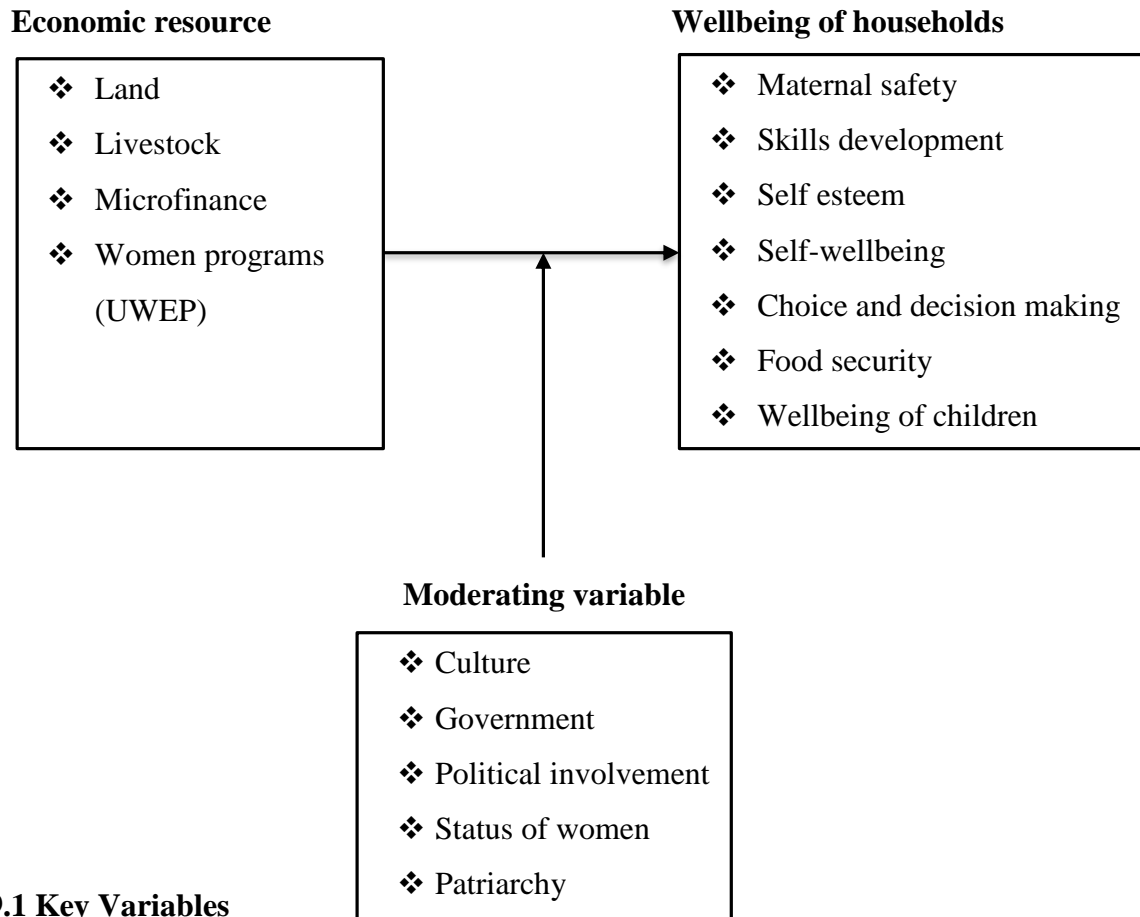
1.8.3 Time scope

The study was carried out between October 2023 to April, 2024. The study concentrated in reviewing and analyzing literature between the years of 2000-2023.

1.9 Conceptual framework

Independent variable

Dependent variable



1.9.1 Key Variables

Independent Variable (economic resources)

Land: The availability and ownership of land significantly influenced women’s access to economic resources in Asuret sub county, Soroti district. Access to land enabled women to engage in agriculture, potentially increasing their income and economic independence.

Livestock: Livestock ownership played a crucial role in women’s economic empowerment. It provided a source of income through the sale of products like milk or meat. Additionally, served as collateral for loans, contributing to financial stability.

Microfinance: Microfinance services, including loans and savings. Access to microfinance empowered women to start or expand small businesses, enhancing their economic opportunities and financial well-being.

Women Programs: Programs specifically designed for women, such as skill development initiatives or educational campaigns, UWEP, positively impacted their access to economic resources. These programs contributed to enhancing women’s knowledge, skills, and participation in economic activities, fostering overall empowerment.

Dependent Variable (wellbeing of households)

Maternal safety: This measured the extent to which women's access microfinance, influenced the safety and health of mothers during pregnancy, childbirth, and postpartum.

Skills development: This variable assessed how women's access to women programs contributed to the enhancement of their skills, potentially leading to increased employment opportunities, economic empowerment, and improved overall well-being.

Self-esteem: This variable examined the correlation between women's economic resources and their self-esteem, exploring how financial independence and access to resources may positively impact women's confidence and self-worth.

Self-wellbeing: This measured the overall well-being of women, considering factors such as physical and mental health, happiness, and life satisfaction in relation to their access to economic resources in the specified region.

Choice and decision-making: This variable explored the influence of women's economic resources on their ability to make choices and decisions, both within and outside the household, reflecting empowerment and autonomy.

Food security: This assessed how women's access to land and livestock affects the availability, accessibility, and utilization of food for themselves and their families, was directly linked to economic empowerment to nutritional well-being.

Wellbeing of children: This variable examined the impact of women's access to economic resources on the overall well-being of children in Asuret sub county, Soroti district, encompassed aspects like health, education, and general living conditions.

Moderating Variable

Culture: This explored how cultural norms and values in Asuret sub county, Soroti district, may either amplify or mitigate the impact of women's access to economic resources. Cultural factors influenced the acceptance or resistance to changes in women's roles and economic empowerment.

Government: This considered the role of government policies and interventions in shaping the impact of women's access to economic resources. Government initiatives, support systems,

and legal frameworks either facilitated or hindered women's economic empowerment in the specified region.

Political involvement: This examined the level of women's political participation in Asuret sub county, and how political factors and women's representation in decision-making processes influenced the outcomes of women's economic empowerment initiatives.

Status of women: This delved into the broader societal status of women in the region, and considered factors such as education, societal norms, and gender roles. The status of women acted as a moderator, affecting how economic resources impact women's lives.

Patriarchy: Understanding the extent of patriarchal structures in Asuret sub county, Soroti district, this explored how traditional power dynamics and gender hierarchies shaped or constrained the impact of women's access to economic resources. Patriarchal systems acted as a moderating force influencing the outcomes of women's economic empowerment efforts.

1.10 Key terms and definitions of the topic

Household is a group of people sharing resources, expenditures and activities. (Casimir & Tobi, 2011, p. 498).

Access is "the "ability" to derive benefits from things," broadening from property's classical definition as "the "right" to benefit from things." Access, following this definition, is more akin to "a bundle of powers" than to property's notion of a "bundle of rights." (Ribot, Jesse C.; Peluso, Nancy Lee, 2003)

According to WHO, (2021) well-being is a positive state experienced by individuals and societies. Similar to health, it is a resource for daily life and is determined by social, economic and environmental conditions. Well-being encompasses quality of life and the ability of people and societies to contribute to the world with a sense of meaning and purpose.

Rural women are the ones who reside in the rural areas that are typically characterized by its distance from urban centres and its focus is on agriculture, farming, or other primary economic activities.

Alfred Marshall, (1980) a prominent economist, defined economic resources as the means available for the production of goods and services, encompassing land, labour, and capital. These resources play a crucial role in economic activities and are essential for the functioning of an economy.

Adam Smith, (1776) often regarded as the father of modern economics, defined economic resources as the factors of production: land, labour, and capital. He emphasized their role in creating wealth and argued that the efficient allocation of these resources through free markets leads to economic prosperity.

Paul Samuelson, (1948) a prominent economist of the 20th century, extended the definition of economic resources to include entrepreneurship alongside land, labour, and capital. He emphasized the importance of entrepreneurial skills in organizing and combining the other factors of production for efficient economic activity.

1.11 Organization of the research

Chapter I: which was introduction comprised of introduction, background of the problem, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, conceptual frame work, definition of terms and conclusion.

Chapter II: which was review of the literature comprised of; introduction, research description, conceptual or theoretical framework, and review of research (organized by variable or themes).

Chapter III: Research method (or methodology) (qualitative) constituted; introduction, research design, research questions, setting, participants, data collection, data analysis and conclusion.

1.12 Conclusion of the chapter

Overall findings of this study provided insights into the impact of women's access to economic resources on the wellbeing of their households. The next chapter will be on literature review

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The general research objective in this study sought to explore was the impact of rural women's access to economic resources on the well-being of their households. The literature was reviewed within the context of this study's specific objectives and established the linkages between the independent variable and dependent variable. The study was organized in the following sections in the context of the conceptual framework and it pointed the knowledge gap that this study sought to contribute to.

2.2 The different economic programs that have been put in place to empower women

2.2.1 Internationally

Women's economic empowerment (WEE) was women's independent ability to participate in, contribute to and make economic decisions which have the potential for economic advancement (Golla et al., 2011; OECD, 2011). With the growing recognition that gender equality promoted economic stability and growth, under the respective 2018 presidencies of Canada and Argentina, members of the G7 and G20 committed to an increased focus on gender economic equity. This commitment was largely driven by the growing body of evidence that points to WEE boosting economic growth and productivity, enabling greater equality of overall income distribution, supporting higher corporate profits, increasing economic resilience, supporting bank stability and contributing to other development outcomes such as improved health for women and children (IMF 2018). However, as noted by the IMF (2018) there was much work to be done since, "Despite progress, women and men do not have the same opportunities to participate in economic activity, and when women do participate, they did not receive the same recognition, wages, or benefits as men."

Building on provisions of the United Nations Charter, which expressly affirmed the equal rights of men and women, and the Universal Declaration of Human Rights, which proclaims that all human rights and freedoms are to be enjoyed equally by men and women without distinction of any kind, between 1949 and 1962, the Commission prepared a number of treaties including the Convention on the Political Rights of Women (1952), the Convention on the Nationality of Married Women (1957) and the Convention on Consent to Marriage, Minimum Age for

Marriage and Registration of Marriages (1962), which protected and promoted the rights of women in areas where the Commission considered these rights were particularly vulnerable.

2.2.2 Africa

Some African countries have made concerted efforts to promote micro and small enterprises through policy measures, institutional development in micro- credit and training. Some of them have also integrated the promotion of MSE into their Poverty Reduction Strategy Papers. For example, the Kenya Development Plan (1997/2001) envisioned the development of MSE by developing and reviewing legal framework and regulatory environment, formulating programs to improve access to credit and finance, supporting women and youth involvement in the small/medium scale and informal sector through special programs, encourage strong background linkages with the manufacturing sector, and reviewing and harmonizing licensing procedures for informal sector enterprises (Chen, et al 2003). Implementation of the plan was, however, has been slow.

In Nigeria, institutions and individuals promoting rural development saw women's empowerment as a strategic development that could hasten the rural development process (Obianigwe, 1999; Ugwu, 2 003; Obetta, 2009; Ering et al., 2014; Ayevbomwan, Popoola & Adeoti, 2016). In accordance with the contention that women constituted more than half of the world's human resources and are critical to a society's economic and social well-being, development cannot be fully realized without their participation; Mrs. Mariam Babangida introduced the Better Life for Rural Women program in 1986. The goal was to change the fortunes of rural poor women and improve their well-being, while also sustaining the economy through their activities. During Mariam Abacha's administration, the Better Life for Rural Women program was renamed Family Support Programme, but the aims and concerns remained the same. Despite good intentions and resources invested in the program, it proved to be a colossal failure. This situation created an urgent need to integrate the country's rural areas into the mainstream of national development. The program served the needs of wealthy urban women rather than the rural women for whom it was intended. It evolved into "Better Life for Urban Women. Recognizing the importance of fully participating in community development, rural women have formed self-help groups (SHFs). It is a role they have chosen to help shape their future. In 1988, the Ezinne Women Self-Help Association of Ohom-Orba in Enugu state provided portable drinking water for the entire Ohom community," for example (Obetta, 2009).

2.2.3 Uganda

Uganda has had a number of policies and laws that support / promote the participation of women in decision-making processes. These included: Global frameworks to which the government of Uganda is a signatory, such as, the 1979 Convention of the elimination of All Forms of Discrimination against Women (CEDAW), the 1995 Programme of Action of the World Summit for Social Development (WSSD); the 1995 Beijing Platform for action; the African Union Gender Policy (2009). The National Frameworks included; the constitution of the Republic of Uganda, the Local Government Act CAP 243, the Equal Opportunities Act 2007, the Public Finance Management Act 2015, and National Gender Policy 2007 among others. (Mushemeza, E., Daniel Lukwago, D., and Bogere, G. 2019)

The Constitution of the Republic of Uganda 1995 (under articles 20–26, 30–31, 40 and 50), recognized equality between men and women, and provided the overall legal framework for Uganda’s gender policy and for the protection and provision of women’s rights. Specifically, inter alia, it provided for gender balance and fair representation of marginalized groups; and recognized the role of women in society. The introduction of affirmative action provided an entry point for increasing women’s representation and participation in decision-making processes. Women representation in any decision-making organs in the country, such as, local councils, district councils, and parliament was ensured. Consequently, 30 percent of members of Parliament are women. (Mushemeza, E., Daniel Lukwago, D., and Bogere, G. 2019)

The National Gender Policy (2007) presented the policy strategies, priority areas of action, and the institutional framework for implementing the gender policy. It aimed at establishing a clear framework for identification, implementation and coordination of interventions designed to achieve gender equality and women’s empowerment in Uganda. All MDAA and LGs were supposed to integrate gender and equity in their development / investment plans and Budget Framework papers. Every financial year, the Ministry of Finance, Planning and Economic Development issued a Budget Call Circular (BCC) that included a paragraph on Gender Responsive Budgeting (GRB) and guidelines on how to engender the budgets. (Mushemeza, E., Daniel Lukwago, D., and Bogere, G. 2019)

The project “Empower Women Benefit for All (EWA) took place in Uganda from 2012 until 2015 under the umbrella of the EWA Programme that was conducted by us and our partners. The EWA Programme was implemented in 6 countries. The overall goal of the Programme was to contribute to economic and political empowerment of women from low-income rural

and peri-urban regions. The EWA Programme was supported by the “FLOW” fund of the Ministry of Foreign Affairs of the Netherlands. In Uganda they worked together with local partner Appropriate Technologies Uganda (AT Uganda Ltd), a not-for-profit organization to implement the project. The farmers also received trainings on Farming as a Business and Village Savings Loan Associations in order to manage and increase their incomes. At the same time, trainings on gender made farmers aware of how gender inequalities are existent in agriculture, the household and other structures and how this can be changed.

Furthermore, through the Ministry of Gender, Labour and Social Development, the Government of Uganda (GoU) initiated the Uganda Women Entrepreneurship Programme (UWEP) in 2016 to assist the poor and vulnerable women improve their social and economic welfare. The Programme involved provision of revolving interest free credit of up to UGX 12.5million to groups of vulnerable unemployed women, 18-79 years and its implementation is mainstreamed into Government structures at the national and local government levels. With a goal of empowering Ugandan women to improve their income levels and contribution to economic development, UWEP was anchored on six key outcomes ; Increased survival of women businesses, increased participation of women in enterprise development, and increased access to affordable credit and other services, Increased access to markets for women’s products and services, improved adoption of appropriate technologies for production and value addition, effective delivery of UWEP activities at national and local government levels.

The Programme strongly emphasized the integration of the following categories of women into beneficiary groups: unemployed women, vulnerable Groups E.g. Single, young mothers, Widows and Gender Based Violence (GBV) survivors. Women with Disabilities, women living with HIV/AIDS, women heading households, women slum dwellers, women living in hard to reach areas, and ethnic minorities.

In 2000, MoES designed a National Strategy for Girls’ Education (NSGE) as a mechanism to address concerns about girls’ education. For its part, the NSGE of the Ministry of Education and Sports optimally pursued the increase in the number of girls who access in particular primary education, and that aims at 50/50 parity (MoES, 2013).

The Presidential Initiative on Wealth and Job Creation (Emyoga) was launched in 2019 as part of the broader government strategies to transform 39% of homesteads from subsistence to market-oriented production. One of the standout success stories is the surge in women’s entrepreneurship. Women have been empowered to form and lead their own cooperatives,

ranging from agriculture to crafts. With access to training, financial resources, and markets facilitated by the program, these women have been able to turn their skills into profitable ventures (GGIC, 2023).

The Parish Development Model (PDM) was launched as a government-led initiative in Uganda aimed at transforming subsistence households into the money economy and lifting 17.5 million Ugandans in 3.5 million households out of poverty. In February 2022, Government of Uganda launched the Parish Development Model (PDM). The PDM aims to lift the 39% of Uganda's population from the subsistence to money economy and has seven pillars of; Production, Storage, Processing and Marketing; Infrastructure and Economic Services; Financial Inclusion; Social Services; Mindset change; Parish Based Management Information System; and Governance and Administration. President Museveni said that the newly launched Parish Development Model program will be key in ensuring the empowerment of women in Uganda (Daily Monitor Wednesday, March 09, 2022)

2.3 How rural women's access to economic resources has promoted the well-being of their households

2.3.1 Internationally

Educate a man, and you educate one person; educate a woman, and you educate the entire nation, wrote Mahatma Gandhi. This thought was more relevant today than ever before. Women today receive the best education possible; gone are the days when even going to school was a struggle. Although urban women have many advantages, their rural counterparts continued to struggle. Her main issues were still a lack of education and a lack of support (Bhonde, 2015).

According to Singh (2015), women's empowerment begun with their participation in various spheres of life. In this regard, education was a significant impediment. Rural women must be educated about their rights and privileges in a modern society in order to be empowered. It was only education which could bring about awareness in them related to their social status, injustice and differentiation meted out to them. Education provided rural women with a sense of belonging in society.

According to Mandal (2015), empowerment of rural women through education resulted in: self-esteem and self-confidence of women, a positive image of women by recognizing their contribution to society, polity, and economy, ability to think critically, decision-making

abilities and action through collective process, choices in areas such as education, employment, and health, equal participation in development process, and knowledge and skill for economic independence and access to legal literary and information relating to their rights.

Furthermore, Adebukola, 2001, as cited in Obetta (2009), stated that when a woman is professionally empowered, she uses her empowerment in a positive way, and being a mistress in her profession, she will not be deprived of the right to practice in order to benefit the nation. To Obetta (2009), a mother's level of education had a positive effect not only on the development of her children, but also on their health, education, mortality, and pre-school cognitive ability.

2.3.2 Africa

Development research on women and girls has shown that investing in women is more profitable in terms of money because women and girls work more efficiently than men, even though 70% of the World's poor are women (Shain, 2013). Women and girls have better rate of loan repayment in time and invest most of their income in their families. Because of this sort of research findings international organizations, e.g. World Bank, have deployed countries to adopt their public economic policies to what they call "smart economy" that mainstreams gender in all its aspects at all levels (ibid). As most of other Global South countries, Ethiopia took the path of neoliberal approach to economic development, which resulted in impoverishment and marginalization women of the South. Governments adapt measurements brought to them by international organizations without really examining if they work in their contexts; this and other control mind game by big international organizations and the interest to get loans on the side of Global South governments is jeopardizing the true actualization of human agency and empowerment, especially to women and girls everywhere in the developing world.

2.3.4 Uganda

According to the Food and Agriculture Organization (2017), if women had the same access to productive resources as men, they could increase yields on their farms by 20–30 per cent, raising the total agricultural output in developing countries by 2.5–4 per cent. Such an increase in food production could lift 150 million people out of hunger. The World Bank (2018) also finds that if discrimination against women workers and managers was eliminated, productivity per worker would increase by between 25–40 per cent. Increasing women's economic opportunity and gender equality has been linked to higher gross domestic product, higher

income per capita, and greater competitiveness. Whether empowerment efforts have enhanced women's access to resources and how this has contributed to economic prosperity is not clear, which form the gist of this study (Kumar & Quisumbing, 2015).

Empowerment programmes have been providing enterprise training, tools, and access to Credit (OECD, 2015a). This has increased skills in management and livelihoods, as well as increasing access to credit and savings which have promoted investment in business opportunities. Empowerment activities have encouraged women to start their business in the community. Higher investment in business opportunities has led to increased women's independent income and increase in self-confidence. Higher levels of independent income within the household fostered women's role in managing cash in the household, increasing ownership of assets and financial resources, and finally increasing decision-making power within the household. The empowerment project also provided inputs to improve agricultural activities, such as seeds, hoes, *pangas*, and inputs for improving business activities, such as cash, raw material, and equipment (UWEP, 2019).

Economic empowerment increased women's self-esteem, self-confidence, and understanding of their potential; they appreciate themselves and value their knowledge and skills (Buvinic, & Furst-Nichols, 2014). Women obtained equal distribution of power and involvement in decision making at home, in society, economy, and in politics through women empowerment (Panigraphy & Bhuyan, 2016). EOC, UN Women (2017) highlight the issues of women empowerment and improvement in education, health, and economic and political participation as key to empowerment as these form the core of basic human rights. The extent to which empowerment was achieved in education and health for prosperity was not clear, which made this study instructive.

Women empowerment helped to achieve women rights and development goals such as economic growth, poverty reduction, health, education, and welfare. National economies suffer when they discriminate against women (EOC, UN Women. 2017). Women having skills and opportunities helped businesses. Economically empowered women had more contribution to their families, societies and national economies. Women provided with skills, resources and equal access to economic institutions are a bedrock to prosperity for themselves society and this contributes to national development. Involvement in economic activities leverages women to have the power to make and act on economic decisions (Golla, Malhotra, Nanda, & Mehra, 2017). The literature only showed that empowerment harnesses skills and opportunities but

how this had been achieved in Soroti district, Asuret sub county had not been documented which makes this study critical.

2.4 Factors hindering rural women's access to economic resources.

2.4.1 Economic factors

Access to own property: - Messay (2012) applied descriptive studies on the role of women in agriculture in Southern nation nationalities and people's regional state: the case of Halaba special worked, Ethiopia. He stated that women were not owners of the means of production except when they inherited out in to employment areas. Similarly, Gebrat (2013) employed Binary Logit Model to analyze the determinants of women participation in micro finance and their Decision Making in Household Income; a case of Amhara credit and saving Institution (ACSI), in Sekota woreda, stated the same. Property ownership particularly Livestock was the most important asset and an index of wealth, prestige in rural community. Consequently, he argues that accesses of owned property for rural women have a strongly significant influence on empowerment of women.

Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limited women's access and control over resources specifically land. For example, female headed households in Uganda claimed that their inability to finance their start-up capital prevented them investing in businesses and trade activities (Dolan 2002, cited in USAID 2005). The lack of both start up and working capital limits the size, type and location of income generating activities. In recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps to the poor in general and to poor women in particular. While some of the successes of micro-credit institutions has gained recognition over the years, the unmet credit needs of men and women in many parts of Africa remains big.

The economic dependency of women on men is the main source of the problem. Women were economically dependent on men for many reasons. Men could refuse to allow their wives to work or generate their own incomes because they feared that this would result in their wives being less submissive. Even if they were able to have their own businesses, women, because they are much busier than men, are not able to invest a lot of time and energy into them. Women spent more time than men taking care of the children, the sick, and the elderly, doing the housework, collecting fuel and water, digging in the garden, and preparing food. Women

contributed more in both the household and market economies and their workday can be 50% longer than that men's. This meant that women sacrificed some necessary tasks, including investing more in their own income generation, in order to take care of their families. It also means that women who would have the ability to obtain credit may not access it because they cannot invest time to get it. (Ellis, Manuel, & Blackden 2006)

2.4.2 Social factors

Social traditions left women in a particularly vulnerable position since, in addition to the risks associated with pregnancy and childbearing, women were more likely to experience domestic violence, to experience greater hardships in case of divorce and to lose their assets when their spouses die (Banthia et al., 2009).

Even when they had access to information on the financial services and market opportunities available to them, women were less equipped to process it. Their lower levels of literacy and lack of exposure to other languages, especially relative to male family members, hampers women's ability to benefit directly from information that is provided in writing or in languages other than those they speak at home (UNDP, 2007 and Ngimwa et al., 1997) and to fully understand the conditions of complex financial products available to them (Brown, 2001). This matters as demonstrated by Cole et al.'s (2009) experimental work in India and Indonesia that finds financial literacy is a strong predictor of demand for financial services.

Social norms also defined the type of economic activities in which women could engage, the amount of time they could invest in them and the markets they can access. In most rural communities, activities tended to be sharply segregated by gender (Kevane, 2004; Roberts, 1998, and; Schroeder, 1996). Women were typically responsible for cooking, childcare, laundry, cleaning and the collection of water and fuel wood (Fletschner, 2008a and Bezner Kerr, 2008). While the gendered division of labour within agricultural production varied locally, men are typically in charge of tilling, ploughing, fumigating and selling crops to wholesale traders, and women tend to do most of the animal husbandry and the processing of agricultural or animal products (Fletschner, 2008a and World Bank, 2008b). In aquaculture and fishing, men were the primary fishers, while women mended nets, collect shellfish, smoke and dry fish for sale, and sell at local markets (World Bank, 2008b).

2.4.3 Cultural factors

Spousal relationship: Shahnaj P and Ingrid U, (2004) applied Multiple linear regression model to investigate empowerment of women in Bangladesh. The result of regression depicted that the spousal relationship of rural women was a basic factor that determined the empowerment of rural women. Consequently, it displayed highly significant effects on economic empowerment of rural women.

Superiority and dominance were reinforced by political and legal structures. Men typically held the majority of political power. Village councils have traditionally been made up entirely of men. Men and women rarely sit together in most rural communities to discuss village issues. Women leaders are only invited when women's issues are being discussed. This progressed to the present day, when few women hold elective or appointive positions in most countries' governments. Obeta (2009) cites Okojie (1999). Therefore, the empowerment of women as political and community leaders at the grassroots, national, and international levels was an essential foundation for advancing all women's issues. Political empowerment was essential for rural women seeking a voice in global economic affairs; even at the household level, women should be involved in family decision-making (Sadda, 1995 cited in Obeta, 2009).

Cultural norms and family dynamics also limited women's ability to exercise control over the savings they have or the semi-liquid assets they owned. Anderson and Balland (2002) and Gugerty (2007) hypothesized that one of the reasons for the high level of female participation in rotating credit and savings associations (ROSCAs) is that this socially accepted strategy to save allows women to protect their savings from husbands and other relatives. Alternatively, women chose individual savings programmes that allowed them to keep details or even knowledge of these savings to themselves to avoid being subjected to pressure from others.

The biggest cause is the traditional patriarchal cultures in Uganda. Women were seen as inferior to men. This limited their involvement in the community decisions and, as a result, means that they have less access to information and, especially when it comes to rural women, are less likely to know their rights. This attitude also meant that women often had little to no input in the financial decision-making in their homes. Women often lack control of resources in the marriage. (Ellis, Manuel, &Blackden 2006)

2.4.4 Political factors

Legal regulations and customary rules often restricted women's access to and control over assets that could be accepted as collateral such as land or livestock. Women were much less likely to have land titled under their name, even when their families owned land, and were less likely than men to have control over land, even when they did formally own it. Biased inheritance rights often bestowed land to male relatives, leaving both widows and daughters at a disadvantage (Agarwal, 2003). Neither the state mandated agrarian reforms of past decades that granted much of the land to "household heads," who were typically men, nor the more recent market assisted land reforms have led to significant improvements in women's access to and control over land (Deere and Leon, 1997 and Bezner Kerr, 2008). Even in countries where laws do protect women's land rights, these laws tend to be loosely regulated and implemented (Parada, 2008; Morrow Richardson, 2004, and; USAID, 2003).

2.5 Research Gap

The literature provided was done in different contexts and varying periods. It is not clear whether the findings still hold after such a time. Besides, the varying context might not have similar analogies for Uganda and Soroti district, Asuret subcounty in particular, which necessitated undertaking of this study. Similarly, the studies reviewed used different methodologies and sample size and were not adequate to draw conclusions for Uganda. Some of the studies did not give a direct link of empowerment to economic prosperity but required inferences. The studies did not offer analogies for the Uganda situation. This situation presented a gap that this study will bridge.

2.6 Summary of Review

The reviewed and discussed literature indicated that rural women access to economic resources contributed enormously to economic empowerment. Economic empowerment spurred women to gain access to resources which advanced decision making in various aspects (Buvinic and Furst-Nichols, 2014). Empowerment leveraged of social capital and women attainment in social roles. They attained the niche to challenge social structures that present impediments to the attainment of their rights. Empowerment was a gate pass and panacea with regard to economic prosperity (World Bank, 2015). Participation in women empowerment groups like education and vocational training with support groups and life skills training has increased civic participation, as well as higher labour force participation (Cuberes & Teignier, 2016). Participants in several World Bank-sponsored Adolescent Girls Initiative (AGI) programmes

have had improved incomes (World Bank, 2015). The literature further shows that increased wage-earning opportunities for women lead to more girls in education and less early marriage (Hunt & Samman, 2016). Participation in women empowerment programmes has improved women's ability for investment and startup of business ventures and improved nutrition (Banerjee et al.,2015).

CHAPTER THREE

METHODOLOGY

3.1 Introduction

The general research objective in this study sought to explore was the impact of rural women's access to economic resources on the well-being of their households. This chapter provided a description of how the study was carried out. This section generally comprised of the following as it explained the design of the investigation.

3.2 Research design

A research design was viewed as a plan, structure, and strategy of research that guided the selection of the tools to address the research problem (Kothari & Crag, 2014; Creswell, 2014). It girdled the logic of the entire research process (Creswell, 2014). Its function was therefore to ensure that the evidence obtained ensured that the problem was investigated as unambiguously as possible. According to Kothari and Crag (2014), research design facilitated the attainment of the various research procedures thereby making research as efficient as possible in collecting, analyzing, reporting, and interpreting data in the research study.

The study used qualitative research design which dealt with case study, focused group discussions, interviews, and grounded theory. The reason for this design was that qualitative research design was valuable for exploring complex phenomena in depth, understanding the perspectives and experiences of individuals, and generating rich, detailed data. It was useful when a researcher wanted to delve into the "why" and "how" of a particular issue, rather than just obtaining numerical data. Qualitative research can have provided insights into social and cultural contexts, subjective experiences, and the meanings people attribute to their experiences. It was often used in fields such as sociology, anthropology, psychology, and education.

3.3 Area of study

The area of study was Asuret sub-county, Soroti district, Uganda. According to the 2014 population and housing census results Asuret sub-county had a total population of 38,915, comprising 19,059 males and 19,858 females. It had a total of 6,669 households and an average of 5.7 persons per household. The average population density for Asuret Sub-County is 255.3 persons per kilometer. This area was of interest because it had the highest population density

in Asuret (Asuret Sub-County Local Government Development Plan (ASCLGDP), 2015-2020).

Asuret also has good loam soils which made the sub-county the bread basket of the district (MAAIF, 2005). Apopong sub-county has four parishes; Obulei, Ochokichan, Mukura and Otatai Mukura parish is the most populated parish with 22% of the total population. The ratio of men to women is almost 1:1 that is; men are 48.9% and women are 5.11%.

Table 2: Population of Asuret sub-county.

S/N	Parish	Male	%tage	Female	%tage	Total	%tage
1	Obulei	3,292	9.5	3,522	10.2	6,814	19.7
2	Ochokichan	3,336	9.7	3,454	10	6,790	19.7
3	Mukura	5,182	15.0	5,456	15.8	10,638	30.8
4	Otatai	5,086	14.7	5,211	15.1	10,297	29.8
	TOTAL	16,896	48.9	17,643	51.1	34,536	100

Source: Asuret Sub-County Local Government Development Plan (2015-2020)

As shown in **Table 1** in chapter one, the sub-county was composed of four parishes with Mukura and Obulei parishes being the biggest with nine villages (that is zones) and Ochokichan being the smallest parish with only five zones. There are two major tribes in Asuret sub-county namely; Iteso and Kumam implying diversity and intermarriage in the sub-county. However, the most common language is Ateso (ASCLGDP, 2015). The people are mainly Christians that is; Protestants, Catholics and the Pentecostals with a few Moslems and some pagans (ASCLGDP,2015). The sub-county has social problems such as high levels of poverty and Illiteracy among the people (ASCLGDP, 2015). These preliminary findings contributed to the decision to investigate this sub-county.

3.4 Sources of information

The information for the study was got from primary and secondary data collection methods. Under primary data collection the information was got directly from the participants and in secondary data collection, the information was from published articles, journals, newspapers and social media.

Primary data

Primary data was got through semi-structured one to one in-depth interviews and focus group discussions of the rural women. The CDO and the sub-county chief were good sources of information during the study. The sub-county chief was useful in providing detailed information about the sub-county sources of resources.

Secondary data

The office of the CAO gave the overall background to the sub-county and provided the Soroti District Local Government- Apopong Sub-County Local Government Five Year Sub-County Development Plan for the Financial Years 2015/2016-2019/2020.

3.5 The study population and Sampling techniques

The study population is the “universe of units from which the sample is to be selected” (Prochaska, 2017). The target population for this study is rural women aged between 30- 40 years. This is because they are economically and biologically productive and have also settled down. The entire population will consist of 25 participants from the villages of Asuret, Okalis Abaango and Olwa.

The sampling technique was consisting of steps and strategies. The population of study was composed of 25 rural women participants in Asuret sub-county between the age of 30 to 45 years who were married (this includes the widows). These women were considered to have stayed longer in the sub-county and in their marriages than those below this age bracket that is; above ten years and were willing to be involved in the study and to share their knowledge. Moreover, they are still strong and are economically very active. At this stage of life these rural women have children who are of school going age and therefore require access to economic resources.

The study used purposive sampling which is defined by Maxwell (1997) as a type of sampling in which “a particular setting, persons, or events are deliberately selected for the important information they can provide that cannot be got as well from other sources”. This involved selecting the rural women “based on a specific purpose rather than randomly” (Tashakkoni & Teddlie, 2003a). Therefore, through purposive sampling method, participants were selected based on their knowledge and experience related to the topic having been recommended by the LC1 chairpersons of the villages.

Sample size and selection

A sample size is a small subsection selected in such a way that it is representative in some way of the population (Quinlan, 2011). Selecting a sample size was critical to get manageable scope for executing the study in terms of resources. The sample size was established using the sample size Table of Krigjice and Morgan. The sample size table provides for the population and corresponding sample size. The sample size for this study was 25 sample units.

Table 3. Participants from the selected parishes and villages

N/S	Parish	Village	Number selection
1	Mukura	Asuret	4
		Agora	5
2	Obulei	Okalis	4
		Ateng	4
3	Otatai	Oluwa	4
		Ayama	4
	Total		25

Source: primary field data

The above table shows how the twenty-five participants were purposively selected from the three different parishes to be representatives of the rural women's population in the subcounty. Mukura parish which is highly populated had nine participants selected from the villages of Asuret and Agora, the second Parish was Obulei and eight participants were selected from the two villages of Okalis and Ateng. Otatai parish was selected and 8 participants were selected because they have benefited from UWEP.

3.6 Variable definitions and measurements

The study had independent, dependent and intervening variables as described in the conceptual framework in chapter one.

3.7 Procedure for data collection

This study sought in-depth answers to questions related to women's access to economic resources and improvement in household standards of living as a result of the access. It also sought to uncover information about the influence of patriarchy, socio-cultural political economic and legal factors, women's status which act as hindrance of allocation of resources

within families, marriage, government, microfinance, SACCOs and VSLAs. Data for this study, which was obtained through personal in-depth semi-structured interviews and focus group discussions, and secondary data was collected between April 2024 and May 2024.

3.8 Data collection instruments.

Babbie (2001) defined a research instrument as a tool that is used for collecting data needed to find solutions to the problem under investigation. The study used the interview guide, focus group discussion, key informants and secondary data collection.

3.8.1 Interview guide

The main instrument used was a semi-structured interview guide which contained an outline of topics to be covered with suggested questions and aimed at describing the life of the participants and to interpret the meaning of the described phenomenon (Kvale, 1996). The interview guides enabled the researcher to ensure that all topics relevant to the study were touched at some point in the interview. It consisted of questions whose aims were to explore the experiences these women had when growing in their families of birth, the feelings about resources owned by their families, their expectations in marriage, and their experiences in their marriage, their concerns about economic resources and decision making. The interview guides posed questions regarding the opportunities and challenges that these women encounter when dealing with family resources

3.8.2 Focus group discussion

Focus group discussions were held to facilitate the discussion about participants' personal concerns about access to economic resources. This was of great importance, as the women were asked in the focus groups to share their experiences with fellow rural women who face the same challenge. The focus group discussions served as a medium to develop conversation and encourage exchange of information and it facilitated the conversations between the different women. This enabled the researcher to learn directly about participants' experiences and perspectives rather than to test preconceptions and hypothesis (Montell, 1999).

3.8.3 Key informants

Informal conversations included shared informal conversations with different members of the society especially the LC3 chairperson and the various LC1 chairpersons of the villages. There was also daily informal conversation with the sub-county CDO who provided the study with background information about the different villages and this contributed to my data collection.

3.8.4 Secondary data collection

The researcher managed to get access to various documents that were very important to the study. The District Local Government Financial document 2015-2020, the Asuret Subcounty Local Government Financial document 2015-2020, the records from the LC3 chairperson of the sub-county, the village register books from the LC1 chairpersons all contributed to my data collection.

3.9 Quality and error control

The concepts of validity and reliability were essential to consider when carrying out qualitative research since they helped to determine the objectivity of the findings and illustrated the level of trust worthiness and credibility of research. Validity was defined as “whether you are observing, identifying or measuring what you say you are” (Bryman, 2008). Maxwell (2008) described validity as the correctness or credibility of a description, explanation, interpretation account or conclusion. It was concerned with integrity of the conclusion that was generated from a piece of research. While reliability was concerned with whether the same observations would be identified if another type of method were used or if the investigation were carried out at a different time or by another researcher (Kirk and Miller, 1986). Therefore, reliability referred to the extent to which data collection techniques or analysis procedures would yield consistent finding. Reliability was essential to demonstrate that the data collection procedures could be repeated by other researchers, arriving at the same results (Easterby-Smith, Thorpe and Jackson, 2012).

The reliability and the validity of the study depended upon the quality of the research work. An important aspect in qualitative method was that the data must be produced through the relationship between the researcher and the participants. Therefore, it was impossible to reproduce the interview with another researcher and that was why different researchers often get different experiences from the same participants. It is because there were different ways to present the same event and experience. By posing different types of questions about the same topic, various kind of information about the research topic could be revealed (Kirk and Miller, 1986).

Using qualitative non-standardized method in this case study was not necessarily intended to repeat this specific research as it explored a situation that might be subjected to change and showed a specific reality at a specific point in time (Marshall and Rossman, 2010). It used methods that were flexible to adapt to changes in the field of inquiry. Therefore, an attempt to

ensure that this qualitative, non-standardized research could be replicated might not be realistic (Saunders, Lewis, Thornhill, 2012). However, the researcher also argued that another type of empirical data, such as standardized questionnaires would not have captured personal stories, in the way the semi-structured interviews was done. Capturing voices and experiences of women was one of the main factors for the data collection design and therefore the main factor that influenced chosen methods.

The approach, strategy and methods to conduct this research depicted every aspect of the process which were appropriate for the type of research to be engaged in. It ensured that conclusions were valid in relation to the research design. However, study findings were generalized beyond the specific research context because generalizability was not an important aspect to this perspective (Saunders, Lewis, Thornhill, 2012). This was because the goal was not to make statistical generalizations but rather, to expand existing concepts and theories on women's access to economic resources in a way that helped identify further areas of inquiry where results were then be generalizable. Generalization about women's access to economic resources was limited in this research, but it was possible to draw conclusions for a group of women with relevant background and in a similar context as the women in the area of study in this research.

Therefore, a qualitative study was being preferred in order to understand the players in rural women's access to economic resources and to determine what the improvements in the household were and the researcher strongly hoped that the study resulted in valid and reliable findings. There were precautions taken in constructing the research instruments for instance, the interview guide; the researcher ensured that the instrument measuring what it was supposed to measure when applying qualitative standardized open-ended-in-depth interviews of women in rural areas who could be authentic source of valid and reliable data for this study.

3.10 Data processing and analysis

The data was analyzed based on the subjective experience of the participants in terms of the transformational changes that access to economic resources brought into the various dimensions of these rural women's lives. The data and information that was collected from in-depth interviews and focus group discussions as well as from participants' observation was transcribed, tabulated, and analyzed qualitatively. Interview and focus group results were combined with the researcher's observation to present a thorough interpretation of participants' experiences and ideas.

Data analysis therefore started with editing the data collected which was done in the field and throughout the whole process. Editing involved checking that all questions on the interview guide and focus group guides all had answers. Data was further checked for accuracy and uniformity. For example, some questions in the interview guide referred to the participant's demographic details and they were expected to give direct answers to questions such as the year of birth, position of birth, the position of one's mother in marriage.

The editing was done during transcription when the interview notes, focus group notes, and the interview audio records were manually written verbatim to make interview transcripts. First the researcher had to read through the hand written notes and listen to the audio tapes.

This was followed by transcribing the raw data verbatim. Transcribing is the process of making a verbatim written copy of the audio recorded interviews and discussions (Yin, 2011). This was followed by reading through the transcripts, so as to understand the collected data and give it meaning.

The next step was to identify the structure of the collected data which involved relating the raw data to the three study objectives and questions under investigation. This step helped to put together the objectives and questions of the study. Since the coding of data was done at this stage, the coded data was then grouped and developed into themes. After the identification and grouping of data under the research objectives and questions, the data was further classified according to their common characteristics, such as participants' access to economic resources from family of birth and marriage, from government, credits from SACCOs and VSLAs, achievements among others. These classifications were vital in clarifying the themes and subthemes that were developed.

Data coding was done by critically reading through the data which had been transcribed and then extracting meaningful analytical units and these helped to identify data and allocate it to a theme. Meanings were derived from analysis of the data under the themes. According to Silverman (1993) qualitative data analysis is not concerned with quantification but is concerned with 'asking how principals attach meaning to their activities and problem'.

Qualitative data analysis is a process of reporting as accurately as possible what the social actors have described. Two basic approaches were applied to analyze the data qualitatively, that is, deductive and inductive analysis (Harrel and Bradley, 2009). Deductive analysis helped confirm information and enabled the researcher to gather answers based on the responses from the participants, while inductive analysis enabled the researcher to explore the data, to assess

issues with the data, and to determine repeated topics and themes in each interview. Analyzing results with a qualitative approach enabled the exploration of different dimensions of women access to economic resources and presented the descriptions of participants' situations. In this case therefore, the hindrances, opportunities and benefits of women's access to economic resources as well as its role in the improvement of their household standards of living were uncovered.

3.11 Ethical considerations

A research proposal was submitted to the researcher's supervisor and ethical approval was granted prior to commencement of the research. Consequently, informed consent was ensured from all participants and they were also advised that they were under no obligation to answer any question which they did not feel comfortable with.

Participants were given advance notice prior to the interview, a broad outline of the subject to be discussed, the reason the research was being carried out and how the information produced would be used.

Accessing economic resources from family of birth, marriage and government can be a very sensitive and difficult topic and while preparing, researching and analyzing the subject and data, the study was sensitive about the questions and the possible vulnerability of the participants involved. It is important to note that individuals vary in their experiences of accessing economic resources from the various sources and therefore the study was aware of possibilities of traumatic or upsetting issues for some participants which were duly taken care of.

3.12 Methodological constraints

This study encountered some constraints which in one way or another impacted on the outcome of the study.

First was the problem related to the number of people to participate in the study originally having found out that there were forty-four villages in Asuret sub-county, the study had planned to have twenty-five participants selected purposively from each village to represent the women in that particular village. However, the researcher used purposive sampling technique to get the participants.

Secondly, most rural women expected cash payments because of the mistaken view that all participants in community programs which are usually funded by non-government organizations receive some form of payment. Therefore, when they learnt the interview did not have anything of monetary gain for them some of the women lost interest in the exercise.

Thirdly, accessing information from the participants was very challenging because at the beginning some participants were afraid to give information for fear that the researcher could be looking for information which could bring for them and their families problems. However, with help of the village local council chairpersons, most of them relaxed and allowed their voices to be recorded except two women who agreed to do the interviews but were not comfortable with their voices being recorded.

Lastly, there was the constraint related to researcher bias which is always a risk in any type of research study, more so, the less structured the data collection is. The researcher tried to be aware of research bias and to be vigilant of research bias.

3.13 Conclusion

This chapter has discussed and created the research framework that was used to carry out this research. This chapter justifies why a qualitative approach using a case study was preferred as the research design. The chapter outlined the methodology including research design, area of study, the sources of information, the study population and sampling technique. The chapter also outlined the variables, procedure for data collection, quality/error control and data processing and analysis, ethical consideration methodological constraints and chapter conclusion. Chapter four presents the findings from the data gathering process and the thematic organization of the interview and discussion notes.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF RESULTS.

4.1 Introduction

This chapter presented the analysis of the study data, presentation and interpretation of the field findings. The presentation was guided by the general objective of the study that sought to determine rural women's access to economic resources and the improvement in household standards of living. The interview and focus group data were organized within three themes connecting directly to the three corresponding study's sub-objectives and questions.

The results within this chapter were outlined by each theme as follows: Economic empowerment programmes, Improvements in Household Standard of Living and Hindrances to economic Resources. Building off the general research objective mentioned above, these three themes directly connect to the corresponding three research objectives:

- i. To explore the different economic empowerment programs that have been put in place to help women in Asuret sub county.
- ii. To find out the extent to which rural women's access to economic resources promotes the wellbeing of their households in Asuret subcounty
- iii. To identify the factors hindering rural women's access to economic resources in Asuret sub county.

To explore these three objectives, exploratory interview questions were asked to participants. Depending on participants' answers, further questions were asked or expanded upon in an open-ended interview format, leading to not all questions being answered by participants. Before presentation of each theme according to research objectives, general data was outlined to give a great understanding of the range of the participants. Demographic data was summarized including the pseudo names, age, marital status, place of origin number of children, years in marriage level of education. The demographic data was depicted in a table form to visually convey the range of participants. This data was all self-reported from participants at the beginning of the interviews.

4.2 The demographic characteristics of the rural women

The study sought to use twenty-five participants from purposively selected three parishes of Obulei, Ochokichan, and Otatai and the three villages of Abaango, Oluwa and Okalis. The

study purposively chose the rural women who are illiterate, between 30-45 years and who have lived in their marriages for more than ten years as shown in the table below.

Table 4: Demographic characteristics of the rural women in Asuret subcounty selected for the study

No	Name (Not real name)	Age	Origin	Village of marriage	Number of children	Marital status	Level of education	Years in marriage
1	Stella	33	Ngora	Asuret	6	Married	S.2	15
2	Agnes	45	Katakwi	Asuret	10	Married	P.6	32
3	Grace	44	Soroti	Asuret	9	Married	None	30
4	Immaculate	42	Serere	Asuret	9	Widow	None	27
5	Anna	38	Kumi	Agora	7	Married	P.5	20
6	Mary	40	Soroti	Agora	8	Married	P.2	22
7	Juliet	33	Soroti	Agora	7	Married	P.6	15
8	Sharon	37	Gulu	Agora	6	Married	S.1	22
9	Winnie	41	Soroti	Agora	7	Married	P.5	25
10	Ritah	44	Serere	Okalis	8	Married	P.3	20
11	Scovia	39	Kumi	Okalis	6	Married	P.7	19
12	Evelyn	38	Amuria	Okalis	5	Widow	S.3	14
13	Brenda	32	Katakwi	Okalis	5	Married	P.7	12
14	Felistuss	35	Amuria	Ateng	6	Married	P.5	17
15	Leah	31	Katakwi	Ateng	4	None	S.4	16
16	Esther	45	Soroti	Ateng	11	Married	None	32
17	Rebecca	31	Kumi	Ateng	4	Married	P.2	16
18	Scholastic	43	Ngora	Oluwa	8	Married	P.7	26
19	Margaret	37	Serere	Oluwa	6	Married	P.4	22
20	Salume	35	Soroti	Oluwa	5	Married	S.3	17
21	Suzan	39	Soroti	Oluwa	5	Married	S.3	20
22	Betty	42	Soroti	Ayama	6	Widow	S.1	27
23	Veronica	44	Soroti	Ayama	7	Married	P.4	30
24	Frida	32	Soroti	Ayama	6	Married	P.6	17
25	Patricia	31	Serere	Ayama	4	Widow	S.1	21

Age of participants

The primary field data above shows that participants are between 30 years and 45 years of which four participants are widows. The study purposively selected women between 30 -45 years because the researcher felt that this is the economically active and productive period in marriage. Participants between 30 and 35 years of age were eight. Those between 36 and 40 years of age were eight. They present the most economically and socially active age bracket. The last age group was between 41 and 45 years of age and they were nine participants. The longest period stayed in the sub-county was 32 years and the shortest period was 12 years.

Level of education of participants

The women had almost no education backgrounds and the average level of education held by the participants was primary four as most of them had dropped out of school before attaining the Primary Leaving Examination Certificate. Three of the participants did not go to school at all. Four of the women attended primary school between P.1 and P.3 another five also attended primary education between P.4 and P.5. Only five women reached P.6 and P.7 four women reached S.1 and S.2. Lastly only four women managed to reach S.3 and S.4.

Place of origin of participants

The demographic data shows that most of the participants originate from within Soroti district. However, some came from the neighboring districts. 10 of the 25 women came from different villages within Pallisa. Three of the participants originated from Kumi while two women originated from Ngora district. Four women originated from Serere district and three came from Katakwi district. Two women came from Amuria district and one participant originated from Gulu district.

Children born by participants

During the interviews it was revealed that most of the participants had more than three children. Only three participants were in the category of women had between 0- 4 children and were the youngest participants with 31 years. The majority of the participants (14) had between 5-7 children and participants with the number of children between 8 and 11 were seven. There were no participants who had children more than 11 although some of them said they had lost several children who would have added the number of their children. The participants who had over

eleven children were also those above 40 years and have stayed longest in the sub-county as shown in table four above.

4.3 Theme one: Economic empowerment programs for women

To establish the different economic programs that have been put in place to empower women. To ease analysis, the study looked at the responses of women during interviews and focused group discussions on the economic programs they are taking part in and if the women are not involved in any economic programs. The common subthemes that were developed were; VSLA, UWEF and PDM

VSLA and SACCOS

Some participants made it clear that they have been involved in the VSLA as an economic empowerment Programme that has created a very positive impact in their lives and this can be illustrated as stated by the following participants.

Stella a 33-year-old senior two dropouts who is a mother to six children from Asuret village also added; *“I was pushed to early marriage because I got pregnant at a tender age and my parents said that they can’t take care of me and the baby. When I got married in year 2009, I was very vulnerable and depended on only my husband as the bread winner but my friend told me about the VSLA and how it greatly supporting her and this motivated me to join. As we speak right now I can take care of my family”*.

Betty a forty-two-year-old widow from Ayama village also said; *“The women empowerment program that is common in my village is VSLA and most women are part of it. We save money for the whole year, we also take loans in order to generate profits and at the end of the year, we divide our money depending on how a person saved. Some organizations have also supported us with training on VSLA and SACCOS for example and Health Need Uganda and Welt hunger”*.

In the focus group discussions, it was revealed that many women are part of the VSLA and SACCO. Group one members said; *“The women in our village have adopted VSLA groups though some find it challenging to join SACCOS due to the high membership fees”*

Group two members had this to say. *“The women SACCO is greatly making miracles in the lives of women. The women have been empowered financially”*

While group three participants said; *“We have had access to loans from SACCOs and VSLA which have greatly helped us”*

Almost all of the participants acknowledged that they have accessed economic resources through SACCOs and VSLAs. They said they depend on SACCOs and VSLAs as their only source of economic resources. All the groups agreed that: *“Our lives have improved because we are able to get loans from SACCOs and VSLAs and use to solve our household problems.”*

UWEP

A number of participants appreciated the government for coming up with the women empowerment initiative UWEP and illustrated their excitement and stated below.

Patricia a thirty-one-year-old woman from Ayama village said; *“I am happy that the government brought UWEP to my village because I have been empowered with hands on skills, I now make shoes. And sell them”*

In an interview with Brenda a thirty-two-year-old woman from Okalis village she said; *“UWEP gave our savings group a nonprofit rotating fund which has greatly helped us as women, me personally I was able to start up a small-scale business and paid back the money”*

In the focus group discussions, the women upheld UWEP as a government program which has been put in place to empower women. Group one members said; *“We have been able to get access to affordable credit which is interest free. This makes us to become empowered since we pay back these plans with no interest”*.

The participants in group two also said something similar. *“We have been able to start up small scale business because of the credit we get from UWEP which has no interest attached”*.

While the members in group three said; *“we have been able to acquire financial literacy skills and hands on skills that have greatly helped us”*

All the groups observed said they were permanent residents and this should make UWEP help all the women in their villages; *“All of us are permanent residents of the village where some of us have never benefited from the UWEP program. This is because most of us didn’t go further with our education and so cannot read and write making it hard for us to apply for UWEP”*.

However, many participants acknowledged UWEP programs in their villages and its impact. *“Our lives have improved because of the skills we learn from UWEP and the credit with no interest attached”*

PDM

The current government program which is the Parish Development Model has also been appraised by the women I interacted with during the interviews and focused group discussions and their views included the following.

Salume a thirty-five-year-old woman from Oluwa village said; *“I am a secretary for our PDM group and I received one million Uganda shillings which I have invested in my sheep project, I managed to buy 10 sheep which are now fifteen in number. The remaining money I used for starting up a produce business”*

Rita said; *“I am a beneficiary of PDM and I used the money to buy two cows which now provide milk for my children”*

The focus group discussions revealed that a majority of women have not had access to the PDM funds. Group one members said; *“In our village the only people that get the money in every group are the secretaries, the chairpersons and the treasurers. The rest of the members have been told to wait for their turn yet people are suffering”.*

Group two members also said something similar to that of group one. *“In our village just a few women who are part of the leadership have been able to get the PDM funds leaving many people out”*

Group three members said; *“In our village we agreed that the money that is received by the leadership is put in every groups Treasury and group members come up with ideas of growing the money and all members are responsible for the money. Now we have a SACCO, grinding mill and food produce store in our village which is from three groups of PDM”.*

4.4 Theme two: Improvements on the well-being of their households.

Theme two connects with the research specific objective: To find out the extent to which rural women’s access to economic resources promotes the wellbeing of their households in Asuret subcounty at the coding phase the study came up with sub-themes which could better present the data on the improvements being narrated by the women during their interviews and the group discussions. The study therefore came up with the three subthemes: Leadership

participation, financial independence and wellbeing of children. This section therefore presents the findings on improvements resulting from these rural women's access to economic resources as narrated by them during interviews and group discussions.

Leadership participation

Many women attained leadership roles due to their access to economic resources and it can be illustrated below.

Frida a thirty-two-year-old married woman from Ayama village during the interviews said; *"The people in my village have entrusted me with the leadership role of being LCI. This is because I studied up to secondary school level and had all the necessary requirements to be a local leader though I dropped out of school due to early pregnancy and I was forced to marriage. The education that I acquired made me become a local leader in my village and if I had gone far with my education I would be even a member of parliament"*.

Immaculate a fourth two years old widowed woman from Asuret village said; *"I was unable to go to school because I was an orphan and all my uncles saw education of a girl child as something that will not benefit the family but instead the in laws upon marriage. I was then forced into early marriage but my husband empowered me. He gave me some of his land for farming and also opened for me a small scale business which has now upgraded to a mini supermarket. When my husband died I took up all the responsibilities of a family head. I am very grateful to my late husband for empowering me"*

In the focused group discussion, many women revealed that they have strained leadership roles because of their ability to access economic resources. Group one members said; *"We have been able to take up leadership positions both at home and in the community. Some of us are now family heads because our husbands are late and others are leaders in the women associations like mother's union and VSLA"*.

Group two members said; *"Our ability to access economic resources like money has enabled us also to compete for leadership positions together with men in our community. In our village the LC I is a woman and even the village councilor is a woman"*

While group three members also said; *"In our village we have promoted girl child education and most of the girls now are educated and have jobs. For example, some are now nurses, teachers and members of parliament"*

Financial independence

The women said that their access to economic resources has made them financially independent and are no longer relying on their husbands as bread winners. This was revealed during interviews and focus group discussions with most of the women.

Rebecca a thirty-one-year-old mother to four children from Ateng village said; *“Ever since I joined the VSLA group I have been able to cater for myself and my family without necessarily depending on my husband. I can get a loan from the savings group to buy food, treat myself and the children. Last year when we divided our money I used my savings for starting up a business. I now sell fish in the market and it helps me to generate income”*.

Felistuss during the interview also said; *“The money I received from the government program PDM has enabled me to start up a produce business. I make a lot of profit out of the business and I can now take good care of my family. Back then when my husband was the only bread winner, I used to suffer because he could not provide proper support as he spent most of his money on the bar taking ajono and at times me and the children could even sleep hungry”*

In the focused group discussion with the three groups, the women revealed that their access to economic resources has created a very positive impact in their lives and that of the family members. Group one members said; *“We are now able to cater for our families after joining the VSLA group”*

Group two members said; *“We have been able to start up small scale business because of the hands-on skills we were taught by UWEP. We now make shoes, bags and jewelry which we sell and make a living”*

Group 3 members said something similar to what group two said. *“We have been able to start up small scale businesses because of the loans we get from UWEP and VSLA. We have small scale business like selling silver fish, onions and tomatoes, and many more that have helped us earn income and improve on our standards of living in our families”*.

Wellbeing of children

The women also stated that the well-being of their children has improved since they're able to access economic resources like land, livestock and money.

Brenda a thirty-two-year-old married woman from Okalis also said; *“I got support from UWEP in our women group where we are given credit without interest attached. This money has enabled me to pay for my children’s school fees, feed them and provide for their treatment “.*

Winnie a forty-one-year-old woman from Agora village said;

“I have been able to get support from our village SACCO whenever I am faced with a challenge I go to the SACCO and get a loan. I mostly get loans for paying my children’s school fees. This is because I want them to go further with their education and become better than me since I had to drop out of school”.

In the focus group discussions, it was revealed that the well-being of children has improved due to the women access to economic resources. Group one members said;

“We are now able to feed our children on a balanced diet hence making our children to live a healthy life”.

Group two members said; *“Because of the loans we get from UWEP, VSLA and SACCOS, we’re able to send our children to school and cater for their needs”*

Group three members said; *“Our children are now able to get better health services, feed well and get good clothing because of the small-scale businesses we’re running”*

Theme three: Hindrances to access to economic resources.

Theme three connects with the research objective three: To identify the factors hindering rural women’s access to economic resources in Asuret sub county. Three sub- themes emerged during the coding phase. The factors will therefore be under subthemes Cultural factors, lack of information and Low level of education.

Cultural factors

Almost all the participants said the system in their society which makes their fathers and eventually their eldest brothers to head the family is one of the serious factors hindering participants from accessing economic resources like land, money and livestock. The traditions in their society perceive men as natural leaders in the households and the community.

During interviews women said that that men have got an upper hand in decision making and ownership of property This was narrated by Scovia she said; *“My last year’s savings were taken away by my husband from me. He told me that I was married into his house and I came*

with nothing from my parents' house so whatever I have is all his. He took all my savings and spent it on drinking ajono with his friends. Even when I tried to report the matter to my father in law, he also supported his son"

Evelyn also said; *"When I got money from PDM, I bought one acre of land but the clan made me to register it in the names of my husband since he's the head of the family"*

Focus group discussion concerning cultural factors also had similar remarks. Group 1 and 2 had similar views that; *"Our cultures and traditions have made us to be voiceless. This is because all decisions are made by the men and we're not allowed to go against them"*

Group three members said; *"Whatever we purchase upon marriage belongs to our husbands and we do not have even the rights over our own property"*

Lack of information

During the interviews most of the participants complained that they lacked sources of information and communication and yet they believed that information and communication are important resources that can potentially benefit them in their rural area of Asuret.

Sharon said; *"I have been in this village but I was not aware that for one to benefit from UWEP they first have to apply and must be in the group. All this while I have been knowing that the government is just being selective since I missed out even on PDM"*

Susan also said something about PDM. *"All along I knew that PDM is only for the men since in our village most groups have mostly men. It was not until I visited my friend in the neighboring village who told me that she has got the PDM funds and most women in her community have also received"*

In the focus group discussions, it was revealed that women in the villages have limited access to information. Group one and group two members had similar views and they said; *"We are not well informed about the objectives and goals of government programs in our community. People have different information about these programs and we call upon government to send people who can bring information directly to the people in the community"*

Group three members said; *"We have some channels for the flow of information like button phones and radios but still not all people are able to afford buying and maintaining them which still creates a need for better information delivery channels"*.

Low level of education

During the in-depth one on one interviews, all the women chorused that lack of education was the greatest factor in hindering them from access to economic resources. The women lamented that they are illiterates having dropped out of school in primary levels and they did not even attain the primary leaving certificates.

In the interview Esther who didn't get a chance of going to school said; *"I have missed out on various women empowerment programmes because I don't know how to read and write. When UWEP came to my village, I missed out because I couldn't fill the forms"*

The participants also argued that they cannot get salaries because they did not go further with education and are unable to get white collar jobs. Their only survival is doing hard labor of working in people's gardens (Eleja leja) which does not pay them well. Margaret from Oluwa village said; *"I do eleja leja from people's gardens in order to get money to buy food for my family. The work is much related to the money paid but I can't complain since I did not go further with my education and cannot get employed and paid salary"*

In the focus group discussions, women revealed that they're illiterate but do not wish for their children to have the same fate. Group one and group three members had the similar views.

"We did not go further with our education as most of us dropped out of school at primary level. Therefore, we do not want our daughters to pass through the same fate that is why we are working hard to ensure that stay in school and become women with status in the future"

Group two members said; *"Most of us cannot read and write which has made some people take advantage of us. We end up putting our fingerprints on documents that we have no knowledge about making it easier for us to get cheated"*

Hindrances to economic resources was experienced and expressed by the participants throughout the interviews and focus group discussions with lack of information and education being the worst hindrances.

Conclusion

The data has been shown through the organization of results within each of the three themes corresponding to the three research objectives: These three themes will form the discussion in chapter five. The next chapter presents the researcher's discussion of findings.

CHAPTER FIVE

DISCUSSION OF RESULTS

5.1 Introduction

The discussion of results was presented according to three research objectives and the themes. Generally, the study found a significant impact of rural women's access to economic resources on the well-being of their households.

5.2 Theme one: Economic empowerment programmes for women.

The findings also agree with Schuher et al. (2016) and Natali (2016) who established that microcredit programmes empower women. The authors found that loans are very effective because they help women to consolidate existing income-generating activities. The long-term membership of microfinance organizations results in improved access to other resources and a greater likelihood of political participation. Given the current study, many women in Asuret subcounty Soroti district are members of microfinance institutions such as VSLA, SACCOS, Village support groups which have continuously enabled them to access microcredit. The findings agree with one respondent who said: "...talk about credit, you have where to get it...only that most of the credit institutions including the microcredit are not pro-poor. They lend to those who have the ability to pay...this automatically leaves women out..." This excerpt suggests that women are to some degree left out in the chain of financial inclusion for inability to pay.

The findings agree with the Ministry of Gender, Labour and Social Development, the Government of Uganda (GoU) initiated the Uganda Women Entrepreneurship Programme (UWEP) in 2016 to assist the poor and vulnerable women improve their social and economic welfare. The Programme involves provision of revolving interest free credit of up to UGX 12.5million to groups of vulnerable unemployed women, 18-79 years and its implementation is mainstreamed into Government structures at the national and local government levels. With a goal of empowering Ugandan women to improve their income levels and contribution to economic development, UWEP is anchored on six key outcomes ; Increased survival of women businesses, increased participation of women in enterprise development, and increased access to affordable credit and other services, Increased access to markets for women's products and services, improved adoption of appropriate technologies for production and value addition, effective delivery of UWEP activities at national and local government levels. This was

supported by what one of participants said “.... .I have learned a lot of hands on skills from UWEP as we talk now I make my own shoes and UWEP has supported us with credit that has no interest attached”

5.3 Theme two: Improvements on the well-being of their households.

The findings are in line with many studies that indicate a positive link between rural women access to economic resources and the well-being of their households. For instance, Buvinic and Furst-Nichols (2014) found that empowerment explicitly spurs women’s productivity and earnings. The World Bank (2016) found that women emancipation increases women’s income. Shankar, Onyura, and Alderman (2015) found that a component designed to increase the women’s self-efficacy and self-confidence produced higher sales compared with a control of group that did not receive this component as part of their training. Mayoux (2014) showed that project components that addressed both women’s agency and savings/business operations outcomes increased self-confidence, civic participation, and intra-household decision-making power among women. A decrease in gender-based violence was found to improve economic outcomes in Nepal. These outcomes were based on the WORTH project in Nepal. The findings on the positive relationship between rural women access to economic resources and the well-being of their households support one key informant who said: “...the NRM government must be praised...am not a politician. Compared to the days past, women today have a voice and are greatly contributing to the welfare of their families...” Given the current study in Asuret subcounty, Soroti district, women empowerment projects such as NAADS, UWEP, WOGUE and Youth livelihood programs have played a big role in improving the economic outcomes among women such as increased access to productive resources, enhanced social capital and enhanced equal economic, social, legal, and political opportunities.

In a related study, Klugman et al. (2014) shows that access to and control over assets such as physical and financial and property are crucial for women’s financial security and underpin individual and household economic development. A wealth of evidence confirms the importance of the control of household resources, including land and housing, for women’s ‘greater self-esteem, respect from other family members, economic opportunities, mobility outside of the home, and decision-making power. Given the current study, women in Soroti own productive assets like land, buildings, and businesses, which they have built due to access to microcredit over the years. Notwithstanding the aforementioned, ownership of productive assets remains common among urban and educated women. This is probably because urban

and educated women understand property rights and have the finances to acquire productive assets.

The current study established that rural women access to economic resources has a positive impact on the well-being of their households. This agrees with OECD (2015a) who reported that empowerment programmes have been providing enterprise training, tools, and access to credit. Women, who have skills in management and livelihoods, as well as access to credit and savings, have the ability to invest in business opportunities. In this view, empowerment activities are seen as a driver of women's increased involvement in investment activities. This agrees with this statement during interviews that "the organizations with women programs we joined like KIFAD teach us how to save and invest money, hygiene and sanitation and family planning".

The results agree with UWEP (2019) which reports that women empowerment projects provide inputs that support agricultural activities, such as seeds, hoes, pangas, and inputs for improving business activities, such as cash, raw materials, and equipment. In line with agricultural support, Tabrizi, Desai, and Johnson (2015) add that access to land, farming technologies, agricultural extension services and microcredit are fundamental to the empowerment of rural women farmers in boosting food production and ensuring global food security. The same view was echoed in an interview: "...they helped us. You see I am a farmer, and anyone who gives me a hoe or a panga is such a good companion..." However, this study observes that most of the women who engage in agriculture are practicing rudimentary agricultural practices. Such rudimentary practices may not accelerate the intended economic prosperity.

The current study found that rural women access to economic resources promotes self-esteem, self-confidence, and helps women to understand their potential in development. The results agree with Buvinic and Furst-Nichols (2014) who reported that economic empowerment increases self-esteem, self-confidence, and understanding of their potential, appreciate themselves and value their knowledge and skills. The same view was observed in an interview: "...I am no longer fearful as before. I can now talk to my husband on reproductive health issues...but men! Men! they do not want to hear that...". The idea in this excerpt shows how women have been helped to speak up on matters that concern their reproductive health. However, the aspects of self-esteem and self-confidence were more observed among the educated women than the rural agriculturalist women. This is education enhances women's self-esteem, self-confidence to enable them to understand their potential.

The findings in Asuret sub county Soroti district, however, seem to disagree with Karlan et al. (2012) who studied women economic empowerment in Ghana, Malawi, and Uganda. They found little evidence to suggest that participation in economic activities improves participants' involvement in community activities even though intra-household decision-making power might improve. The findings in Asuret, subcounty Soroti district might disagree with Karlan and colleagues' findings perhaps because the current study was not focused on the relationship between participation in economic activities and economic empowerment. Rather, the focus was on how rural women access to economic resources will have an impact on the well-being of their households. Consequently, the real shift from participation in economic activities was not observed.

The findings further disagree with Banerjee et al. (2015) who found no effect of a Programme that raised poor women's earnings, assets, and household consumption in six countries on broader economic empowerment. They do find qualitative evidence that the program increased women's self-esteem, which the participants linked to the positive outcomes. This provides some evidence for the link between a positive mindset –hope, self-esteem, etc. – and better economic outcomes.

5.4 Theme three: Hindrances to access of economic resources

The findings also agree with World Bank, FAO, and IFAD (2009) who reported that making markets work better for women is central in determining empowerment. Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. Given the current study, many women in Asuret subcounty Soroti district lack the financial capital to engage in entrepreneurial activities. This study, therefore, confirms the need to support women with microcredit to bolster their involvement in trade and entrepreneurship. This is likely to help women in standing the competition that exists in the market. According to Gonzales et al. (2015), women's financial inclusion, including access to banking and other financial services, is also vital to increase women's economic control and opportunities. Gonzales's study confirms the findings in Asuret subcounty Soroti district that women need increased access to microcredit.

The findings also agree with Ellis, Manuel, &Blackden 2006) who said that “Households headed by widowed women are particularly vulnerable to asset depletion and impoverishment” since they have limited opportunities to inherit their husband's land and are sometimes thrown off the land by their husband's family after the husband dies. This is in line with the response

by one of the participants "... When my husband died, his brothers took everything away from me". The social cultural beliefs in Asuret that assets are only owned by the men has left many windows deprived of their husbands' properties.

The findings, however, seem to disagree with Demirguc-Kunt et al. (2015) who found that although overall access to financial services has increased worldwide, the gender divide increased between 2011 and 2014 in MENA, South Asia and SSA. Demirguc-Kunt and colleagues show that only a half of the women in the Middle East are as likely as men to have a bank account. The largest absolute gender gap is in South Asia, where less than 18% of the women are likely to access financial services via mobile technology. A comparison with Latin America and Caribbean countries reveals an average of 79% of women who never work, trade, or make money. Given the current study, there are many women who do not work, trade, or make money due to a lack of financial capital. In Asuret subcounty Soroti district, women find it difficult to access credit from formal bank institutions due to the high-interest rates and collateral requirements, which most women do not have.

However, the findings disagree with Blattman et al (2016) who did not find a link between a highly effective Programme to help women in post-conflict Uganda start a self-employment trading business and improvements in women's self-reported empowerment. Most of the women who Blattman investigated were victims of self-reported physical or emotional abuse by their partner, or self-reported independence. Given the study in Asuret subcounty, Soroti district, it is true that not all women have benefited from the many women empowerment programmes in the area. For instance, UWEP is meant to start or expand businesses. However, some women are excluded due to the restrictive application requirements that favour groups with established enterprises and women who are educated and physically mobile. Furthermore, due to corruption practices, many target beneficiaries do not access the UWEP funds.

4.5 Conclusion of the chapter

This chapter has provided a detailed analysis of the findings based on research objectives. With responses the study showed that enhancing women's productive skills is the greatest contribution of women empowerment programmes. The study showed that access to microcredit is the most common support in women support programs. With the aid of correlation tests, the study showed that a strong, positive, and significant relationship exists between rural women access to economic resources and the well-being of their households.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The general research objective in this study sought to explore was the impact of rural women's access to economic resources on the well-being of their households. This chapter explored the summary of findings, conclusions and recommendations for the study based on the study objectives.

5.2 Summary of findings

The general research objective in this study sought to explore is the impact of rural women's access to economic resources on the well-being of their households. The study found that rural women access to economic resources plays a greater role on the well-being of their households.

The first objective of the study was to explore the different economic empowerment programs that have been put in place to help women in Asuret sub county. Basing on the majority of the participants, access to friendly microcredit stands to be the most important

The second objective was to find out the extent to which rural women's access to economic resources promotes the wellbeing of their households in Asuret subcounty. Basing on the majority of the participants, enhancing women's productive skills is the most important contribution of women economic empowerment and the well-being of their households.

The third objective was to find out the extent to which rural women's access to economic resources promotes the wellbeing of their households in Asuret subcounty. Basing on the majority of the participants, social cultural beliefs are the leading hindrance to rural women access to economic resources.

5.3 Conclusions

The study investigated the impact of rural women's access to economic resources on the well-being of their households in Asuret subcounty Soroti district. Rural women access to economic resources significantly contributes to the well-being of their households, much as there are other factors that account for the variations in access to economic resources such as making markets work better for women, participation in politics, and mandatory legal quotas.

The major contribution of women empowerment is the ability to enhance women's productive skills. In Asuret subcounty Soroti district productive skills like knitting, weaving, tailoring, micro-businesses, and agribusiness are likely to improve women's undependability on social programmes and their husbands. Additionally, raising women's competitiveness, self-esteem, self-confidence, and personal potential were found to be necessary for women's economic prosperity much as only a handful of participants confidently exuded equal economic, social, political, and legal opportunities. This is because there continues to be a significant economic gap between women and men in Asuret Subcounty Soroti district.

The study found access to friendly microcredit, responsive public policy management, and mandatory legal quota, protection of women, and access to land and property rights as key determinants of access to economic resources. Strengthening the different mechanisms through which women can have access to friendly microcredit is likely to help women in Asuret subcounty bolster their potential to participate in economic activities. However, a handful of participants did not consider access to adequate health services as a key determinant of access to economic resources. This is because access to adequate health services is secondary to other crucial determinants of access to economic resources such as access to microcredit and productive resources.

The study found a strong and positive significant relationship between rural women access to economic resources and the well-being of their households. Women empowerment programmes in Asuret subcounty such as NAADS, UWEP, PDM, Emyoga fund and Youth livelihood programmes are likely to help women in their struggle for economic prosperity. These programmes have played a big role in improving the economic outcomes among women such as increased access to productive resources, enhanced social capital and enhanced equal economic, social, legal, and political opportunities.

5.4 Recommendations

The study found average levels of agreement regarding how enhancing equal economic, social, legal, and political opportunities contribute to women empowerment in Asuret subcounty Soroti district. Organizations that deal with women's legal issues in Asuret subcounty Soroti district and Uganda should combat the restrictions that constrain women's ability to engage in economic activities

Establishment of women's self-help groups as vehicles for female empowerment is necessary in the rural areas. India, for example, has achieved tremendous progress in women's

empowerment through such groups. Donors, NGOs and WOs initiatives would be fruitful to develop these types of groups in rural areas. It will provide rural women a platform to come together to act as a pressure group, at the same time providing the members economic (e.g., credit) and social support (e.g., legal support and counselling)

The findings show that some leading international donors such as World Bank, WHO, UNICEF, UNFPA, FAO, OXFAM and CIDA are supporting many projects related to women's development in Soroti district. They have been playing a major role in advancing legislation that eliminates discrimination against girls and women by funding different projects relating to education, agricultural production, health, human rights etc. implemented through GOs, NGOs and WOs. But apart from that they should monitor and evaluate specifically the gender impact of project interventions on regular basis to control misuse of resources, corruption and other irregularities. Thus, donors constitute a vital contributing factor in upgrading women's status in Asuret subcounty Soroti district so as to fulfil the Millennium Development Goals.

5.5 Areas for future research

The study focused on rural women's access to economic resources on the well-being of their households, which included rural women. Future researchers should evaluate the failures of women empowerment programmes.

The study found that rural women access to economic resources is not the only factor responsible for the well-being of their households. Future researchers should consider assessing the factors for economic prosperity among women in Asuret subcounty Soroti district.

The study found that access to friendly microcredit is a viable mechanism in empowering women. Future researchers should consider investigating the relationship between microcredit facilities and women economic empowerment.

5.6 Limitations to the study

Covering a sample size of 25 participants in three parishes was very hectic for the researcher. However, the researcher exercised patience and rigor to ensure a good number of women take part in the study.

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APPENDIX III

PERMISSION LETTER



03/164/4

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

Office of the Academic Registrar

To THE CHIEF ADMINISTRATIVE OFFICER, SOROTI DISTRICT

Dear Sir/Madam,
Re: Academic Research
Christian greetings!



We are honored to introduce to you Mr. Mrs./Miss. ABETA SHARON EVELINE
Of Registration Number; 021/MUC/BSW/001.....pursuing a Masters' Degree/Postgraduate Diploma / Bachelor's Degree SOCIAL WORK AND SOCIAL ADMINISTRATION

He/ she is required to carry out an academic research on the topic
THE IMPACT OF RURAL WOMEN ACCESS TO ECONOMIC RESOURCES ON THE WELL BEING OF THEIR HOUSEHOLDS IN ASURET SUB COUNTY, SOROTI DISTRICT
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,

19 FEB 2024

Mr. Akampurira Timothy
Academic Registrar

All Relevant Stakeholders
No objection please
Account the Student all
The necessary support
03/164/2024