

**ROLE OF SELF-HELP GROUPS ON THE PSYCHO-SOCIO-ECONOMIC
EMPOWERMENT OF RURAL WOMEN IN BUNGOKHO
SUB COUNTY, MBALE DISTRICT**

ANGELLA GIMONO

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ABSTRACT

This research aimed to investigate the role of self-help groups in the psycho-socio-economic empowerment of women in Bungokho Sub-County, Mbale District. Specific objectives included exploring existing self-help groups, examining the psycho-socio-economic empowerment experienced by women through these groups, and identifying factors hindering women's empowerment. The study involved 20 respondents selected through purposive and simple random sampling from a population of 25 participants. Findings indicated that self-help groups played a significant role in enhancing the psycho-socio-economic well-being of women in the area. However, various challenges were identified, including limited access to resources and social constraints. Recommendations include improving access to resources for self-help groups and addressing societal barriers to women's empowerment. This study contributes to the understanding of the effectiveness of self-help groups in promoting women's empowerment in rural communities.

DECLARATION

I, **GIMONO ANGELLA** declare that this dissertation titled “ROLE OF SELF HELP GROUPS ON THE PSYCHO-SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN IN BUNGOKHO SUBCOUNTY, MBALE DISTRICT” is my original piece of work except where stated otherwise and that it has never been submitted to any other institution of higher learning for any award.

Signature.....

Date.....

DEDICATION

This research report is dedicated to my beloved family, whose unwavering support and encouragement have been the cornerstone of my academic journey. To my friends, whose camaraderie and understanding have brought joy and balance to my life. To my relatives, whose belief in my abilities has been a constant source of motivation. Your collective belief in me has been instrumental in reaching this milestone, and I am profoundly grateful for your enduring presence in my life.

APPROVAL

This piece of work has been submitted under my supervision, guidance and approval as Uganda Christian University supervisor.

Sign **Date**

Madam Pimer Jessica Ukoku

Research Supervisor

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I extend my deepest gratitude to my family, friends, relatives, and university supervisor for their unwavering support, encouragement, and guidance throughout my academic journey. Their belief in me has been a constant source of motivation, and I am truly thankful for their invaluable contributions to my success.

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LIST OF ABBREVIATIONS/ ACRONYMS

SACCOS	:	Savings and Credit Cooperative Organizations
VSLA	:	Village Savings and Loan Association
IV	:	Independent Variable
DV	:	Dependent Variable

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The study seeks to examine the role of self-help groups on the psycho-socio-economic empowerment of rural women in Bungokho Sub-County in Mbale District. Rural women in the context of this study refer to women who live in the rural areas of Bunghoko sub-county, Mbale District and engage in economic activities that hardly earn them and their households a decent living. Rural women's psycho-socio-economic empowerment was examined from the self-help groups they engage in such as government policies, microfinance institutions, SACCOs and VSLAs. Empowerment in this study means the enhancement of rural women's psycho-socio-economic status for better life. This chapter covers 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

1.2.1 Self-Help groups

Women self-help groups are participatory informal institutions established with an aim of reducing poverty among the poor. They try to create opportunities for the members to develop their vision and mission as well as develop sound organizational financial systems. In doing so, the women self-help group members grow in confidence and actively participate in groups' affairs and public affairs. In this context, the ability of the women members to manage their finances develop, contribution increases and members desire to participate in group elections increases. As they look for ways to make their institutions grow their level of outreach develops leading to members becoming agents of change (Jyothi, 2016).

Positive results in women participation in self-help groups can be achieved through increased commitment to group meetings, self-motivation, more recognition and say in the family matters, also in the whole community at large (Vasantha, 2014). Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment as they fully participate towards their set goals (Sharma & Sharma, 2014). Women participation in Self Help Groups creates a great impact on the lifestyle of poor women and empowers them at different levels as individuals, members of the family,

community and the society as whole. They come together with a common purpose of solving their common felt need through self-help and mutual understanding. Their participation in SHGs enables them to address their problems with fewer struggles as they support each other (Narasaiah & Davi, 2016).

Though it is widely acceptable that women self-help groups help in the improvement of their welfare and general community development, their participation is hindered by lack of necessary support from stakeholders pursuing similar tasks, gender inequalities, negative socio-cultural values and unequal access to finance opportunities for development (Kumari, 2018). Lack of collaterals prevents them from seeking financial support and making them stick to their groups for such services. Women participation in rural development through self-help groups need to be taken seriously since it can promote sustainable rural development. With proper mentorship, groups regulations, solidarity and unity of purpose women members of self-help groups can realize their visions and dreams (Oino, Auya & Luvega, 2014).

Participation of women in self-help groups is determined by a number of issues which play key role on empowerment. Among the key factors include age, education, number of children of the member, status as head of the household, sources of income, social order, informal debt, distance from the banks, individual stability and the economic status of households (Sarania, 2015). Marital status of house head is also another factor that influences participation of women in self-help groups (Shah & Panigrahi, 2015). These factors have been established to have mixed influence on the performance of self-help groups. This is dependent on the country and the context in which the women groups are formed. The formation of the groups often require people of the same social economic and demographic characteristics. In such a context, possession of those characteristics leads to individual members seeking to join the groups while lack of common factors with the members of a group would lead to lack of incentive to going an existing group (Ndinda *et al.*, 2018). According to Akkas (2014) women participation in development affairs is a challenge that will remain so long as their empowerment strategies and principles do not originate from within. The author argues that for participation to have an impact that is sustainable, the principles have to be generated locally. As they participate in self-help groups, their empowerment has to be enhanced with exchange of ideas which will help in minimizing disagreements within self-help groups.

The women groups have various participation rules that they abide with. The members are supposed to participate in group meetings and a fine is imposed on those members that are late or fail to participate at all. Women group members need to make contributions in respect to the agreed monthly installments in the required amounts and the required timelines (Kumari, 2018). Members who fail to abide with the monthly contribution's rules are often expelled from those groups. The members when provided with credit facilities must repay their principal amounts and interests at the required timelines (Ndinda *et al.*, 2018). Failure to abide by these loan terms may lead to loan recovery measures being instituted by other group members. The reviewed empirical literature examined the influence of the participation in the self-help groups in other contexts other than Tigania west sub county through creating a contextual gap that was to be filled by this study. This study was thus important in exploring the manner in which factors determining their influence in self-help group and in what ways such participation influenced their social economic empowerment

1.2.2 The International status of Women

The empowerment of a woman is one of the central issues in the process of development of countries all over the world. Involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, education, information, ideas and decision making in homes, community, society and country. Thus ,empowerment means working from a position of enforced powerlessness to power, Freeman,H.A, Ellis and Allison, (2020). There are various indicators that define women empowerment. These indicators are decision making, freedom from dominations in the family, ownership of household assets, mobility, autonomy, political and legal awareness, participation in social and development activities, contribution in family expenditure, reproductive right, and exposure to information media and participation in development programs.

(Manjunatha, 2013) postulates that a woman is the glue that holds any society together. The impact of women has been felt since time immemorial, some regions; however, traditions and stereotypes hinder women's participation in areas that requires more responsibility or those that call for decision making. Empowerment of women is very essential for economic development of any country and lays a firm foundation for social change.

Parpart (2019), states that power and empowerment have influence on thinking and development. Empowerment of women with the help of group activity and macro- finance facility has become a major strategy in developing countries like Uganda. SHGs are voluntary organizations that are basically informal that value personal interactions and

mutual aid as means of solving financial problems perceived to be common among vulnerable groups of people. IEA (2007), states that solving member's problems, the groups have also been used as vehicles for improving members social economic conditions.

According to IEA (2019), states that various national, regional and international conventions and documentation emphasize that enabling the population, regardless of gender to actively participate in social and economic well-being is critical for long-term and sustainable development of any society. It has become a condition to empower women by making sure that their role is maximum attained. As a result it is, acknowledged that SHGs are economically empowered through macro-economic policy. Macro-economic influence gender inequality and gender inequality influence macro-economic outcomes (World Banking, 2009). Following where the money comes from and where it goes, budgets determine how group funds are raised, how they are used and who benefits from them. Increased evidence indicates that gender equality contributes to poverty reduction and sustainable growth (UNDP, 2019).

SHGs are favorable and suitable community organizations among the marginalized poor who are obviously excluded from the formal organizations like formal investments sector, employment sector, and decision making structure and financial and social security organizations. SHGs have been rural based institutions in many countries of the world. Women increased education and participation in labor force, women's enterprise fund and passing of the National policy on harmonious growth of a country can be witnessed. Women's empowerment is the process where women individually and collectively with some vision and spirit become active, goal oriented and knowledgeable to take initiative activities to overcome gender inequality.

Seibel and Khadka (2011), states that a number of SHGs especially in Assam, India have been established .Their activities indicate a positive result in economic empowerment by creating income, self-employment and savings. Many SHGs are from low class groups. Their activities have shown that they can boost their standard of living financially. They collect their own contributions and transform their savings into loans to members on interest and plough back their interest income into equity. PurbaBasu (2020) noted that SHGs in India came up as a successful means of improving the socio-economic conditions of rural families with very little administrative assistance.

Globally women and children bear unequal share of the burden of poverty due to patriarchal society and other structural barriers hindering them from income generation activities (GOK, 2007). SHGs have been perceived as a community mobilization activity of the poor people. World Bank (2019), voices a widely shared assessment that gender effects are generally associated with poverty and that poor women's vulnerability is accentuated when mixed with race, ethnicity and old age marginalization.

The World Bank (2010), states that gender inequality lowers the productivity of labor and efficiency of labor allocation in households and economy intensifying the unequal distribution of resources. This makes women to face social and economic constraints that lead to poverty. The UNDP (2019), states that achieving the goals was impossible without closing the gap between men and women in terms of capacities, access of resources and opportunities and vulnerability to violence and conflicts. The Ugandan Government recognizes those interventions that aim at creating employment locally. Women self-help groups in Uganda have been one popular platform through which women in rural and urban put effort together to relate poverty. This is in line with Uganda vision 2030 which emphasizes gender equality in power, resource distribution, and improve livelihood for all vulnerable groups. This leads to affirmative action to promote economic empowerment through introduction of women enterprise fund (UNESCO, 2019).

SHGs creates an avenue for women to have income generating groups programs that will give them access to working capital to increase their ability, self-confidence, self-worth and belief in one's ability to secure desired changes (UNESCO, 2019). According to Mbugu-Murithi, (1997), Integration of women in development takes shape in projects for parts of projects focus on women whose aim is to increase revenue and ability to assume their traditional roles thus contributing to the mobilization of all available human resources.

Suguna (2021), mentioned three dimensions of women empowerment namely: economic, social and political. The economic empowerment include skill development, income generations, credit availability whereas the social empowerment consist of equality of treatment ,equality opportunity ,equality of respect, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality. Villi (2020), the woman having lesser decision making power in their day to day life. But it has been changing because of their SHG membership and their micro enterprises.

In developing countries, Uganda being among, mobilization of the poor people in self-help groups has been regarded as way of organizing communities to take initiatives of their own development endeavors. In Western province, these groups are also very common among rural and urban communities and have been existence for a long time. They have been widely used by development actors such as governmental and non- governmental organizations as a way of mobilizing people for the purposes of reducing poverty levels thus bringing development to the people both socially and economically.

Tripathy (2020), identified that the success of the economic activities taken up by the self-employed persons largely depend on their social influence, their role in decision making process, broader financial base through enhanced thrift, and credit activities and widened ownership right to the asset created by them. Thus, increased community solidarity has to be insured to have a collective action and address location specific problems. The government, non-governmental organizations and financial institutions are implementing various programs for the psycho-socio-economic empowerment .Women have gained significantly through SHG and other government sponsored programs .Women's access to and control over their savings, credit and income have improved. Women have improved freedom to move and interact with officials and other women after undertaking economic activities

1.2.3 Self-Help Group in the Context of Uganda

In Uganda, self-help groups have acted as a platform for organizing women who form some networks and rural organizations where individual members participate and build each other's capacity. Through self-help groups, individuals have opportunity to participate and integrate their ideas with the rest of the community members in their activities. Social cohesion has been promoted through the self-help groups, fostering the member's ability in decision-making leading to improvement of life among the rural women (Aikarua, Sumari & Maleko, 2021). The authors further state that social change becomes eminent through self-help groups in relation to their running and design since they influence the community ideas, their values, attitude and traditional norms that hinder women from participating in decision making towards their own socio-economic empowerment.

In 1960s during colonial rule in Uganda, women started looking for solutions to their social and economic issues. In Mbale, a movement referred to as *mabati* (Iron sheets) movement was started. Women participation in the movement focused on empowerment. Among the issues they addressed were buying each other iron sheets to replace the thatched roofing. Their participation in women groups was perpetuated by their common need of roofing their

houses. This prompted the women to engage in other social economic issues after realizing that by uniting and having common unity of purpose, they could fight poverty. The movement became popular and agitated for women from the surrounding and other parts of the country towards engaging themselves in women groups with the aim of improving their social economic status (UNESCO, 2020).

As women participate in development activities, they must have attachment with self- help groups. Such developments ensure their inclusion in national social economic issues. This plays a key role in promoting awareness of the role self-help groups have in women social economic empowerment. Their interests are known and even needs get well understood (Oino, Auya & Luvega, 2014). Wanjiku (2015) argues that the history of women participation in self-help groups has a long history in Uganda and the most commonly used word for the groups is “Chama”. The groups mobilize resources from members with the aim of improving the livelihood of its members. Within the groups, members borrow loans from their contributions and operate small businesses and this loan is repaid back with a small interest.

1.2.4 Women status in Uganda

In Uganda women groups are vibrant as most women are members to self-helps groups and participate in their day to day activities. The women have a lot of commitment and passion to groups’ welfare. This is indicated by women attending group meetings on time, individual consistency in group membership, effective group leadership and timely member contribution to the group. In Bungokho Sub County has five registered self-help groups and there are 250 registered women self- help groups (Republic of Uganda, 2020). The main reason why women join self-help groups is to enable them improve their livelihoods and meet their daily needs such as school fees for their children. The major economic activities carried out by women in Bungokho Sub County is farming, poultry keeping and operating small businesses which require little capital to operate. Conducting the study in this area aimed bringing to light the extent of women empowerment in relation to their participation in self-help groups in Bungokho sub-county

The women participation in self-help groups has been established to have diverse effect on their social economic empowerment aspects including self-confidence, social networks, access to credit and income levels. The self-confidence of the women members is often associated with the self-help groups through interactions with group members, exposure to a wide variety of skills and masterly of specific tasks that are undertaken within the self-help

groups. The self-help groups also create and enhance social networks amongst the women (Al-Hebaish, 2012). This is through the interaction with members, bonding and joint undertaking of various activities together. Through these processes the women develop social relationships amongst themselves. The women participation in self-help groups have enabled them to access credit through group lending and revolving loans amongst the members (Aikarua, Sumari & Maleko, 2014). The self-help groups create social security that enables the lending from financial institutions to the group in which they guarantee each other. The social ties amongst the group members enables the provision of the revolving loans in which the individual members are issued with loans and then thereafter other members are issued with loans after loan repayments (Manjunatha, 2013). The self- help groups enable different members to undertake diverse economic activities together thus improving on the economic wellbeing of the individual members. Amongst the economic activities that women engage in include small-scale trade activities such as weaving, poultry keeping, and making of detergents amongst others (Hora, 2014).

Despite the fact that there are benefits associated with women's participation in self- help groups, there was no empirical evidence about women socio-economic empowerment in Uganda. This necessitated this research to role of self-help groups on the psycho-socio-economic empowerment of rural women in Bungokho Sub County, Mbale District

1.3 Statement of the Problem

In Bungokho sub county, there are observed social economic challenges despite the presence of self-help groups in the region. This study therefore sought to examine on whether participation in the self-help group had any influence to this social economic advancement. This is premised on the fact that participation in self-help group's activities has a lot of benefits since members are able to come together and address their common needs. Despite the fact that women are committed in self-help group activities in Bungokho Subcounty, there are no study that had been conducted to establish on how participation in women groups influences their socio-economic empowerment. There was a need to come up with empirical evidence that would show the influence of women participation in self-help groups and demonstrate socio-economic benefits if any, associated with their empowerment.

1.4 Research Objectives

1.4.1 General Objective

The main objective of the study was to examine the role of self-help groups on psycho-socio-economic empowerment of women in Bungoko Sub-County in Mbale district

1.4.2 Specific Objectives

The specific objectives to the study were:

- i. To explore self-help groups that exist in Bungokho sub county in Mbale district.
- ii. To explore the psycho socio economic empowerment that comes when women access self-help groups in Bungokho SubCounty, Mbale district.
- iii. To investigate the factors that hinders women from being psycho-socio-economically empowered through self-help groups in Bungokho sub-county, Mbale district

1.5 Research Questions

- i. What are the existing self-help groups in Bungokho Sub County in Bungokho Subcounty, Mbale district?
- ii. What are the psycho socio economic empowerment that comes when women access self-help groups in Bungokho Sub County, Mbale district?
- iii. What are the factors that hinders women from being psycho-socio-economically empowered through self-help groups in Bungokho sub-county, Mbale district?

1.6 Justification

Self-help groups (SHGs) are a small voluntary association of people, preferably from same socio-economic background. They come together for the purpose of solving their common problem through self-help and mutual help. The SHG promote collection of individual contribution and savings among its members. The savings are kept in a bank. This common fund is kept in the name of SHG. Usually the number of SHG does not exceed twenty. Swain, R. B., (2007), states that SHGs are mutual aid or support groups, which are small voluntary groups that are formed by people related by specific purpose to provide support for each other. Tripathy, K.K (2004), states that vast numbers of SHGs have been established in recent past as self-reliant, autonomous and local financial intermediaries with eight five percent women members through NGOs, Government agencies, Individuals and Banks. The micro

finance movement through SHGs across Uganda is to make women manage themselves for social mobilization, raise their self-esteem through participation in socio economic and political life and create self-confidence (UNDP, 2007).

1.7 Significance of the Study

The study findings are of value to women's socio-economic empowerment. From this study, the recommendations may lead to more research to be conducted by other researchers on women empowerment. The findings may guide Non-Governmental and faith based organizations in Bungokho subcounty in their quest for strategies to enhance social economic empowerment of women. The County Government of Uganda, National Government and other development partners may use the findings from this research in designing and supporting women programs on empowerment in Bungokho subcounty. The support will in creation of enabling environment for the women to undertake their activities and in capacity building for them to undertake their activities. The study may also contribute to the knowledge base on studies on women empowerment and development.

1.8 Scope of the study

1.8.1 Geographical Scope:

The study was carried out in Mbale district particularly in Bungokho Sub-County. Mbale district borders the Districts of Sironko in the North, Tororo in the south west, Kumi in the North West, Pallisa in the west and the republic of Kenya in the east

1.8.2 Content Scope

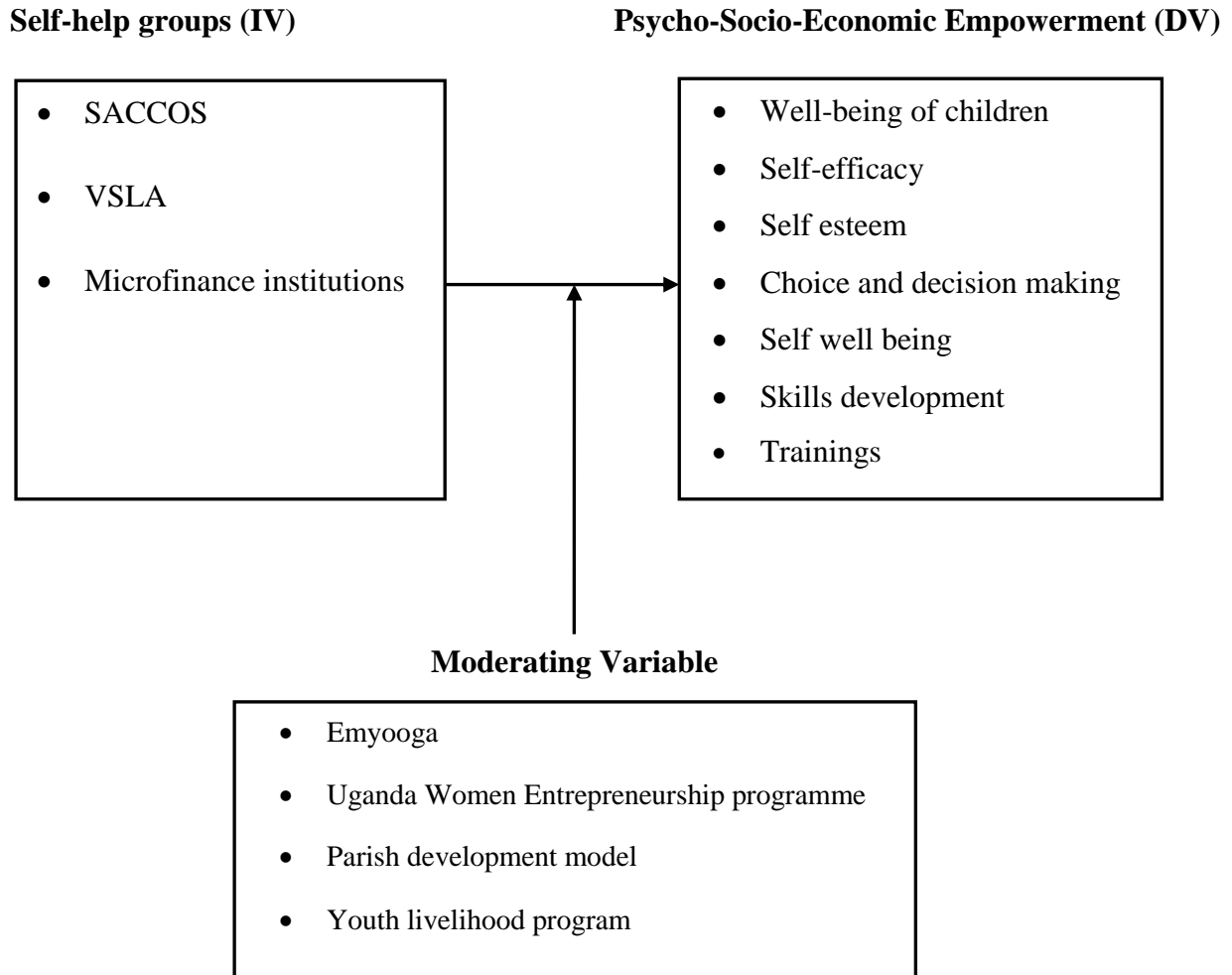
The study examined the role of self-help groups on psycho-socio-economic empowerment of rural women in Bungokho Sub County. Rural women in the context of this study refer to women who live in the rural areas of Bungokho sub-county, Mbale District and engage in economic activities that hardly earn them and their households a decent living. The rural women for the study was women between the age of 35 years and 50 years including widows. They should have stayed in their marriage for ten years and above.

1.8.3 Time scope

The study was conducted for a period of 2 years from 2020-2022. This is because this the period when Bungokho Sub County in Mbale district had trending issues, domestic violence such as poverty that greatly affected the psycho-socio-economic empowerment of women in the district

1.9 Conceptual frameworks

Figure 1: The conceptual framework below explains the relationship between independent and dependent variable



Source: Bungokho Sub-County self- help group reports 2022 and modified by researcher 2023

1.9.1 Key Variables

In the study the independent variable was conceptualized as Self-help groups and psycho-socio economic empowerment as the dependent variable. The conceptual framework explains self-help groups in terms of SACCOS, VSLA and Microfinance institutions which have an effect on psycho- socio economic empowerment of women in Bungokho Sub County in terms of well-being of children, self-efficacy, self-esteem, choice and decision making, self-well-being, skills development and training sand moderating variable was conceptualized into; Emyoga, Uganda Women Entrepreneurship programme, Parish development model and Youth livelihood program

1.10 Definitions of key term

For the purpose of this study the following terms mean:

Self-Help Group (SHG) is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants (Heggani & Jaganath, 2014). In this study, the term self-help group referred to SACCOS, VSLA and Microfinance institutions

Psycho-socioeconomic empowerment is a multidimensional concept that aims to improve the quality of life, better economic outcomes, and increase participation in decision making for people with mental health problems and their caregivers. It is a process that involves addressing the psycho-social, structural, as well as the financial barriers to economic security. The Socio-Economic Empowerment Assessment (SEEA) is a qualitative assessment that uses an ecological framework to better understand the psychological impact of poverty and financial insecurity. SEEA can be used to help develop specific and appropriate interventions that move low-income people and others toward economic empowerment. Financial literacy programs for low-income people have shown limited short-term gains, and traditional financial literacy models have been criticized as a "blame the victim" model because they assume that financial education alone can produce long-term change in consumer financial markets and absolve public and private entities of their responsibilities. A more comprehensive effort that addresses the psycho-social, structural, as well as the financial barriers to economic security is needed

Economic empowerment: This is the ability to access, own and control resources which can be measured in a variety of ways, using outcome indicators such as income generation, ownership of assets and land, expenditure patterns, degree of participation in self-employment, division of domestic labor and control over financial decision making.

Psycho-socio-economic empowerment refers to a holistic approach aimed at enhancing individuals' psychological, social, and economic well-being to enable them to lead fulfilling and productive lives. It recognizes that individuals' overall empowerment is influenced by various interconnected factors, including their mental health, social connections, and economic opportunities. By addressing these dimensions collectively, psycho-socio-economic empowerment seeks to empower individuals to overcome challenges, achieve their potential, and contribute positively to their communities and societies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section presents literature about the role of self-help groups on psycho-socio-economic empowerment of women in Bungoko Sub-County in Mbale district. This chapter reviews both published and unpublished literature that is relevant to the study topic and objectives. It summarizes existing information on strategies used by self-help groups to address the women's socioeconomic needs, examines the infrastructural arrangements that the self-help groups actors have laid down to cater for women economic empowerment and establishes how the training and development programmes initiated by self-help groups relate to and enhance Socio economic empowerment of women.

2.2 Objective 1: the various self-help groups that exist Bunghokho Sub County

Trainings and development Groups

One of the most important assets to individuals straining. Training equips members with relevant skills and competencies required in management of the group. Sound accounting practices help an organization to establish the general direction and movement of the whole organization. Skills gained in training helps in enhancing entrepreneurial abilities for development of the group (Stevenson & St-Onge, 2005).

Group training and formation are integral elements for the growth and development of SHGs. Training comprises of rules and regulations governing the group, procedures in the banking industry among other aspects (Saluja, 2010). Training is offered by different channels for example government agencies and private organizations.

Moreover, many women owning MSEs have no resources to access this types of training required for management of their businesses (Stevenson and St-Onge, 2005). During training of women, there is maximization of their existing skills is enhanced. This is coupled with increasing their accessibility to credit facilities (Yunus, 1999).

A study was done by Paulson and Townsend (2004) in Peruvian groups. From the study, it was concluded that entrepreneurial training sharpens skills of entrepreneurs and therefore increasing their performance. Training among entrepreneurs can be done by imparting relevant skills in keeping of records, management and marketing (Townsted and Paulson, 2004).

It is important that women are trained in dynamics existing in various groups and strategies used to build teams, properly keep records and proper leadership skills(Kane, Walsh & Nelson, 1991).

The management of women groups should be strengthened to enhance their decision making capabilities (Herz, 1989).

Saving Groups

In view of the role played by women in poverty alleviation, there came microfinance programs to target women in rural areas for their increased empowerment. The aim of these programs is to empower women to make rational decisions. This has been a success among most of the women groups.

According to studies conducted by Khandkar and Hulme (2000) indicated that poor people have their own private money lenders as the only source of income a custom well developed in almost all Asian and Latin American countries but less so in sub-Saharan Africa where as these studies partly contributed to the understanding of why poor people, youth inclusive are more willing to access credit from private money lenders. They do not give reasons for this phenomenon nor do they provide relevant information based on sub-Saharan Africa where Uganda lies.

A review of micro savings affected empowerment was done by Stewart and colleagues (2011). From the findings, mixed results were established in that some occasions indicated that micro savings lead to poverty reduction and therefore empowerment.

Self Help Group can result into women empowerment through a number of ways. The first way is through the economic channel. The other way women can be empowered is through decision making in the household and the society in general. Women empowerment is also manifested through ability to exercise control over family planning. Most of the reviews above however focused on micro credit and did not specify how these channels can enhance women empowerment.

A study by Daze and Dekens (2016) focused on financial services and climate risk management in Uganda. They found that access to savings and credit supports credit risk management especially by diversifying livelihood and sources of income. While banks cater to wealthier clients, poverty reduction requires lending to individuals and entrepreneurs who lack a credit history or official income records (World Bank, 2014). The majority of the

populations live outside urban centres and lack access to infrastructure like banking, transport, electricity and roads. This leaves them to one financial service competitor: the mobile money, yet majority of the rural customers lack proper training and interaction with the service Beck, T. B. (2008).

Alongside infrastructural limitations, customers suffer risks associated to use of financial services. Customers, especially from rural communities“ encounter difficulty in judging the appropriateness and quality of financial products Beck, T. B. (2008). There are gaps in the way financial services institutions inspire trust in rural consumers. This seems to justify the role of informal institutions in providing financial services to Uganda’s rural population. Informal financial institutions serve approximately 12% of the rural population in Uganda (Kironde, 2015).

According to personal observation on the existing, many researchers have done research on various programmes but many of them done research have not researched on the social economic benefits of among the Women’s which this research seeks tom address.

Therefore, it is important to have reviews that extent beyond just micro credit. Such reviews should specifically indicate how this micro credit can result into women empowerment (Waddington et al., 2014).

2.3 Psychosocial economic empowerment that comes with women access to self-help groups

Psycho-socio-economic empowerment of women through self-help groups has been a subject of extensive research, shedding light on its multifaceted impacts across various domains. One significant area of impact is the well-being of children within households where women participate in such groups.

Research by Sharma et al. (2023) opines that women involved in self-help groups tend to prioritize investments in their children's education, healthcare, and overall development. This prioritization, however, may vary depending on contextual factors such as the availability of resources and cultural norms. Furthermore, while studies indicate positive outcomes for children's well-being, there is a gap in understanding the mechanisms through which women's empowerment within self-help groups translates into tangible improvements for their children. This suggests a need for further research to explore the pathways and long-term effects of women's empowerment on children's well-being.

Self-efficacy, or the belief in one's ability to accomplish tasks and overcome challenges, is another important dimension of empowerment influenced by participation in self-help groups. Scholars assert that women who engage in these groups often experience increases in self-efficacy through skill-building, leadership opportunities, and collective action (Patel et al., 2021; Khan et al., 2019). However, gaps exist in understanding the sustainability of these gains and their implications for women's long-term empowerment trajectories. Additionally, more research is needed to explore how variations in group dynamics, access to resources, and cultural contexts impact women's self-efficacy levels over time.

Self-esteem, the subjective evaluation of one's own worth and value, is often positively impacted by participation in self-help groups. Sharma and Singh (2018) assert that the sense of belonging and recognition within these groups can boost women's self-esteem. However, there is a gap in understanding the nuances of how changes in self-esteem relate to broader empowerment outcomes and whether they are sustained over time. Furthermore, studies often overlook the intersectionality of self-esteem with other socio-economic factors, such as poverty, education, and employment status, which may influence women's experiences differently.

Choice and decision-making autonomy are fundamental components of women's empowerment, and self-help groups provide platforms for women to exercise agency in various aspects of their lives. Devi et al. (2020) opine that women involved in these groups are more likely to participate in household decision-making and assert their preferences in matters such as healthcare and finances. However, there is a need for deeper exploration into the structural and interpersonal factors that shape women's decision-making within self-help groups. This includes examining power dynamics, social norms, and access to resources that may influence the extent to which women are able to make meaningful choices.

Self-well-being encompasses aspects of physical, mental, and emotional health, all of which can be positively influenced by participation in self-help groups. Kumar et al. (2017) emphasize the importance of social support networks in promoting psychological resilience and emotional well-being among women in these groups. However, gaps exist in addressing the mental health needs of women, particularly in marginalized communities where stigma and discrimination may exacerbate psychological distress. Moreover, there is limited research on how interventions within self-help groups can effectively address mental health concerns and promote holistic well-being.

Skills development is a key pathway through which women's empowerment can be achieved within self-help groups. Das and Das (2019) highlight the role of vocational training and capacity-building initiatives in equipping women with the skills and knowledge needed to pursue economic opportunities. Despite these efforts, gaps persist in ensuring the relevance and sustainability of these skills in changing socio-economic contexts. Additionally, there is a need for interventions that go beyond skill-building to address systemic barriers such as gender discrimination, lack of access to markets, and limited financial resources that may hinder women's economic empowerment.

2.4 Factors Hindering Women Access to Self Help Groups

Upon various contributions made to the Women through Self-Help Groups, there are still a lot of constraints faced by the Women. These constraints hinder the development and progress of Women projects. Several studies such as those conducted by Aryeetey (1994) indicated that inadequate inputs hinder the production of goods and services. The Women face a lot of challenges with regard to this factor. The constraints are not only limited to the high costs of the inputs but also availability of the inputs. According to Kotler and Keller (2006), Technology is a major factor that is shaping the economy of today. In today's economy, the use of most current technology and equipment gives a competitive advantage, whereby most of the Women were not aware of the available technology. This lack of access to current technology has left many projects behind in today's competitive economy. Additionally, according to Duanet al., (2002), most Women lack knowledge and the necessary skills required to use the needed technology and that remain a major problem.

According to Abor and Peter (2010), poor management of the business projects is a major problem that hinders success and progress. Some projects are managed by families yet some Women could not have necessary skills, and knowledge on how to run the project successfully. Though some wish to hire experienced managers to run their projects, they either lack financial muscle to pay the salary package demanded by the prospective employees or the uncertainty in the projects discourages the employees to take up the jobs for the fear of job security. Most Women did not take the advantage of the various expertise or consultancies in the area in order to improve their managerial skills and knowledge.

Association constraints Women do not have strong and cooperative leaders who serve as a voice in their interests. Since some have their individual interests. It is very difficult for them to make any meaningful impact with regard to policies and regulations that might turn their fortunes around. Though, there are few entrepreneur associations in the area, they are yet to

develop the policies from protecting their interests to become competitive in the international market (World Bank 1989). In addition, according to Kagoya (2018), the small projects for instance those in Uganda do not take advantage of economies of collaborating and sales among themselves and thus depending heavily on the larger corporation for survival.

Market constraints; According to Abor and Peter (2010), poor Women do not face lack of available international market but also the local market, this discourages them from producing more goods due to low demand, there is always a certain level of uncertainty in the local market due to instability from macro-economic factor apart from not having the technologic muscle to compete with foreign products in the international market

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the research design, study population, sampling, and study variables, sources of data collection method and instruments data processing; analysis and presentation and limitations of study.

3.2 Research Design

The researcher used a qualitative research design. Qualitative methods allow for a deep exploration of participants' experiences, perspectives, and lived realities. Through methods such as interviews, focus groups, and participant observation, the researcher can gain rich insights into the multifaceted nature of women's empowerment within self-help groups. This approach enables the researcher to capture the complexity and nuances of women's experiences, including the barriers they face, the strategies they employ, and the outcomes they achieve.

3.3 Study Area

The case study focused on the role of self-help groups on the psycho-socio economic empowerment of rural women in Bungokho Sub-County of Mbale District. The rationale for choosing this case study was that there has been rising trends in the incidence of non-economic empowerment of women. Mbale district borders the Districts of Sironko in the North, Tororo in the south west, Kumi in the North West, Pallisa in the west and the republic of Kenya in the east

3.4 Sources of Data

Two sources of Data were used for purposes of research. These were primary data and secondary data.

3.4.1. Primary Data collection

According to Roston (2001) primary data is that kind of data that has never been reported anywhere short coming of secondary data sources such as out datedness and inadequacy in terms of coverage necessitated that use of primary source for first data. Self-administered questionnaire was used and this enabled the researcher to cover a large population quickly and at a reasonable cost.

3.4.2. Secondary data collection

Ruston (2001) defines secondary data as that kind of data that is available, already reported by some other scholars. Secondary data included policy documents and abstracts of the various scholars relating to the topic of discussion in question. Secondary data for this study was got from source, libraries, achieved records from the town council, records of selected business, government publication (online information, textbooks, newspaper and unpublished research reports) this was because they are readily available and easier to comprehend, as it comprised of extensively researched work.

3.5 Study population

The study involved a population of 25 participants who comprised of Sub-County Chief, cashiers, LCIII, Accountants, auditors, stakeholders, and councilors in Northern Division Mbale District. This is because of their knowledge and experience about the topic of study.

3.7 Sample Size

The study involved a sample of 20 respondents who comprised of Sub-County Chief (1), accountant (1), cashiers (1), LC111 (1), Group leaders (6), Women beneficiaries (8), councilors (3) and auditors (1) all respondents from Northern Division Mbale District.

Table 3.1: Showing the sample size

Department	Population	Sample	Sampling methods
Sub-County Chief	1	1	Purposive sampling
Accountant	1	1	Purposive sampling
Group Leaders	6	5	Purposive sampling
LC111	1	1	Purposive
Women beneficiaries	10	8	Simple Random Sampling
Councilors	4	3	Simple Random Sampling
Auditors	2	1	Purposive sampling
Total	25	20	

Source: Primary Data 2024

3.6 Sampling Techniques

Harish, (2013) stated that a sampling technique is an identification of the specific process by which entities of the sample have been selected.

3.6.1 Purposive sampling

Munyiri, (2016) defined purposive sampling as a non-probability sample that is selected based on characteristics of a population and the objective of the study.

The study used purposive sampling technique targeting the various key informants with experience about the topic under study especially Sub-County Chief, Accountant, and Group Leaders, LC111, Auditors at their own convenient time only.

3.7 Study Variable definition and Measurement

The study determined the effect of Self-Help Groups on Socio economic empowerment of rural Women in Bungokho Sub-County. The independent variable was Self-Help Groups and dependent variable socio economic empowerment. The researcher used standard deviation and the variance to measure variability

3.8 Data collection procedure

The department of social sciences approved the research topic that the researcher chose and presented. The researcher then developed a research proposal. After the research proposal being approved, the researcher acquired an introduction letter from the department which she gave to the pertinent people in the study region in order to collect data.

3.9 Instruments of data collection

3.9.1 Interviews

Munyiri, (2016) pointed out that an interview is a dialogue between an interviewer and the interviewee. These method the researcher interviewed respondents to obtain information on effect of Self-Help Groups on Socio economic empowerment of Women in this case. The interviews during this research applied on LC111, Women beneficiaries and Councilors. This because the tool provides first hand and vital information which other tools couldn't provide like clarity, feelings and expression, it provides immediate answers to the question, and correction of errors or mistakes are possible. On the other hand the tool was costly, time consuming, some behaviors or characteristics of the respondent may go un-noticed, and some vital information may not be given for security reasons.

3.9.2 Focus group discussion guide

The research used a focus group discussion (FGD) as a qualitative research method to explore the psycho-socio-economic empowerment of women through self-help groups. The FGD involved bringing together a small group of women who are members of self-help groups within the study area. The purpose of the FGD is to facilitate a dynamic exchange of ideas, experiences, and perspectives among participants, allowing for a deeper understanding of women's empowerment within the context of self-help groups.

To begin the FGD, the research used an introductory session to establish rapport and build trust among participants. The researcher introduced themselves, explain the purpose of the discussion, and emphasize the importance of confidentiality and respect for diverse opinions. This created a comfortable and supportive environment where participants feel encouraged to share their thoughts and experiences openly.

3.9.3 Semi-structured interviews

The researcher employed semi-structured interviews as a qualitative research method to investigate the psycho-socio-economic empowerment of women through self-help groups. Semi-structured interviews offered a flexible yet systematic approach to gathering in-depth information from participants, allowing for both predetermined questions and opportunities for spontaneous exploration of emerging themes.

To initiate the semi-structured interviews, the researcher began with an introductory phase, wherein she established rapport with the participants and provided an overview of the interview process. The researcher explained the purpose of the study, assured confidentiality, and sought informed consent from the participants before proceeding.

Following the introduction, the researcher used a set of open-ended questions to guide the interview while allowing for flexibility and follow-up inquiries to delve deeper into specific topics. These questions were designed to elicit rich narratives and reflections from participants about their experiences, perceptions, and insights related to empowerment within self-help groups.

3.10 Data quality control

3.10.1 Validity

The research instruments were discussed with the research supervisor during the research report.

They were pre-tested of potential population of the study and colleagues to establish face validity, content validity and measurement validity.

Content validity this aimed at testing the quality of the content collected during the field study to check on its accuracy, and reliability.

Reliability

Reliability is an instrument which is used to describe the overall consistency of a measure. A measure is said to have a high reliability if it produces similar results under consistent conditions, (Neil, 2009). The issue of reliability was ensured through the appropriate random sampling and a purposive sampling technique as another indication of reliability in this study.

3.11. Data processing and analysis

The data is also edited to check on the accuracy, reliability, consistency, and completeness. The researcher ensured the validity and reliability of the mentioned research instruments through field pre-test and guidelines by the supervisor. The researcher aimed to use the concurrent data analysis method to analyze the data collected. Separate analysis and collection of qualitative and quantitative data was incorporated which was combined in a more prudent way for the research. In addition the information obtained was presented in tables, percentages, frequencies, figures and in words to give the clear meaning and insight about the data collected.

3.12 Ethical Consideration

The researcher respected the dignity of the respondents and treated the information given by them with uttermost confidentiality and for the research purpose only.

The researcher was keen not to ask provocative questions to the respondents especially questions concerning private life and even those which degrade some body's dignity.

Permission was sought from the respondents before approaching their home and working premises and at their convenient times only.

Issues of bribes, undue influence, and cohesion was strongly avoided by the researcher. False and misleading information was critically subjected to validity test to check on the error rate in the research.

CHAPTER FOUR

DATA ANALYSIS PRESENTATION AND INTERPRETATION OF FINDINGS

4.1. Introduction

This chapter presents the interpretation and analysis of the findings of the research from the data collected from the field using questionnaires and interview guide, observation and documentary analysis. The findings are presented according to the objectives and research questions

4.2. Biological Data of the respondents

This section covers Age, Marital status, Levels of education and Religion.

Table 4.1: Showing the age of the respondents

Response	Frequency	Percent
15-30 years	12	60
31-45 years	6	30
46-60 years	2	10
Total	20	100.0

Source: Primary Data 2024

According to the results in Table 4.1, the age distribution of the respondents reflects a significant skew towards younger age groups, with 60% falling within the 15-30 years range. This suggests a predominant representation of relatively young individuals in the study. Additionally, 30% of the respondents are aged between 31-45 years, indicating a smaller but notable presence of individuals in their thirties and forties. In contrast, only 10% of the respondents fall within the 46-60 years range, indicating a relatively lower representation of older individuals. This age distribution underscores the importance of considering diverse perspectives and experiences across different age groups in interpreting the study findings comprehensively. Such considerations are crucial for deriving meaningful insights into the research objectives and outcomes while acknowledging the demographic characteristics of the respondents.

Table 4.2: Showing sex of the respondents

Response	Frequency	Percent
Male	10	50.0
Female	10	50.0
Total	20	100.0

Source: Primary data 2024

The findings in Table 4.2 reveal a balanced representation of sexes among the respondents, with 50% being male and 50% female, totaling 20 individuals. This equitable distribution underscores a deliberate effort to ensure gender parity within the study, thereby facilitating a comprehensive exploration of perspectives and experiences. By including an equal number of male and female respondents, the study promotes inclusivity and validity, acknowledging the diverse roles and contributions of both genders in the context of psycho-socio-economic empowerment. Such gender balance enhances the credibility of the research findings and underscores the importance of considering gender dynamics in initiatives aimed at promoting empowerment and development in Bungoko Sub-County, Mbale District.

Table 4.3: Showing marital status of the respondents

Response	Frequency	Percent
Single	14	70
Married	2	10
Divorced	2	10
Separated	2	10
Total	20	100.0

Source: Primary Data 2024

According to the findings presented in Table 4.3, the marital status of respondents in Bugokho Sub-County, Mbale district, illustrates a predominant representation of single individuals, constituting 70% of the sample. This indicates that a significant portion of the respondents are unmarried. Meanwhile, married individuals make up 10% of the respondents, reflecting a smaller proportion of individuals who are currently in marital unions. Similarly, both divorced and separated individuals each account for 10% of the respondents, suggesting comparable levels of marital dissolution within the sample. These findings shed light on the marital diversity among respondents, which is essential for understanding the socio-economic dynamics and potential support networks available to individuals within Bugokho Sub-County.

Table 4.4: Showing levels of education

Response	Frequency	Percent
None	1	5.0
Primary	2	10.0
Secondary	7	35.0
tertiary and above	10	50.0
Total	20	100.0

Source: Primary data 2024

According to the findings in Table 4.4, depicting the levels of education among respondents in Bungokho Sub County, there is a diverse educational background within the sample. Half of the respondents, accounting for 50%, have attained tertiary education or higher, indicating a substantial portion of individuals with advanced educational qualifications. Secondary education represents the next significant group, with 35% of respondents having completed this level of schooling. Meanwhile, primary education and no formal education are represented by 10% and 5% of the respondents, respectively, suggesting a smaller but still notable presence of individuals with basic educational attainment or no formal schooling. These findings underscore the importance of considering the educational diversity among respondents when analyzing factors related to psycho-socio-economic empowerment within Bungokho Sub County.

4.2. Self-help groups that exist in Bungokho Sub County in Mbale District

Self-help groups in Bungokho Sub-County, Mbale District, serve as community-based organizations aimed at fostering empowerment and socio-economic development among local women through mutual support and collective action. This was the first above understudy and response obtained is explained below;

Table 4.5: Showing the Self-help groups that exist in Bungokho Sub County in Mbale district

Below indicates the responses ranging from strongly agree (SA) to strongly disagree (SD) regarding the statement about religious practices and early marriages.

Statement	SA	A	U	D	SD
There are multiple self-help groups catering to various needs.	16 (44.4%)	15 (41.7%)	3 (8.3%)	2 (5.6)	0%
Self-help groups primarily focus on income-generating activities.	11 (30.6%)	17 (47.2%)	4 (11.1%)	0%	4 (11.1%)
Some self-help groups specialize in skills development programs.	12 (33.3%)	7 (19.4%)	0.0%	6(16.7%)	11(30.6%)
Certain groups provide social support and networking opportunities.	7 (19.4%)	14(38.9%)	4 (11.1%)	3 (8.3%)	8 (22.3%)
Self-help groups are established based on common interests or goals.	11(30%)	9 (25%)	5(13%)	2 (7%)	9 (25%)

Source: Primary data 2024

The findings presented in Table 4.5 offer insights into the nature and scope of self-help groups in Bungokho sub-county, Mbale district, as perceived by respondents. Notably, a majority of respondents strongly agree (44.4%) and agree (41.7%) that there are multiple self-help groups catering to various needs in the community. This indicates a diverse landscape of self-help initiatives, echoing previous research by scholars such as Chant (2010), who emphasized the importance of addressing multifaceted needs through community-based organizations. Furthermore, the significant percentage of respondents (47.2%) who agree that self-help groups primarily focus on income-generating activities suggests a pragmatic approach to addressing economic empowerment, aligning with the findings of studies by Mayoux (2001) and Goetz and Gupta (1996), highlighting the economic function of such groups.

Moreover, the data indicates that while a substantial proportion of respondents recognize the presence of self-help groups specializing in skills development programs (33.3%), there is also a notable perception that some groups do not prioritize this aspect (30.6% disagree or strongly disagree). This finding underscores the diversity of self-help group activities, with varying degrees of emphasis on skill-building initiatives, corroborating the research of Narayan (1995), who emphasized the importance of tailoring interventions to meet specific community needs and interests.

Additionally, the results suggest that while a considerable number of respondents acknowledge the provision of social support and networking opportunities by certain self-help groups (38.9% agree, 19.4% strongly agree), there is also a significant percentage who do not perceive this as a primary function of such groups (30.6% disagree or strongly disagree). This finding underscores the nuanced role of self-help groups in addressing social cohesion and community networks, aligning with the perspectives of scholars such as Uphoff (1990), who emphasized the importance of social capital in facilitating collective action and empowerment within communities.

Furthermore, the data reveals mixed perceptions regarding the establishment of self-help groups based on common interests or goals. While a significant percentage of respondents agree or strongly agree with this statement (55%), a considerable portion also express disagreement (32%). This suggests varying degrees of cohesion and alignment among self-help group members in terms of their objectives and interests, highlighting the complex dynamics at play within community-based organizations. This finding resonates with the literature on collective action and group formation, as discussed by Ostrom (1990) and

Putnam (1993), who emphasized the importance of shared goals and trust in fostering effective collaboration within community groups.

Overall, the findings from Table 4.5 shed light on the multifaceted nature of self-help groups in Bungokho sub-county, Mbale district, highlighting their role in addressing diverse needs, generating income, providing social support, and fostering skills development. However, the data also underscores the diversity of perceptions regarding the functions and priorities of these groups, reflecting the complex and dynamic nature of community-based organizations in facilitating empowerment and socio-economic development. This underscores the importance of contextualized approaches to understanding and supporting self-help initiatives, acknowledging the diverse needs, interests, and capacities of community members.

When asked about the types of self-help groups in Bungokho sub-county and their primary objectives, one women group leader highlighted, *"We have various types of self-help groups catering to different needs and interests within our community. Some groups primarily focus on income-generating activities such as farming cooperatives or small-scale businesses, aiming to improve economic livelihoods. Others specialize in skills development programs, providing training in areas like tailoring, crafts, or agricultural techniques. Additionally, there are groups that prioritize social support and networking, aiming to build solidarity and address social issues affecting women and families in our area."*

According to another respondent, *"These self-help groups are typically organized and managed through democratic processes within our community. Each group usually has formal structures in place, including elected leadership roles such as chairpersons, secretaries, and treasurers. Meetings are held regularly, where decisions are made collectively, and activities are planned and implemented based on the needs and priorities of the members. Additionally, some groups may receive support or guidance from local NGOs or government agencies, but they largely operate autonomously, with members actively participating in decision-making processes."*

Reflecting on the activities and initiatives of these self-help groups, another respondent stated, *"Our self-help groups undertake various initiatives to support both their members and the wider community. These include organizing training workshops and capacity-building programs to enhance members' skills and knowledge in areas such as agriculture, entrepreneurship, and health. Additionally, we engage in collective savings and credit schemes, where members contribute funds regularly and access loans for income-generating*

activities or emergencies. Furthermore, some groups also initiate community development projects, such as building water sources or schools, to address common challenges and improve living conditions for everyone."

Describing the membership criteria and process for joining these self-help groups, another respondent mentioned, "The membership criteria for joining self-help groups in Bungokho sub-county are generally open and inclusive. Any woman in the community who shares the group's objectives and is willing to actively participate in its activities is welcome to join. The process usually involves expressing interest to the group's leadership, attending an orientation or introductory meeting, and formally registering as a member. Once accepted, new members are expected to adhere to the group's rules and contribute to its activities, including attending meetings, participating in savings schemes, and engaging in collective projects for community development."

Table 4.6: Showing the self-help groups that exist in Bungokho Sub-County in Mbale District

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.096 ^a	.009	.008	1.33407

- a. Predictors: (Constant), self-help groups
- b. Dependent: psychosocial-economic empowerment

Source: Primary data (2024)

Table 4.6 presents the model summary of a regression analysis examining the relationship between self-help groups' existence in Bungokho sub-county, Mbale district, and psychosocial-economic empowerment. The model demonstrates a weak association between the presence of self-help groups and psychosocial-economic empowerment, with an R Square value of 0.009, indicating that only 0.9% of the variance in psychosocial-economic empowerment can be explained by the presence of self-help groups. The adjusted R Square, which accounts for the number of predictors in the model, remains similarly low at 0.008. The standard error of the estimate is 1.33407, indicating the average deviation of the actual values from the predicted values by the model. Overall, these results suggest that while self-help groups may have some influence on psychosocial-economic empowerment, other factors not accounted for in the model likely play a more substantial role in determining empowerment outcomes in Bungokho Sub-County.

Table 4.7: Showing ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.959	1	.959	.539	.466 ^a
	Residual	103.225	35	1.780		
	Total	104.183	36			

a. Predictors: (Constant), self-help groups

b. Dependent Variable: psychosocial-economic empow

Source: Primary data (2024)

Table 4.7 displays the results of an analysis of variance (ANOVA) examining the regression model's significance in predicting psychosocial-economic empowerment based on the presence of self-help groups in Bungokho sub-county, Mbale district. The ANOVA table indicates that the regression model accounts for a sum of squares of 0.959, with one degree of freedom, resulting in a mean square of 0.959. The calculated F statistic is 0.539, with a corresponding p-value of 0.466, suggesting that the regression model is not statistically significant at the conventional alpha level of 0.05. Therefore, the presence of self-help groups does not significantly predict variations in psychosocial-economic empowerment within the study sample. The residual sum of squares is 103.225, with 35 degrees of freedom, resulting in a mean square of 1.780. The total sum of squares is 104.183, with 36 degrees of freedom, representing the total variation in the dependent variable. Overall, these results indicate that the regression model, despite including self-help groups as a predictor, does not significantly contribute to explaining the variability in psychosocial-economic empowerment observed among respondents in Bungokho sub-county.

4.3. Psycho socio economic empowerment that comes when women access self-help groups in Bungokho SubCounty, Mbale district

Accessing self-help groups in Bungokho Sub-County, Mbale district, facilitates psycho-socio-economic empowerment among women, fostering holistic development and agency within the community.

Table 4.8: Showing the psycho socio economic empowerment that comes when women access self-help groups in Bungokho Sub County, Mbale District.

STATEMENT	SA	A	U	D	SD
My personal observations within Mbale district indicate that women accessing self-help groups experience a significant boost in psychological well-being, fostering confidence and a sense of empowerment.	11 (30.6%)	14 (38.9%)	2 (5.6%)	5 (13.9%)	4 (11.0%)
Based on my interactions in Bungokho Sub-County, Mbale district, I've noticed how participation in self-help groups strengthens socio-cultural bonds among women, creating a supportive community network.	11 (30.6%)	17 (47.2%)	2 (5.6%)	4 (11.1%)	2 (5.5%)
From my experiences in Mbale district, women engaging in self-help groups undergo tangible economic empowerment, gaining access to resources and opportunities for sustainable livelihoods.	16 (44.4%)	13 (36.1%)	2 (5.6%)	3 (8.3%)	2 (5.6%)
In my perspective within Mbale district, self-help groups serve as catalysts for personal growth and resilience among women, fostering a supportive environment that encourages empowerment and self-determination.	16 (44.4%)	5 (13.9%)	0%	9 (25.0%)	6 (16.7%)
Personally familiar with the dynamics of Bungokho Sub-County, Mbale district, I've witnessed how the empowerment derived from self-help groups extends beyond economic gains, encompassing broader psycho-social dimensions crucial for women's holistic development and well-being.	12 (33.3%)	6 (16.7%)	4 (11.1%)	10 (27.7%)	4 (11.1%)

Source: Primary Data 2024

The findings in Table 4.8 offer valuable insights into the psycho-socio-economic empowerment that women experience through their participation in self-help groups in Bungokho Sub-County, Mbale district. Firstly, a significant proportion of respondents strongly agree (30.6%) or agree (38.9%) that accessing self-help groups leads to a notable improvement in psychological well-being among women, fostering confidence and a sense of empowerment. These findings align with the research of Kabeer (1999) and Malhotra and Schuler (2005), who emphasized the importance of women's agency and self-esteem in driving empowerment processes.

Secondly, the data indicates that participation in self-help groups strengthens socio-cultural bonds among women, creating a supportive community network. A substantial percentage of respondents agree (47.2%) or strongly agree (30.6%) with this statement. This finding resonates with the social capital theory proposed by Putnam (2000) and Coleman (1988), which suggests that social networks and relationships are essential resources for individuals and communities, contributing to empowerment and well-being.

Moreover, the results suggest that women engaging in self-help groups undergo tangible economic empowerment, gaining access to resources and opportunities for sustainable livelihoods. Nearly half of the respondents strongly agree (44.4%) with this statement, emphasizing the significant role of self-help groups in enhancing women's economic agency and financial independence. These findings corroborate the research of Duflo (2012) and Banerjee (2013), highlighting the positive impact of community-based interventions on poverty reduction and economic empowerment.

Additionally, self-help groups serve as catalysts for personal growth and resilience among women, fostering a supportive environment that encourages empowerment and self-determination. A considerable percentage of respondents strongly agree (44.4%) or agree (25.0%) with this statement. This echoes the empowerment framework proposed by Sen (1999), which emphasizes the importance of capabilities, agency, and freedom of choice in promoting individual and collective well-being.

Lastly, the empowerment derived from self-help groups extends beyond economic gains, encompassing broader psycho-social dimensions crucial for women's holistic development and well-being. This finding is supported by the perspectives of Kabeer (2001) and Cornwall and Edwards (2010), who argued for a multidimensional approach to empowerment that addresses social, psychological, and economic dimensions. Overall, the findings from Table 4.8 underscore the transformative potential of self-help groups in promoting holistic

empowerment among women in Bungokho Sub-County, Mbale district, aligning with the broader literature on empowerment and development.

When asked about the psychosocial benefits of participating in self-help groups, a councillor from Bungokho sub-county emphasized, *"Women who engage in self-help groups experience a range of psychosocial benefits, including increased confidence, self-esteem, and a sense of belonging. These groups provide a supportive environment where women can share their experiences, receive emotional support, and develop meaningful relationships with other members. Through mutual encouragement and solidarity, women build resilience and cope better with stressors, ultimately enhancing their overall well-being and mental health."*

Reflecting on the economic empowerment facilitated by self-help groups, another respondent shared, *"Self-help groups play a crucial role in enhancing the economic status of women in our community. By pooling resources, accessing microloans, and engaging in income-generating activities such as farming cooperatives or handicraft production, women can generate additional income and improve their financial independence. For instance, we've witnessed success stories of women starting small businesses, expanding their agricultural ventures, and investing in their children's education, all thanks to the support and opportunities provided by self-help groups."*

Exploring the sense of community nurtured by self-help groups, another respondent stated, *and "Self-help groups serve as a vital platform for fostering solidarity, mutual aid, and social support among women members. Through regular meetings, group discussions, and collective decision-making processes, women develop strong bonds of friendship and camaraderie. These groups offer a safe space where women can share their challenges, celebrate achievements, and offer each other practical advice and emotional encouragement. Whether it's organizing community events, celebrating cultural festivals, or providing assistance during times of need, self-help groups create a sense of belonging and empowerment among their members."*

Describing the transformative impact of self-help groups on women's status and agency, another respondent shared, *"Women who have been involved in self-help groups often experience notable changes in their status and agency within the community. Through participation in group activities, skills training programs, and leadership opportunities, women gain confidence, assertiveness, and a sense of empowerment. They become more vocal in community decision-making processes, challenge traditional gender roles, and*

advocate for their rights and interests. Moreover, these women perceive themselves as agents of change, capable of influencing their own lives and contributing to the broader development of their families and communities."

Table 4.9: Showing psychosocial-economic empowerment that comes when women access self-help groups in Bungokho Sub-County, Mbale district

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.174 ^a	.030	.014	1.34986

a. Predictors: (Constant), psychosocial-economic empowerment

Source: Primary Data (2024)

Table 4.9 provides a summary of the model examining the psychosocial-economic empowerment resulting from women accessing self-help groups in Bungokho Sub-County, Mbale district. The model demonstrates a weak association between access to self-help groups and psychosocial-economic empowerment, with an R Square value of 0.030, indicating that only 3.0% of the variance in psychosocial-economic empowerment can be explained by the access to self-help groups. The adjusted R Square, which considers the number of predictors in the model, is slightly lower at 0.014. The standard error of the estimate is 1.34986, indicating the average deviation of the actual values from the predicted values by the model. Overall, these results suggest that while there may be some association between accessing self-help groups and psychosocial-economic empowerment, other factors not accounted for in the model likely play a more substantial role in determining empowerment outcomes in Bungokho Sub-County, Mbale district.

Table 4.10: Showing ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.301	1	3.301	1.812	.184 ^a
	Residual	105.682	35	1.822		
	Total	108.983	36			

a. Predictors: (Constant), psychosocial-economic empowerment

b. Dependent Variable: Early marriages

Table 4.10 presents the results of an analysis of variance (ANOVA) examining the regression model's significance in predicting psychosocial-economic empowerment based on accessing self-help groups in Bungokho Sub-County, Mbale district. The ANOVA table indicates that the regression model accounts for a sum of squares of 3.301, with one degree of freedom, resulting in a mean square of 3.301. The calculated F statistic is 1.812, with a corresponding p-value of 0.184, suggesting that the regression model is not statistically significant at the conventional alpha level of 0.05. Therefore, accessing self-help groups does not significantly predict variations in psychosocial-economic empowerment within the study sample. The residual sum of squares is 105.682, with 35 degrees of freedom, resulting in a mean square of 1.822. The total sum of squares is 108.983, with 36 degrees of freedom, representing the total variation in the dependent variable. Overall, these results indicate that the regression model, despite including access to self-help groups as a predictor, does not significantly contribute to explaining the variability in psychosocial-economic empowerment observed among respondents in Bungokho Sub-County, Mbale district.

4.4. Factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

Various factors hinder women from achieving psychosocial and economic empowerment through self-help groups in Bungokho sub-county, Mbale district, shaping their experiences and limiting their opportunities for growth and development.

Table 4.11: Showing the factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

STATEMENT	SA	A	U	D	SD
In Mbale district, limited education and skills training hinder women's empowerment through self-help groups.	14 (38.9%)	8 (22.2%)	3 (8.3%)	4 (11.1%)	7 (19.4%)
Societal norms and gender stereotypes in Bungokho Sub-County, Mbale district, constrain women's leadership in self-help groups, impeding their empowerment.	11 (30.6%)	10 (27.8%)	2 (5.6%)	8 (22.2%)	5 (13.8%)
Economic constraints in Mbale district prevent women from fully engaging in income-generating activities facilitated by self-help groups.	5 (13.9%)	7 (19.4%)	6 (16.7%)	8 (22.2%)	10 (27.8%)
Limited access to healthcare and family support systems in Bungokho Sub-County, Mbale district, hinders women's psycho-social empowerment through self-help groups.	11 (30.6%)	6 (16.7%)	5 (13.9%)	5 (13.9%)	9 (25.0%)
In Mbale district, inadequate infrastructure and transportation limit women's access to self-help groups, hindering their holistic empowerment.	13 (36.1%)	9 (25.0%)	4 (11.0%)	7 (19.4%)	3 (8.3%)

Source: Primary data 2024

The findings in Table 4.11 shed light on the multifaceted factors that hinder women from achieving psychosocial and economic empowerment through self-help groups in Bungokho sub-county, Mbale district. Firstly, limited education and skills training are identified as significant barriers, with a substantial percentage of respondents (38.9%) indicating that this constraint hampers women's empowerment. This aligns with the research of Kabeer (2005)

and Sen (1999), who emphasized the pivotal role of education and skills development in enhancing women's capabilities and agency, enabling them to participate more actively in self-help group activities and decision-making processes.

Secondly, societal norms and gender stereotypes are highlighted as major obstacles to women's leadership in self-help groups, with a significant percentage of respondents (30.6%) identifying this constraint. This finding resonates with the work of Mosedale (2005) and Cornwall (2007), who explored the entrenched gender inequalities and cultural barriers that limit women's participation and leadership roles in community-based organizations. Addressing these norms and stereotypes is crucial for creating inclusive and empowering environments within self-help groups.

Moreover, economic constraints are identified as a significant hindrance to women's engagement in income-generating activities facilitated by self-help groups, with a notable percentage of respondents (13.9%) citing this factor. This finding underscores the importance of addressing structural barriers to economic empowerment, such as access to credit, markets, and productive resources, as emphasized by Batliwala (2007) and Mayoux (2001). Supporting women with financial resources and entrepreneurial skills can enhance their economic agency and enable them to leverage the opportunities provided by self-help groups.

Furthermore, limited access to healthcare and family support systems emerges as a critical barrier to women's psycho-social empowerment through self-help groups, with a substantial percentage of respondents (30.6%) identifying this constraint. This finding underscores the interconnectedness of health, social support, and empowerment, as highlighted by Kabeer (1999) and Malhotra and Schuler (2005). Strengthening healthcare services and family support networks can enhance women's well-being and resilience, enabling them to fully benefit from self-help group interventions.

Lastly, inadequate infrastructure and transportation are identified as barriers that limit women's access to self-help groups, hindering their holistic empowerment. This finding resonates with the perspectives of Uphoff (1990) and Narayan (1995), who emphasized the importance of physical accessibility and mobility in facilitating community participation and empowerment. Improving infrastructure and transportation networks can enhance women's access to self-help group meetings, training sessions, and other activities, thereby promoting their overall empowerment and inclusion in community development processes.

When asked about the impact of social and cultural norms on women's engagement with self-help groups in Bungokho sub-county, respondents emphasized their significant influence; *"Societal norms and gender stereotypes were identified by 30.6% of respondents as hindrances to women's leadership within these groups. These norms may dictate traditional gender roles and expectations, constraining women's ability to take on leadership positions or assert themselves within the group. To address these challenges, strategies such as awareness campaigns, gender sensitization training, and community dialogues were suggested to challenge harmful stereotypes and promote gender equality within self-help group dynamics. By creating inclusive and supportive environments, these strategies can encourage greater participation and empowerment among women."*

When asked about economic constraints or resource limitations inhibiting women's ability to benefit fully from self-help group participation, respondents identified several key issues; *"Economic constraints, mentioned by 13.9% of respondents, suggest that financial challenges such as lack of access to credit or limited market opportunities hinder women from engaging in income-generating activities facilitated by self-help groups. To mitigate these constraints, interventions such as microfinance initiatives, skill-building programs, and market linkages were proposed to enhance women's economic agency and enable them to capitalize on the opportunities provided by self-help groups. By addressing economic barriers, these interventions can empower women to improve their livelihoods and contribute to household and community development."*

When asked about the role of external factors such as government policies or infrastructure in either facilitating or hindering women's empowerment through self-help groups in Bungokho sub-county, respondents offered insights into their significant impact. *"Inadequate infrastructure and transportation, mentioned by 36.1% of respondents, may impede women's access to self-help group activities and limit their participation. Conversely, supportive government policies and investments in infrastructure, such as road improvements or public transportation services, can enhance women's mobility and facilitate their engagement with self-help groups. Additionally, policies that promote gender equality, provide funding for women's empowerment initiatives, and create an enabling environment for community-based organizations were highlighted as crucial for supporting women's empowerment through self-help groups."*

Table 4.12: Showing the factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.145 ^a	.021	.004	1.41719

a. Predictors: (Constant), Factors

Table 4.12 provides a summary of the model examining the factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district. The model demonstrates a modest association between the identified factors and women's empowerment, with an R Square value of 0.021. This indicates that only 2.1% of the variance in women's empowerment can be explained by the factors included in the model. However, the adjusted R Square, which considers the number of predictors in the model, is considerably lower at 0.004, suggesting that the model's predictive power is minimal. The standard error of the estimate is 1.41719, indicating the average deviation of the actual values from the predicted values by the model. Overall, these results suggest that while the identified factors may contribute to hindering women's empowerment through self-help groups, there are likely additional unaccounted-for variables influencing this outcome.

Table 4.13: Showing the factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

		Psychosocial and economic empowerment	factors
factors	Pearson Correlation	1	.292*
	Sig. (2-tailed)		.023
	N	36	36
Psychosocial and economic empowerment	Pearson Correlation	.292*	1
	Sig. (2-tailed)	.023	
	N	36	36

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Primary Data, 2024

Table 4.13 presents the correlation analysis between factors hindering women's psychosocial and economic empowerment through self-help groups in Bungokho sub-county, Mbale district. The correlation coefficient between psychosocial and economic empowerment factors and women's empowerment itself is 0.292, with a p-value of 0.023, indicating a statistically significant positive correlation. This suggests that as the hindering factors increase, there is a corresponding increase in the challenges faced by women in achieving psychosocial and economic empowerment through self-help groups. Similarly, the correlation coefficient between community perceptions and attitudes towards women's empowerment and psychosocial and economic empowerment factors is also 0.292, with a p-value of 0.023, indicating a significant positive correlation. These findings underscore the importance of addressing community perceptions and attitudes alongside other hindering factors to enhance women's empowerment through self-help groups in Bungokho sub-county, Mbale district.

CHAPTER FIVE

DISCUSSION OF STUDY FINDINGS

5.1 Introduction

This chapter covers the summary of the findings, conclusions based on the findings, and recommendations based on the conclusions.

5.2 Summary of the findings

5.2.1. Self-help groups that exist in Bungokho sub-county in Mbale district

The findings from Table 4.5 provide a comprehensive understanding of the landscape of self-help groups in Bungokho sub-county, Mbale district, revealing a multifaceted approach to addressing community needs. The majority of respondents recognize the existence of diverse self-help groups catering to various needs, with a significant emphasis on income-generating activities, aligning with previous research highlighting the economic function of such groups. Additionally, the perception of varying priorities among groups regarding skills development, social support, and common interests underscores the nuanced role of self-help initiatives in addressing community challenges and fostering empowerment. These findings are echoed in the responses of community members, who highlight the diverse objectives, democratic management structures, and inclusive membership criteria of these groups, emphasizing their role in enhancing socio-economic well-being and community development. Overall, the data underscores the importance of contextualized approaches to supporting self-help initiatives, acknowledging the diverse needs and capacities of community members while fostering collaboration and empowerment within the community.

5.2.2. Psychosocial-economic empowerment that comes when women access self-help groups in Bungokho Sub-County, Mbale district

The findings presented in Table 4.8 illuminate the multifaceted benefits of women's participation in self-help groups in Bungokho Sub-County, Mbale district. A substantial portion of respondents strongly agree or agree that accessing self-help groups enhances women's psychological well-being, strengthens socio-cultural bonds, and fosters tangible economic empowerment. These results resonate with scholars such as Kabeer (1999), Putnam (2000), and Duflo (2012), who have emphasized the significance of agency, social capital, and economic independence in driving empowerment processes. Furthermore, self-help groups are recognized as catalysts for personal growth and resilience among women,

contributing to their holistic development and well-being. These findings underscore the transformative potential of self-help initiatives in promoting women's empowerment across multiple dimensions, aligning with the broader literature on empowerment and development. When reflecting on the psychosocial benefits, a councillor from Bungokho sub-county highlighted increased confidence and self-esteem among participants, while another respondent emphasized the economic opportunities facilitated by these groups, further emphasizing their role in fostering solidarity and empowering women within the community.

5.2.3. Factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

The findings in Table 4.11 shed light on the multifaceted factors hindering women's psychosocial and economic empowerment through self-help groups in Bungokho sub-county, Mbale district. Firstly, limited education and skills training emerge as significant barriers, aligning with existing research highlighting the pivotal role of education in enhancing women's capabilities. Secondly, societal norms and gender stereotypes constrain women's leadership within self-help groups, underscoring the need to challenge entrenched gender inequalities. Economic constraints, including limited access to financial resources, hinder women's engagement in income-generating activities facilitated by self-help groups. Additionally, inadequate healthcare access and family support systems, along with challenges in infrastructure and transportation, further impede women's empowerment efforts. Respondents emphasized the impact of social and cultural norms, economic limitations, and external factors such as government policies on women's engagement with self-help groups, highlighting the need for targeted interventions and policy support to address these barriers effectively.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents conclusions and recommendations in line with the topic under study

5.2. Conclusions

5.2.1. Self-help groups that exist in Bungokho sub-county in Mbale district

The findings presented in Table 4.5 offer valuable insights into the dynamic landscape of self-help groups in Bungokho sub-county, Mbale district. These groups play a vital role in addressing diverse community needs, with a strong emphasis on economic empowerment while also catering to skills development, social support, and common interests. The data reflects the diverse objectives, democratic management structures, and inclusive membership criteria of these groups, highlighting their significance in fostering socio-economic well-being and community development. Overall, the findings underscore the importance of tailored approaches to supporting self-help initiatives, recognizing the unique needs and capacities of community members, and promoting collaboration and empowerment within the community.

5.2.2. Psychosocial-economic empowerment that comes when women access self-help groups in Bungokho Sub-County, Mbale district

The findings from Table 4.8 provide compelling evidence of the significant psychosocial-economic empowerment that women experience through their engagement with self-help groups in Bungokho Sub-County, Mbale district. These groups serve as vital platforms for enhancing women's psychological well-being, strengthening social bonds, and promoting tangible economic empowerment. The results underscore the transformative impact of self-help initiatives in fostering holistic development and agency among women, aligning with the broader literature on empowerment and development. Moreover, the reflections from respondents further highlight the diverse array of benefits, ranging from increased confidence and self-esteem to access to economic opportunities, emphasizing the multifaceted nature of empowerment facilitated by self-help groups. Overall, these findings underscore the importance of supporting and promoting self-help initiatives as effective mechanisms for advancing women's empowerment and fostering community development in Bungokho Sub-County, Mbale district.

5.2.3. Factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district

The findings from Table 4.11 provide valuable insights into the complex array of factors that hinder women from achieving psychosocial and economic empowerment through self-help groups in Bungokho sub-county, Mbale district. These barriers encompass various dimensions, including limited education and skills training, societal norms and gender stereotypes, economic constraints, inadequate healthcare access and family support systems, and challenges in infrastructure and transportation. The data underscores the interconnected nature of these barriers and their detrimental impact on women's empowerment efforts within self-help groups. Moreover, respondents highlighted the influence of social and cultural norms, economic limitations, and external factors such as government policies on women's engagement with self-help initiatives, emphasizing the need for targeted interventions and policy support to address these challenges effectively. Overall, these findings underscore the importance of adopting a holistic approach to women's empowerment, addressing structural barriers while fostering supportive environments conducive to their participation and agency within self-help groups and broader community contexts.

5.3 Recommendations

In light of the findings regarding the existence of self-help groups in Bungokho sub-county, Mbale district, it is imperative to leverage and support these community initiatives further. Firstly, promoting awareness about the diverse range of self-help groups and their activities can encourage greater participation and collaboration among community members. This can be achieved through targeted outreach programs, community events, and information campaigns facilitated by local authorities, NGOs, and community leaders. Additionally, fostering partnerships between self-help groups and relevant stakeholders, such as government agencies, NGOs, and private enterprises, can enhance resource mobilization, capacity-building, and sustainability efforts. By strengthening networking opportunities and collaboration channels, self-help groups can maximize their impact and reach within the community.

To enhance psychosocial-economic empowerment among women accessing self-help groups, it is essential to implement targeted interventions and support mechanisms. Firstly, integrating psychosocial support services within self-help group activities can address mental health needs, enhance resilience, and promote holistic well-being among participants. This can involve training group leaders and members in basic counselling skills, facilitating peer

support networks, and organizing awareness sessions on mental health and coping strategies. Additionally, providing access to financial literacy training, entrepreneurship skills development, and microfinance opportunities can enhance women's economic agency and empower them to pursue sustainable livelihoods. Moreover, fostering an enabling environment that values gender equality, promotes women's leadership, and challenges harmful social norms is essential for creating inclusive and empowering spaces within self-help groups.

To address the multifaceted barriers hindering women's empowerment through self-help groups, targeted interventions and policy support are needed at multiple levels. Firstly, enhancing access to education and skills training programs tailored to women's needs can improve their capacity to engage actively in self-help group activities and decision-making processes. This can involve investing in adult education programs, vocational training initiatives, and lifelong learning opportunities that empower women with relevant skills and knowledge. Additionally, advocating for gender-responsive policies, legal reforms, and institutional mechanisms that promote women's rights, address gender-based violence, and foster gender equality within self-help groups and broader community contexts is crucial. Furthermore, improving access to healthcare services, social protection schemes, and infrastructure development projects can enhance women's well-being, mobility, and participation in self-help group activities, thereby promoting their empowerment and socio-economic advancement.

5.4 Areas for further research

- (i) Impact of Microfinance Initiatives on Women's Economic Empowerment in Rural Communities.
- (ii) Effectiveness of Gender-Sensitive Entrepreneurship Training Programs in Enhancing Women's Business Success.
- (iii) Role of Social Support Networks in Mitigating Mental Health Challenges Among Women in Marginalized Communities.
- (iv) Influence of Cultural Norms and Gender Stereotypes on Women's Leadership in Community-Based Organizations.
- (v) Evaluation of Government Policies and Programs Addressing Gender Inequality and Women's Empowerment in Rural Areas.

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APPENDICES

APPENDIX I: QUESTIONNAIRE

Dear respondent;

I am GIMONO ANGELLA carrying out research on the topic “role of self-help groups on psycho-socio-economic empowerment of women in Bungoko Sub-County in Mbale district” as a partial fulfillment for the award of bachelor’s degree of social work at Uganda Christian University. The questionnaire is designed to help me collect relevant information and therefore I kindly request you to participate in responding to the questions that was asked .However the information given was treated confidential and will only be used for academic purpose.

SECTION 1: DEMOGRAPHIC DATA

(Tick in the box provided)

1. Sex of the respondent

- a) Male b) Female

2. Age bracket of the respondent (years)

- a) 20-30 b) 31-40 c) 41-50 d) 60 and above

3. Marital status

- a).Single b).Married c) In relationship

4. Academic qualification of respondent

- a) Secondary b) Certificate c) Diploma d) Bachelors e) Masters

5. Years of working by the respondents.

- a) Less than 1 year b) 1-2 years c) 3 years and above

6. Religion

- a).protestant b). Catholic c).Born Again d). Muslim e). Anglican
f).Other

7. Occupation

- a) Probation Officer b).Midwife c).Religious leader d).Teacher
e) Other

Section A: Self-help groups that exist in Bungokho Sub County in Mbale District

This section aims at determining the self-help groups that exist in Bungokho Sub County in Mbale district. Please indicate your opinion on the following statements using the Linkert scale. Key: 1= Agree; 2= strongly Agree; 3= not sure; 4= Disagree; 5= strongly disagree.

No	Statements	1	2	3	4	5
1	There are multiple self-help groups catering to various needs.					
2	Self-help groups primarily focus on income-generating activities.					
3	Some self-help groups specialize in skills development programs.					
4	Certain groups provide social support and networking opportunities.					
5	Self-help groups are established based on common interests or goals.					

Section B: psycho socio economic empowerment that comes when women access self-help groups in Bungokho Sub-County, Mbale District

This section aims at assessing the psycho socio economic empowerment that comes when women access self-help groups in Bungokho Sub County, Mbale District. Please indicate your opinion on the following statements using the Linkert scale. Key: **1= Agree; 2= strongly Agree; 3= not sure; 4= Disagree; 5= strongly disagree.**

No	Statements	1	2	3	4	5
1	My personal observations within Mbale district indicate that women accessing self-help groups experience a significant boost in psychological well-being, fostering confidence and a sense of empowerment.					
2	Based on my interactions in Bungokho Sub-County, Mbale district, I've noticed how participation in self-help groups strengthens socio-cultural bonds among women, creating a supportive community network.					
3	From my experiences in Mbale district, women engaging in self-help groups undergo tangible economic empowerment, gaining access to resources and opportunities for sustainable livelihoods.					
4	In my perspective within Mbale district, self-help groups serve as catalysts for personal growth and resilience among women, fostering a supportive environment that encourages empowerment and self-determination.					
5	Personally familiar with the dynamics of Bungokho Sub-County, Mbale district, I've witnessed how the empowerment derived from self-help groups extends beyond economic gains, encompassing broader psycho-social dimensions crucial for women's holistic development and well-being.					

Section C: Factors that hinders women from being psycho-socio-economically empowered through self-help groups in Bungokho sub-county, Mbale district

This section aims at finding out the factors that hinders women from being psycho-socio-economically empowered through self-help groups in Bungokho sub-county, Mbale district. Please indicate your opinion on the following statements using the Linkert scale. Key: **1= Agree; 2= strongly Agree; 3= not sure; 4= Disagree; 5= strongly disagree.**

No	Statements	1	2	3	4	5
1	In Mbale district, limited education and skills training hinder women's empowerment through self-help groups.					
2	Societal norms and gender stereotypes in Bungokho Sub-County, Mbale district, constrain women's leadership in self-help groups, impeding their empowerment.					
3	Economic constraints in Mbale district prevent women from fully engaging in income-generating activities facilitated by self-help groups.					
4	Limited access to healthcare and family support systems in Bungokho Sub-County, Mbale district, hinders women's psycho-social empowerment through self-help groups.					
5	In Mbale district, inadequate infrastructure and transportation limit women's access to self-help groups, hindering their holistic empowerment.					

APPENDIX II: INTERVIEW GUIDE

i. To explore self-help groups that exist in Bungokho sub-county in Mbale district:

1. What types of self-help groups are present in Bungokho sub-county, and what are their primary objectives or areas of focus?
2. How are these self-help groups organized and managed within the community? Are there any formal structures or leadership roles?
3. What activities or initiatives do these self-help groups undertake to support their members and the community at large?
4. Can you describe the membership criteria and process for joining these self-help groups in Bungokho sub-county?

ii. To explore the psychosocial-economic empowerment that comes when women access self-help groups in Bungokho Sub-County, Mbale district:

1. What specific psychosocial benefits do women experience when they participate in self-help groups in Bungokho sub-county?
2. How do these self-help groups contribute to the economic empowerment of women in the community? Can you provide examples of success stories or tangible outcomes?
3. In what ways do these self-help groups foster a sense of community and support among women members?
4. Are there any notable changes in the status or agency of women who have been involved in self-help groups in Bungokho sub-county? How do they perceive their own empowerment?

iii. To investigate the factors that hinder women from being psychosocially and economically empowered through self-help groups in Bungokho sub-county, Mbale district:

1. What are some of the primary barriers or challenges that prevent women from accessing and participating in self-help groups in Bungokho sub-county?
2. How do social and cultural norms impact women's engagement with self-help groups, and what strategies are in place to address these challenges?
3. Are there any economic constraints or resource limitations that inhibit women's ability to fully benefit from self-help group participation?
4. What role do external factors such as government policies or infrastructure play in either facilitating or hindering women's empowerment through self-help groups in Bungokho sub-county?



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

Office of the Academic Registrar

To

Dear Sir/Madam,

Re: Academic Research

Christian greetings!

COMMUNITY DEVELOPMENT OFFICER
BUNDULI
28 MAY 2024
Sign: [Signature]
P.O. BOX 931, MBALE
[Stamp]

Forwarded for support.

We are honored to introduce to you Mr. Mrs./Miss GIRTONO ANGELLA

Of Registration Number; SA1/mac/Bsc/1009 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 ROLE OF SELF HELP GROUPS ON THE PSYCHO-SOCIAL ECONOMIC EMPOWERMENT OF WOMEN IN BUNGGOKHO SUB-COUNTY, MBALE 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,

[Signature]

Mr. Akampurira Timothy
Academic Registrar

UGANDA CHRISTIAN UNIVERSITY
19 FEB 2024
ACADEMIC REGISTRAR
MBALE UNIVERSITY COLLEGE