

WOMEN ECONOMIC EMPOWERMENT AND COMMUNITY DEVELOPMENT IN MBALE DISTRICT, EASTERN UGANDA

A Thesis

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Masters of Development Studies

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DECLARATION A

"This thesis is my original work and has not been presented for a Master's Degree or any other academic award in any University or Institution of Learning".

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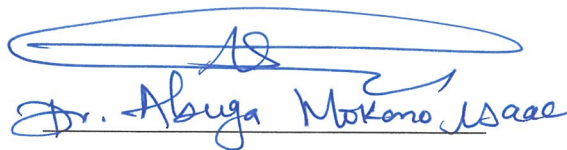
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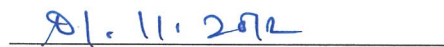
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DECLARATION B

"I confirm that the work reported in this thesis was carried out by the candidate under my supervision".

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Name and Signature of Supervisor


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APPROVAL SHEET


This thesis entitled " Women Economic Empowerment and Community Development in Mbale District, Eastern Uganda" prepared and submitted by Nambafu Justine in partial fulfillment of the requirements for the degree of Masters of Development Studies has been examined and approved by the panel on oral examination with a grade of PASSED.

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DEDICATION

This thesis is dedicated to my dear brother Mr. Wandeba Joseph who tirelessly encouraged and supported me throughout my course because without his financial support I would not have completed. I am sure he will celebrate with me for my success.

ACKNOWLEDGEMENT

I am very grateful to the Almighty God, for His love, kindness, endless support and protection throughout my life. I will praise you forever Amen.

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LIST OF ACRONYMS

E.E	Economic Empowerment
C.D	community Development
C.E.D	Community Economic Development
C.B.P.R	Community Based Participatory Research
C.B.P	Community Based Planning
C.D.D	Community Driven Development
S.P.S.S	Statistical Package for Social Science
MDS	Masters of Development Studies
CHDR	College of High Degree and Research
DVC	Deputy Vice Chancellor
NRM	National Resistance Movement
IGP	Income Generating Programme
UNDP	United Nations Development Programme
UK	United Kingdom
E.G	for example
CCI	comprehensive Community Initiative
CDOS	Community Development Organisations
CDCS	Community Development Corporative
CBOS	Community Based Organizations
NY	New York
IPU	Inter Parliament Union
KIU	Kampala International University
BDS	Bachelors of Development Studies
UACE	Uganda Advanced Certificate of Education
UCE	Uganda Certificate of Education
PLE	Primary Leaving Examination
COMBRA	Community Based Rehabilitation Alleviation
LTD	Limited

ABSTRACT

The study was carried out to investigate women economic empowerment and community development in Mbale District. The purpose of the study was to; test the hypothesis of no significant relationship between women economic empowerment and community development, To validate the theory (Economic Modernity Theory; the classical development perspective) where the study is underpinned, To generate new information on women economic empowerment and community development. This study was based on four objectives: 1) to determine the social demographic characteristics of respondents in terms of; Gender, Age, Educational qualification, Marital status. 2) To assess the extent of Women Economic Empowerment in Mbale District. 3) To assess the level of community development in Mbale District. 4) To establish the relationship between women economic empowerment and community development. The researcher formulated one hypothesis to guide the study. The researcher used Sample size of 331 which was calculated using the sloven's formula from a research target population of 1920 respondents. The researcher used questionnaires and descriptive coloration .The study indicated that the female respondents were the highest (58.0%), in terms of age; respondents aged between 25-35 years provided a high response to the study. As of marital status, married people emerged the highest respondents of the study (40.5%), and in the education qualification, certificate holders ranked high among the respondents. the study which intended to find out the extent of women economic empowerment revealed that the strategy has fairly satisfactory enhanced community development (at a mean of 2.37). The study revealed that the level of community development is tentatively improving with influence from women economic empowerment (at a mean of 2.33). The study concluded that there is significant relationship between women economic empowerment and community development. The study found out that women were the highest respondents; however women economic empowerment has not done a lot yet in improving the position of women in the community in terms of taking part in community meetings and taking part in decision making, protecting community natural resources, ownership of resources among others., it was revealed that women economic empowerment and community development are synonymous and mutually exclusive. The research recommended that Women economic empowerment should encourage more women to take part in community decision making, Women economic empowerment should set up income generating actives.

CHAPTER ONE

The Problem and the Scope of the study

Background

While concerns with women's empowerment have their roots in grassroots mobilizations of various kinds, feminist scholars helped to move these concerns onto the gender and development agenda. Their contributions drew attention to the unequal power relations which blocked women's capacity to participate in, and help to influence, development processes and highlighted the nature of the changes that might serve to promote this capacity at both individual and collective level. There were a number of features that distinguished these early contributions. Education and employment are the measures of economic resources most often available for macro-level analysis. Micro-level analysis has pointed to the relevance of a range of other resources that might have similar impacts, including finance, land and housing, Sen and Grown (1988); Moser (1989); Batliwala (1993), Kabeer (1994) Rowlands (1997) and Agarwal (1994). Globally, the element of women economic empowerment stands singly titled to empowering women as income generators and developers in the economic sense. Economies like China and United States have achieved enormously through funding women started projects and ventures.

It can be seen that definitions of women's empowerment have, from the outset, encompassed an economic dimension, this dimension has become increasingly visible within the international policy discourse in recent years. The Beijing Platform for Action spoke of the need to promote women's economic independence, including employment, and 'ensuring equal access for all women to productive resources, opportunities and public services'. The Millennium Development Goals on gender equality and women's empowerment adopted an increase in women's share of non-agricultural employment as one of its indicators of women's empowerment. While neither of these documents attempted to define women's economic empowerment, their formulation paved the way

for a greater equation between women's economic empowerment and their access to productive resources, including paid work. Given the dominance of economic thinking within the World Bank, it is not surprising it was one of the first agencies to explicitly adopt the language of women's economic empowerment: 'Economic empowerment is about making markets work for women (at the policy level) and empowering women to compete in markets (at the agency level)' (World Bank 2006: p.4). From the point of view of gender advocates within the Bank, this definition, with its clear focus on economic sectors (specified as land, labour, product and financial markets), had the advantage of giving gender issues more traction institutionally.

In Africa, the gender gap is even wider and the situation is more complex due to the cultural and traditional context which is anchored in beliefs, norms and practices which breed discrimination and feminized poverty. There is growing evidence that the number of women in Africa living in poverty has increased disproportionately to that of men. Women's participation in the market economy has increased, especially in the informal sector, however at the same time women's domestic workloads have not declined. Women in Africa continue to be primarily responsible for such activities as the care of children and the elderly members of the household, cooking and cleaning, fetching water and firewood and managing the household in general. This is especially true for poor women who do not have the resources to hire additional labour to take over some of the household responsibilities when they engage in market

Women economic empowerment in Africa is still a slightly new endeavor with very few countries trying to shift the trends to accepting women as equal partners in development as men. The shift towards achieving women empowerment is developed in countries like South Africa Nigeria and currently in Uganda and Kenya. Even with very low agility to develop in this area, women economic empowerment is improving in many developing countries of Africa apart from the Islamic nations where women are strictly house wives.

The Ministry of Gender, labor and social welfare (1999) and Kwesiga (2002) reported that women continue to lag behind in terms of economic growth and development because they have no access to land, market, earn low income, face economic violence, discriminated in the education and training. This places women in overwhelmed poverty which affects them physically, psychologically and spiritually. This continues to place with women being the leading dependent category as compared to their male counterparts.

Majority of women in Mbale district are illiterate and as such, their fertility rate is high as most of them marry before the age of eighteen (18) years. This binds them to care for their children and they are even weakened by pregnancies thus unable to compete in societal activities. Population statistics report, September (2004) indicate that Uganda's poorer and most illiterate produce more children thus having a Permanent effect on women's performance at work.

However, considerable effort has been expanded in trying to bring women on board in the development effort. In the 1970s, new perception about women as resources came to be embraced in development network. It was reorganized that women contribute to development and that they are productive forces. The underlying rationale was that women are untapped resource that can make an economic contribution to development.

As men, women are also important part of society, they also play important role in nation building process. Their contribution in the development process has been gradually increased all over the world. Yet the fact is that women in almost all the known societies of the world, past or present, have not enjoyed the same status, privileges, rights and powers as that of men (Mittal, 1995, cited in Basnet, 2001).

The socio-cultural set up of many Ugandan societies is based on ancient tradition system in which class, culture, ethnicity and gender largely determine the socio-

economic status of various populations. Similarly, Bagisu society in Mbale is basically a patriarchal society with masculinity domination as one of the characteristics in most of the families and societies that influence all aspects of social, cultural and economic life of the people (Bhusal n.d).

In the 21st century, most of the daily work performed by females was hardly measured in terms of economy with unequal opportunity even in the total household income. Mbale remains one of the poorest District in the Uganda with a poverty incidence of 23% (UBS 2011) and Mbale women are considered as poor of the poorest. Women's poverty, their comparative lack of leadership and participation in decision making, are often attributed to a number of factors, including low literacy, skills, self-esteem, financial security, and level of awareness of their rights (Endeley 2001).

After the restoration of multi-party democracy in the National Resistance Movement (NRM) government in 1996, poverty alleviation, sustainable development through inclusion of people from every walk of life, restoration of peace by institutionalizing democratic practices through rapid economic growth and others became very demanding tasks ahead the new government. One among them was to bring the women in the development process by empowering them, imparting them with knowledge and skills, and providing them with opportunities to work in income generating activities beyond their homely environment.

The term "empowerment" means to give somebody the power or authority to do something (Oxford Dictionary). Bennett (2002) as stated in Malik and Luqman (2005) describes empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them". Bennet further says among the different disempowered groups like: poor, ethnic, minorities etc, women are one of the cross-cutting category with all these groups. Similarly, women empowerment implies that women have power and ability to

do activities like male counterpart but they have the least authority to do something in their own initiation. This necessitated the endorsement of various national Programmes and policies to ensure that their right and authority to involve in all the developmental as well as economic activities carried out in a society, or in a nation are recognized. Income generation (IG) Programme carried out by NGOs is one of Programme that supports women empowerment.

Statement of the problem

Women in Mbale district have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity as women still suffer from social, cultural and political biases. Traditionally, women roles are confined to household chores and farming activities, which, in general engage them for longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2004; ADB, 1999). In addition, compared to male counterparts women have limited access to educational and employment opportunities. Families and society directly and indirectly deny or discourage women's role as decision makers. Women empowerment issue is perceived nationally or locally are being addressed by both state and non-state agencies.

The Non government institutions side by side with government interventions are providing various types of women empowerment Programmes including income generating Programmes.

Women economic empowerment in Mbale is slowly transforming with agriculture as their major economic activity. Most of the women are greatly struggling to overcome their challenges such as inadequate access to micro finance that is to say, high costs of borrowing, technological changes, unsupportive policies, infrastructural changes, illiteracy, among others.

However, it should be noted that most of these women are engaged in “green business” as their major economic activity. The inadequate protection to the Women’s green business in terms of environment and the poor disposal habits that effect the climate, high population, funds, and inadequate access to land as the major agricultural asset has greatly affected their performance. This therefore prompted the researcher to investigate in this phenomenon.

Purpose of the study

- 1) To test the hypothesis of no significant relationship between women economic empowerment and community development
- 2) To validate the theory (Economic Modernity Theory; the classical development perspective) where the study is underpinned.
- 3) To generate new information on women economic empowerment and community development.

General Objective

Broadly, the study examines the contribution of women economic empowerment and community development in Mbale District in Eastern Uganda.

SPECIFIC OBJECTIVES OF THE STUDY

1. To determine the social demographic characteristics of respondents in terms of;
 - 1.1 Gender
 - 1.2 Age,
 - 1.3 Educational qualification
 - 1.4 Marital status.
2. To assess the extent of Women Economic Empowerment in Mbale District.
3. To assess the level of community development in Mbale District.

4. To establish the relationship between women economic empowerment and community development.

Research question

The study will look at answering the following questions

1. To determine the social demographic characteristics of respondents in terms of;
 - 1.1 Gender
 - 1.2 Age,
 - 1.3 Educational qualification
 - 1.4 Marital status.
2. What ways are women economically empowered
3. How has women economic empowerment contributed community development
4. What is the relationship between women economic empowerment and community development

Hypothesis

Women economic empowerment necessarily contribute to community development

There is no significant relationship between women economic empowerment and community development.

Scope of the study

Geographical scope

This study will be carried out from Mbale District taking a case study of four (4) sub counties such as Nakaloke, Namanyonyi, Mutoto, and Bukonde that is found in eastern region of Uganda

Content scope

The study will analyze women economic empowerment in terms of self empowerment, Mutual empowerment and social empowerment where the researcher will focus on their employment levels, levels of income, skill among others. Community development can also be viewed in the economic, social and political perspective. Other variables to be described in the study are the social-demographic characteristics of the respondents in terms of age, gender, educational level and marital status.

Theoretical scope

The study will be based o the Economic Modernity Theory; the classical development perspective (*Amy C. Alexander (2009)*). This theory holds that economic development is central to increasing the pool of women eligible for positions of social power.

Time scope

The study will be conducted right from the pre-colonial period, colonial period and post colonial period.

Significance of the study

The findings of the study will benefit the women of Mbale District in Eastern Uganda and governmental officials in charge of gender and development.

The residents of Mbale District will understand the importance of women economic empowerment in enhancing community development.

Government officials in charge of women and community development will formulate policies, by-laws and arrange for other packages that will benefit both women and all persons involved in green business. The government officials will also realize the impact of women in relation to community development and as such train and offer relevant information to improve performance.

Operational definition of key terms

Woman, the term woman is used to describe a female human being.

Economics the term economics is a broad subject that covers everything from global growth and as such, different scholars understand it differently. Michael Mandel (2009) defines it as the study of how individuals business or governments make decisions and tradeoffs in the face of scarce resources.

Economic empowerment (EE) refers to increasing the spiritual, political, social or economic strength of individuals and communities.

Community Development (CD) refers to the process of helping a community strengthen itself and develop towards its full potential.

Community Development Federation of Community Development Learning) defines community development as:

"A set of values and practices which plays a special role in overcoming poverty and disadvantaged, knitting society together at the grass roots and deepening democracy".

Social-demographic characteristics are attributes of the respondents as to age, educational level, marital status and type of business.

CHAPTER TWO

Review of related literature.

Women economic empowerment; refers to increasing spiritual, political, social or economic strength of individuals and communities. Empowerment according to the United Nations, Division for the advancement of Women, November 2008 involves the ability to make choices and entails a process of change of all the components of societal structures that shape and reproduce power relations and the subsequent unequal distribution of society's resources and opportunities.

Some experts postulate that "there are three dimensions of empowerment:

Self-empowerment through individual action,

Mutual empowerment that is interpersonal

Social empowerment in the outcomes of social action

These three dimensions are interdependent. Self- empowerment is derived from individual action and psychological attributes, mutual empowerment arises from relationships with others, and social empowerment is created with the removal of social, political, legal and economic obstacles to the exercise of individual influence.

Economic empowerment according to Women's Economic Empowerment issues paper, April, 2011 is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

There is disagreement among scholars on the role of economic resources (particularly, material assets) in empowering of women. Some view economic resources as a source of power, and therefore advocate for measures that could affect the distribution of assets within the family, community and/or society at large, with the aim to improving women's social status and their capability to generate wealth.

Others see material assets only as an empowering condition. The latter approach does not call for a redistribution of assets but rather stresses the importance of access to resources. Both approaches make a valuable contribution to the understanding of empowerment, albeit from different perspectives.

In the market economy, the tangible assets represent one of the key sources of power and are an important determinant of future returns for example, income. They ensure the access of an asset owner to other societal resources, such as high quality education, decent work, access to mass media, funds for establishing organizations and financing public campaigns and, in the long run, impact on political processes by shaping public opinion. The ownership of tangible assets allows for mobilization of additional financial resources (if necessary) in capital markets, both inside and outside the country of residence, for starting up businesses and/or expanding existing businesses. Persistent gender-specific economic differentials, including in the entrepreneurial process, in all Member States, imply that there are some basic factors, which in and of themselves or through their interplay, are responsible for consistent reproduction of these gender-specific patterns.

According to the findings of the report prepared at the request of the United Kingdom Small Business Service "Women's Business Ownership: Recent Research and Policy Developments", "the entrepreneurial process is affected by human, social, physical, organizational and technological capital possessed by business owners and available to them via their personal backgrounds and experiences, contacts, relationships and networks". Gender differentials in entrepreneurship can therefore be seen to arise from women's disadvantages "in their access to various entrepreneurial capital (and cannot

be attributed exclusively to the constraints in their access to financial resources - this author's comment), given their personal background and employment experiences and the socio-economic and cultural context in which their businesses operate". 6 The fact that gender-specific economic differentials persist, even in the countries with no explicit discrimination in women's access to financial resources (in the USA, for example), suggests that these differentials may be an outcome of the complex interplay between, on the one hand, gender-specific differentials in all or some of the components constituting entrepreneurial capital, and, on the other hand, socio-economic and cultural factors.

In short, women's entrepreneurship reflects their societal position. In addressing gender-specific economic differentials it may therefore be useful to identify which of the components constituting entrepreneurial capital, have had the most profound impact on the performance and outcome of women's entrepreneurship, and which of the external socio-economic and cultural factors are enabling and/or constraining women's economic participation. 6 Carter, Sara, and Eleanor Shaw (2006) Women's Business Ownership: Recent Research and Policy Developments. Report to the Small Business Service, United Kingdom. November 2006. EC/WSRWD/2008

The Constitution of Uganda includes anti-discriminatory provisions and condemns any custom that contradicts human rights. But discrimination against women is rife and the situation of Ugandan women is further aggravated by deeply rooted patriarchal tradition and years of armed conflict. The government has enacted new laws to improve the situation of women, but their implementation has been obstructed by some reticent communities (IPU, 2007).

Challenges to women economic empowerment

Physical Integrity: The physical integrity of Ugandan women is poorly protected. Violence against women is widespread some estimates say that more than half of the women in the country have suffered domestic violence at the hands of their partners.

Domestic violence has wide social acceptance, even by women. Rape is very common in Uganda as nearly half of sexual violence cases, the victim's husband or partner is the perpetrator reflecting a widely held belief that spousal rape is a husband's prerogative. In addition, many women were raped by rebel soldiers during the conflict in northern Uganda. This stigma puts the women in a fearful start and therefore holds back their efforts to compete perfectly with the men.

Ownership Rights: Ugandan women's ownership rights remain extremely limited. Access to land is governed by customary laws. In theory, women have access to land, decision making powers, however, they are typically granted to men and most female landowners have no power to administer their land holdings. Traditional practices persist despite the government's recent adoption of a new land law designed to improve women's access to land and grant them the right to manage their property. The Constitution upholds women's rights to have access to property other than land. Theoretically, women are free to administer their property without their husbands' consent. This is another area in which customary laws prevent women from exercising their rights.

Access to bank loans is difficult for women in Uganda: The credit financing bodies in charge of women economic empowerment activities are limited and those that exist are very expensive. This makes it hard for women to access loans to run their economic activities such as business, livestock, agricultural demands, among others.

Civil Liberties; Women's civil liberties are restricted in Uganda. Their freedom of movement is curtailed by the need to have the written consent of their husbands before obtaining a passport or travelling outside the country. There are no reported limitations on their freedom of dress. This has pressed women behind the information page as most of them are not aware of indoor crop growing, better and up to date methods of cultivation, among others.

Economic violence, here, women are denied a share of what they actually worked for by men. They are used as beasts of burden and servants of men to better their (men's) lives. The attitude that women are for child bearing and that their place is home makes women to be economically dependants on men.

Women's green business; the failure to protect the environment, poor cultivation methods and bad disposal habits in Uganda, Mbale district in particular, causing unfriendly climatic changes such as prolonged drought seasons, un periodic rainfall, among others has greatly affected the efforts of women as their products are substandard and cannot compete favorably in the market.

Community development (CD)

Community development (CD) is a broad term applied to the practices and academic disciplines of civic leaders, activists, involved citizens and professionals to improve various aspects of local communities. It is the process of helping a community strengthen itself and develop towards its full potential. There are ten (10) principles of community development according to SIL International which include;

- Start where the people are.
- Build relationships; then introduce new ideas, showing how they meet identified needs.
- Keep projects simple.
- Involve as many community people as possible in all activities from the start.
- Train people close to their home communities.
- Train in locally acceptable ways (e.g. methods, facilities).
- Train trainers who can train others.
- Involve local leadership.
- Cooperate with governments.

- Encourage interdependent relationships vs. dependent or totally independent relationships.

Community development seeks to empower individuals and groups of people by providing these groups with the skills they need to affect change in their own communities. These skills are often concentrated around building political power through the formation of large social groups working for a common agenda (Gibson, 1995). Community developers must understand both how to work with individuals and how to affect communities' positions within the context of larger social institutions.

There are complementary definitions of community development. The Community Development Challenge report, which was produced by a working party comprising leading UK organizations in the field (including (Foundation Builders) Community Development Foundation, Community Development Exchange and the Federation of Community Development Learning) defines community development as:

"A set of values and practices which plays a special role in overcoming poverty and disadvantaged, knitting society together at the grass roots and deepening democracy".

Community Development Exchange defines community development as:

"both an occupation (such as a community development worker in a local authority) and a way of working with communities. Its key purpose is to build communities based on justice, equality and mutual respect".

Community development involves changing the relationships between ordinary people and people in positions of power, so that everyone can take part in the issues that affect their lives. It starts from the principle that within any community there is a wealth of knowledge and experience which, if used in creative ways, can be channeled into collective action to achieve the communities' desired goals.

Community development practitioners work alongside people in communities to help build relationships with key people and organizations and to identify common concerns. They create opportunities for the community to learn new skills and, by enabling people to act together, community development practitioners help to foster social inclusion and equality.

Approaches used by Different Authors

A number of different approaches to community development can be recognized, including: community economic development (CED), community capacity building, Social capital formation, political participatory development, nonviolent direct action ecologically sustainable development, asset-based community development, faith-based community development, community practice social work, community-based participatory research (CBPR), Community Mobilization, community empowerment, community participation, participatory planning including community-based planning (CBP), community-driven development (CDD), and approaches to funding communities directly (Gibson, 1995).

Education and the community-wide empowerment that increased educational opportunity creates and forms a crucial component of community development and certainly for underserved communities that have limited general educational and professional training resources. Workforce development, the issues and challenges of crossing the Digital divide, and increasing community-wide levels of Digital inclusion have become crucially important in this and both for affordable access to computers and the Internet, and for training in how to use and maintain these resources (Benjamin, 1984).

Local communities that cannot connect and participate in the larger and increasingly global online community are becoming increasingly marginalized because of that. So where Urban development with its focus on buildings and physical infrastructure was once viewed as a primary path forward to community development, development of

computer and online infrastructure and access, and the community enablement they support have to become central areas of focus moving forward (Covington, 1994b). This has become an area of active involvement for both public and private sector organizations including foundations and nonprofit organizations. In the United States, nonprofit organizations such as Per scholars seek to “break the cycle of poverty by providing education, technology and economic opportunities to individuals, families and communities” as a path to development for the communities they serve (Gray, 1989)

Theoretical Perspective:

Economic Modernity Theory: The Classical Development Perspective (Amy C. Alexander (2009)). The theory focuses on economic development; the classical modernization perspective considers increases in democracy and human choice as a direct outcome of economic development (Lipset 1959; Rostow 1960; Deutsch 1964; Bell 1999 Inkeles & Smith 1974). In relation to gender equality, this approach holds that economic development is central to increasing the pool of women eligible for positions of social power. These scholars establish that increased economic development associates with a more broad based distribution of educational and occupational resources. Greater access to educational and occupational resources increases women’s chances of professional development, creating a larger pool of women eligible for power positions such as political office.

Others note that higher levels of economic development bring more social services to societies. Through their alleviation of the costs in labor and time of everyday responsibilities associated with care giving (e.g., child-rearing, domestic work), increases in these services free up time for social pursuits in women’s lives. Several studies confirm these hypotheses, demonstrating that developmental measures such as countries’ levels of non-agricultural development, per capita gross domestic product, women in the workforce and women college graduates positively influence the

percentage of women in their parliaments (Kenworthy & Malami 1999; Reynolds 1999; Rule 1981, 1987; Siaroff 2000; Welch & Studlar 1996).

Related Studies

Gender and Community Development;

The word 'community' is an umbrella term that is defined and applied in a myriad of ways. For instance, it may be used to refer to geographic communities where members are based on region (Ife, 1997; Maimunah Ismail, 2001); unit of social organizations such as worker and community associations (Maimunah Ismail, 2001); cultural groups that can be identified through religions or races (Maimunah Ismail, 2001); or virtual communities, where members main form of contact is through electronic media (Ife, 1997). Communities of circumstance constitute another possible form of community. Such community might emerge, for example when floods occur across different regions and those most affected feel connected to one another (Marsh, 1999). Finally, there are communities of interest, where identity groups form to lobby government for some kind of policy change or sponsorship.

Various definitions of community development are available in the literature. They vary from One community to another, yet there are identifiable characteristics which all community development has in common. One of the early definitions that were widely accepted was developed by the United States International Cooperation (1956) as cited by Maimunah Ismail (1999). It emphasized the process where individuals in the community joined forces to plan and take actions regarding community problems. They identify community problems and needs, plan and conduct activities together using available community resources. They also sought outside help from government and private organizations. On the other hand, the United Nations (1975), indicated that community development is a process whereby the efforts of individuals in the community were combined with efforts of government and non-government bodies to improve and developed community socially, economically (Ackelsberg, 1988)

Women Leadership, culture and Community Development

These efforts should lead to national development (Jones, 1982). Maimunah Ismail (1999) provided a more comprehensive definition of community development. It is a process of community activities that are planned and organized in such a way so as to raise the quality of life in the community in terms of economy, social, culture, spiritual and the environment through initiatives and active participation of the community members and with minimum outside help. This study also referred to definition forwarded by Ploch (1976). He defined community development as the active voluntary involvement of community residents in a process to improve some identifiable aspects of community life. Ploch further added that normally such action leads to strengthening of the community's pattern of human and institutional relationship.

Kirk and Shutte (2004) suggested a community development model that is more collaborative and comprehensive in nature that comprises of three components: Leading change through dialogue, collective empowerment and connective leadership. For Malaysian community, Abu Daud Silong et al. (2007) proposed a community development model using participative kind of leadership, where community leaders need to involve community members in the early stages of program planning and also in the conduct of the program. Based on those definitions it can be said that community development efforts were conducted for the following purposes:

- To achieve social, economic, spiritual and cultural development
- To develop functioning community groups and organizations
- To develop community leaders
- To improve relationship and cooperation among community members
- To maximize utilization of community resources
- To increase capacity of the community to face challenges
- To encourage planning and conduct of programs at the community level

significant social capital through civic actions. In the 1970s, foundations, corporate supporters, and government redesigned the community development agenda to focus on affordable housing and business development, utilizing the concept of CDCs as the agency.

Lemann concludes that the shift in structure and goals of CDCs was a backlash to the confrontational strategies of CBOs in the 1960s and 1970s (Lemann 1994). CDCs would be less likely to challenge the system; they would localize their attention to neighborhood needs, often relying on professional staff to set agendas and goals. The production goals of the early CDCs seemed to be designed to deter strategies of mobilization and confrontation. The CDC movement coincided with the withdrawal of federal government programs and a renewed national political commitment to the market place and private business. City growth policies were encouraged as the CDC movement gave importance to neighborhood development while generally accommodating downtown growth policies.

Social Capital and Women in Community Development; As CDOs are the primary vehicle for development in low-income neighborhoods, scholars have begun to examine them in terms of the degree to which they increase citizen participation, increase civic capacity, as well as stabilize and revitalize neighborhoods through the creation of social capital (Temkin and Rhoe 1998, R.Gittell and Vidal 1998, M.Gittell 1998, 1996). According to Putnam, civic action requires the existence of social capital; he defines social capital as “norms, trust, and networks” (Putnam 1993). As R.Gittell and Vidal note, there has been a “virtual industry of interest and action created around the implication of Putnam’s findings for the development of low-income communities” (R. Gittell and Vidal 1998 14).

In an empirical examination of neighborhood stability, Temkin and Rohe (1998) argued that the creation and existence of social capital is a key factor in determining neighborhood stability. They found that neighborhoods with high levels of social capital

thrive and develop, while those with low levels do not. In their words, “building social capital is an effective way to stem a neighborhood’s decline” (1998 62). Furthermore they argue, given recent policy changes, organizations in the best position to develop social capital will be neighborhood-based community development corporations. In some cases developing social capital will represent a new responsibility for CDCs, expanding their scope beyond housing development and social service provision

CHAPTER THREE

Methodology

Introduction

This chapter presents the methods and tools that will be used to conduct the research. It specifies the research strategy; sampling procedures, research instruments and data analysis techniques that will be used in the research

Research design

The research study will employ descriptive survey design specifically descriptive coloration. Descriptive coloration will be used to determine the relationship between women economic empowerment and community development. Respondents' demographic characteristics will also be described in the study.

Research population:

A total of 1920 people both male and female from Nakaloke, Namanyonyi, Mutoto and Bukonde subcounties will be the respondents of the study.

Sample size:

To determine the minimum sample size the sloven's formula is used table 1 below shows the actual number of respondents as computed from target population.

Table 1: Respondents of the Study

Sub counties	Women economic Empowerment		Sample size	
	Women of working category	Men of working category	Sample size	Sample size
Nakaloke	350	190	184	128
Namanyonyi	400	100	200	80
Mutoto	400	200	200	133
Bukonde	180	100	120	80
Total	1330	590	704	421
Grand Total	1920		1125	

Data Gathering Procedures

Before the administration of the questionnaires

1. An introduction letter will be obtained from the College of Higher Degrees and Research for the researcher to solicit approval to conduct the study from respective heads of Micro finance institutions.
2. When approved, the researcher will secure a list of the qualified respondents of male and female and officials in charge and select through systematic random sampling from this list to arrive at the minimum sample size.
3. The respondents will be explained about the study and will be requested to sign the Informed Consent Form (Appendix 3).

4. Reproduce more than enough questionnaires for distribution.

During the administration of the questionnaires

1. The respondents will be requested to answer completely and not to leave any part of the questionnaires unanswered.
2. The researcher and assistants will emphasize retrieval of the questionnaires within five days from the date of distribution.
3. On retrieval, all returned questionnaires will be checked if all are answered.

After the administration of the questionnaires

The data gathered will be collated, encoded into the computer and statistically treated using the Statistical Package for Social Sciences (SPSS).

Data Analysis

The frequency and percentage distribution will be used to determine the demographic characteristics of the respondents.

The mean and standard deviation will be used to determine the level of women economic empowerment and Community Development. All item strategies will be established in terms of mean and rank. The following mean ranges will be used to arrive at the mean of individual indications.

A. Level of Women Involvement in Business.

Mean range	Response mode	Interpretation
3.26-4.00	Strongly agree	Very satisfactory
2.51-3.25	Agree	Satisfactory
1.76-2.50	Disagree	Fair
1.00-1.75	Strongly disagree	Poor

B. Level of Community Development.

Mean range	Response mode	Interpretation
3.26-4.00	Strongly agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Low
1.00-1.75	Strongly disagree	Very Low

Pearson correlation coefficient will be used to test the relationship between the levels of women economic empowerment at 0.005 level of significance.

Ethical Considerations

To ensure confidentiality of the information provided by the respondents and to ascertain the practice of ethics in this study, the following activities will be implemented by the researcher:

1. The respondents will be coded instead of reflecting the names.

2. Solicit permission through a written request to the concerned officials of the communities will be included in the study.
3. Request the respondents to sign in the *Informed Consent Form* (Appendix 3)
4. Acknowledge the authors quoted in this study and the author of the standardized instrument through citations and referencing.
5. Present the findings in a generalized manner.

Limitations of the Study

In view of the following threats to validity, the researcher will claim an allowable 5% margin of error at 0.05 level of significance. Measures are also indicated in order to minimize if not to eradicate the threats to the validity of the findings of this study.

1. *Extraneous variables* which will be beyond the researcher's control such as respondents' honesty, personal biases and uncontrolled setting of the study.
2. *Instrumentation:* The research instruments on resource availability and utilization are not standardized. Therefore a validity and reliability test will be done to produce a credible measurement of the research variables.
3. *Testing:*
4. *Attention:* attracting the attention of the respondents is also another limitation of the study. Respondents will be given time to fill in the questionnaire

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

Demographic characteristics of Respondents

In the study, the researcher described the demographic characteristic of the respondents in terms of Gender, Age, Marital status and Academic qualification. Respondents were asked to state their demographic characteristic for purposes of classifying and comparing them. The study employed a closed questionnaire to categorize respondent's profiles and their responses were analyzed using frequencies and percentage distribution as shown in table 2 below.

Table 2: Demographic characteristic of respondents

Category	Frequency	Percentage
Gender		
Male	84	42.0
Female	116	52.0
Total	200	100
Age of respondents		
Below 18 years	14	7.0
18-25 years	62	31.0
25-35 years	77	38.5
35-51 years	42	21.0
51 years and above	5	2.5
Total	200	100
Marital status		
Married	81	40.5
Single	66	33.0
Divorced	26	13.0
Separated	21	10.5
Widow/Widower	6	3.0
Total	200	100
Educational Qualification		
Certificate	107	53.5
Diploma	61	30.5
Bachelors	32	16.0
Total	200	100



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136
2013

Source: *primary data*

Table two shows that majority of respondents were female (58.0%) and male (42.0%). The findings imply that females were the major target group of the study due to the fact that their case (women economic empowerment) is new globally.

Concerning age, majority of respondents were in the age category of 25-35 years (38.5%), this was followed by respondents aged between 18-25 years (31.0%), respondents aged below 18 years were 14(7%) and the least aged respondents were 51 and above who were 5 years (2.5%). This implies that the most active group of people in the community were the middle age young people (25-35) who were actively involved in business and engaged themselves with production, politics, education, and other empowerment activities. It should also be noted that this group of people have more creative and innovative basing on the number of responsibilities than any other group hence more need for economic empowerment and that is why they emerge the highest number respondents. On the other hand, the least aged respondents at 7.0% and 2.5% (age 18 and 51 and above) were due to the fact that they are less productive and innovative as most of them are facilitated by the middle age category.

As of marital status, 40.5% of the respondents were married, 33.0% were single, 13.0% were divorced, 10.5% were separated and 3.0% were widows/widowers. This implied that the respondents that were actively involved with the economic empowerment were mainly the married due to the responsibilities they have. As to Education qualification, 107(53.5%) of the respondents were certificate holders, this implies that majority of the population concerned with economic empowerment in Mbale District are certificate holders who are involved in production and other economic activities. Respondents that had diplomas were 61 (30.5%) while those that had bachelor's degrees were 32(16.0%). Most of the respondents that had bachelor's degree were holding good jobs or had offices in high ranking in society.

The extent of women economic empowerment

The second objective of the study was to assess the extent of women economic empowerment in Mbale District. This study was broken in to 13 questions and were rated using the scale ranging from 1-4 (1-strongly disagree, 2- Disagree, 3-Agree 4- Strongly agree). Respondent's responses were analyzed and described using means and standard deviations as shown in table 3 below.

Mean range	Response mode	Interpretation
3.26-4.00	Strongly Agree	Very satisfactory
2.51-3.25	Agree	Satisfactory
1.76-2.50	Disagree	Fairly satisfactory
1.00-1.75	Strongly disagree	Unsatisfactory

Table 3: Extent of women economic empowerment (n=200)

Items	Mean	Interpretation	Rank
I have attained an advanced certificate and hope to attain graduate studies where i got skills of production	3.04	Very satisfactory	1
I have access to better and improved health services as I can pay my medical bills	2.64	Satisfactory	2
I have a job and can facilitate myself and my family	2.62	Satisfactory	3
I save at least 10percent of my income	2.51	Satisfactory	4
I participate in community meetings and take part in decision making so as to solve the problems in my community	2.40	Fairly Satisfactory	5
I own assets such as land, car, livestock in my name	2.36	Fairly satisfactory	6
Poverty levels among women is decreasing as women are involved in productive activities	2.32	Fairly Satisfactory	7
I produce better quality products from the knowledge attained through training	2.21	Fairly Satisfactory	8
I pay my business and Government tax which contribute to the development of my community	2.18	Fairly Satisfactory	9
I manage community natural resources to ensure that the community gets constant rain for sustainable development	2.15	Fairly Satisfactory	10
I employ a number of community members which contributes to community development	2.12	Fairly Satisfactory	11
I have access to affordable loan from women organizations	2.10	Fairly Satisfactory	12
The gross production of the country has increased in terms of agricultural production, government revenue, among others	1.98	Unsatisfactory	13
Mean	2.37	Satisfactory	

Source: *primary data 2012*

Table 3 shows that enhancing the respondent's extent of economic empowerment was ranked first with a mean of 3.04 interpreted as very satisfactory. This means that majority of the respondents have attained a certificate of education and have productive skills.

Having access to better and improved health services among the respondents and their ability to meet their medical bills was ranked second with a mean of 2.64 interpreted as satisfactory. This means that the government and local leaders have availed health centre to make accessibility easy and affordable.

Having a job and ability to facilitate themselves together with their families was ranked third with a mean range of 2.62 interpreted as satisfactory. This means that women economic empowerment has availed respondents with opportunities to freely work in any given opportunity through training and equipping them with skills.

Ability to save at least 10percent of the respondents' earnings was ranked fourth with a mean range of 2.51 interpreted as satisfactory. This means that women economic empowerment has helped respondents to earn and save for future.

Participating in community meeting and taking part in decision making was ranked fifth with a mean range of 2.40 interpreted as fairly satisfactory. This means that women economic empowerment has not done much in helping respondents take part in community meeting and take part in decision making so as to solve the problems of the community.

Ownership of assets such as land, Cars, livestock among others was also ranked sixth with a mean range of 2.36 interpreted as fairly satisfactory meaning that women economic empowerment has a task of improving ownership of asserts among the respondents especially the women.

Poverty levels among women are decreasing as women are taking part in productive activities was ranked seventh with a mean range of 2.32 interpreted as fairly satisfactory. This means that the concerned parties in line with women economic empowerment have not helped much in reducing poverty levels among women.

Production of better quality products from the knowledge attained from training was ranked the eighth with a mean range of 2.21 interpreted as fairly satisfactory. This means that less has been done in improving productivity skills.

Payment of business and government tax to contribute to community development was ranked ninth with a mean range of 2.18 interpreted as fairly satisfactory. This means that less has been done in terms of business and as such, government taxes are not being paid to contribute to community development.

Management of community natural resources to ensure that the community gets constant rain for sustainable development was ranked tenth with a mean range of 2.15 interpreted as fairly satisfactory. This means that some of the community natural resources have not been protected such as the wetlands, mountain slopes, and forests among others.

Employment of community members which would contribute to community development was ranked eleventh with a mean range of 2.12 interpreted as fairly satisfactory. This means that there are few employment opportunities.

Having access to affordable loans from women organizations was ranked the twelfth with a mean range of 2.10 interpreted as fairly satisfactory. This means that loans are still not affordable.

The gross production of the country has increased in terms of agricultural production, government revenue among other was ranked thirteenth with a mean range of 1.98 interpreted as unsatisfying meaning that respondents have not been helped with their agricultural produces especially when it comes to market creation and therefore poor quality of products is produced and cannot fetch any revenue for the government.

Level of community development

The third objective of the study was to determine the level of community development in Mbale District. The level of community development was measured using 18 quantitative questions and respondents were requested to state the extent to which they agree or disagree with the statement by making the best explanation of their perception. All items on the success of women economic empowerment were rated using 4 scales ranging from 1-4 (1-Strongly disagree,. 2- Disagree, 3-Agree, 4-strongly agree). Respondent's responses were analyzed and described using means and standard deviations as shown in table 4.

Mean range	Response Mode	Interpretation
3.26-4.00	Strongly agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Low
1.00-1.75	Strongly disagree	Very Low

Table 4: Level of community development

Category	Mean	Interpretation	Rank
I am able to pay medical treatment	2.81	high	1
There are improvements in health facilities	2.76	High	2
There is increase in literacy rates through women school enrolment	2.74	High	3
Standards of living have increased	2.52	High	4
There is an increase in women political participation	2.45	Low	5
There are high rates of employment amongst women	2.44	Low	6
Increase in household incomes	2.42	Low	7
There is recognition of women rights especially rights of women and children	2.33	Low	8
Women have a high purchasing power	2.30	low	9
There is participation in leadership and democracy	2.30	Low	10
There is improvement in the transport infrastructure	2.22	Low	11
There is an inclusion of women in decision making and participation	2.10	Low	12
Ownership of property by women (land) has increased	2.20	Low	13
High rates of women investment in both industry and agriculture	2.02	low	14
There is an improvement in Government allocation of funds through budget	1.98	Very Low	15
There is an equal representation in parliament and local areas	1.96	Very low	16
There is contests and participation in fair and democratic election	1.93	Very low	17
Leaders participate in economic development through active participation and budgetary	1.81	Very low	18
Mean	2.33	High	

Source: *primary data*

A table 4 show that respondents can pay their medical treatment was ranked first with a mean range of 2.81 interpreted as high. This means that women economic empowerment has improved the respondents' health status by facilitating health centers and enabling people to earn through creation of jobs. This has in one way or the other contributed to community development as people can produce and meet some of their basic needs.

There is improvement in health facilities was ranked second with a mean of 2.76 interpreted as high meaning that women economic empowerment facilitates the community by offering health facilities.

There is increase in literacy rates through women school enrollment was ranked third with a mean of 2.74 interpreted as high. This means that women economic empowerment has improved the literacy levels through advocating for women enrollment in school and continued sensitization.

Standards of living have increased was ranked fourth with a range of 2.52 interpreted as high meaning that women economic empowerment has contributed to the house hold incomes of the respondents hence improving on their standards of living.

There is an increase in women political participation was ranked fifth with a mean of 2.45 interpreted as low meaning that women economic empowerment has done less on the issue of women participation in politics although it is promising.

There is high rate of employment among women was ranked sixth with a mean of 2.44 interpreted as low meaning that members of women economic empowerment still has a lot to be done so as to improve on the employment rate among women.

Increase in household income was ranked seventh with a mean of 2.42 interpreted as low meaning that women economic empowerment has not contributed much to the household incomes.

There is recognition of human rights especially rights of women and children was ranked eighth with a mean of 2.33 interpreted as low meaning respect of human rights of especially women and children is still low and needs to be embraced.

Women have a high purchasing power was ranked ninth with a mean of 2.30 interpreted as low meaning that respondents especially women are not in position to purchase what they want despite the struggle for women economic empowerment.

There is an equal participation in leadership and democracy was also ranked tenth with a mean of 2.30 with is interpreted as low. This means that democracy and balance in leadership has not been given enough attention.

There is improvement in transport infrastructure was ranked eleventh with a mean of 2.22 interpreted as low. This means that respondents still have a big problem with transport as they cannot freely move together with their products.

Ownership of property by women such as land has increased was ranked twelfth with a mean range of 2.20 interpreted as low. This means that despite the move to empower women, their ability to own of property is low.

There is an inclusion of women in decision making and participation was ranked thirteenth with a mean of 2.10 interpreted as low meaning that there is still male dominance in decision making.

High rate of women investment in both industry and agriculture was ranked fourteenth with a mean of 2.02 interpreted as low. This means that the women economic empowerment has done less to improve the capacity of women to invest in productive ventures.

There is an improvement in Government allocation of funds through budget was ranked fifteenth with a mean of 1.98 interpreted as low. This means that Government allocation of funds is still unbalanced and therefore much more effort is needed here.

There is an equal representation in parliament and local areas was ranked sixteenth with a mean of 1.96 interpreted as low meaning that there is still a bias in the mode of leadership.

There is contest and participation in fair and democratic election was ranked seventeenth with a mean of 1.93 interpreted as low. This means that democracy is not upheld in the community.

Leaders' participation in economic development through active budgetary was ranked eighteenth with a mean range of 1.81 interpreted as low. This means that economic development is sabotaged by the leader through improper budgetary.

Relationship Between women economic empowerment and community development

The fourth objective was to determine whether there exists a significant relationship between women economic empowerment and community development in Mbale District of which it was hypothesized that "there is no significant relationship between Women economic empowerment in Mbale District". To test the null hypothesis, and to get an overall picture of the relationship, the researcher combined all the means and computed them in table 3 and 4 above and two mean indices were correlated using Pearson's Linear Correlation Coefficient (PLCC) as shown in table 5 below.

Table 5: Relationship between women economic empowerment and community development

Categories	R-value	Sig	Interpretation	Decision on Ho
Women economic Empowerment Vs Community development	.606	.000	Significant correlation	Rejected

Source: *primary data*

Using the Pearson Linear Correlation Coefficient at 0.05 level of significance, table 5 shows that the relationship between women economic empowerment and community development is significant since the computed P-value is less than 0.05. The null

hypothesis is rejected; therefore there is a significant relationship between women economic empowerment and community development.

Table 6: Regression Analysis between women economic empowerment and community development in Mbale District

Variables Regressed	R Squared	F	Sig.	Interpretation	Decision on H ₀
Women economic empowerment Vs Community development	.368	86.118	.000	Significant effect	Rejected

Source: primary data

The Linear Regression results in table 6 above indicates that women economic empowerment (independent variable) on regression model contribute over 86.11% towards community development (dependent variable) in Mbale District as indicated by a high Adjusted R² of 0.368. This means that women economic empowerment should be emphasized because its need is instrumental in community development in Mbale District, Uganda.

Results further suggest that the independent variable (women economic empowerment) included in the model significantly influences changes in the dependent variable (community development) (F=86.118, sig. =0.000). These results lead to a conclusion that women economic empowerment in Mbale district significantly explains the high rates of community development in Mbale district, Uganda.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Profile of the respondents

The study indicated that the female respondents were the highest (58.0%), in terms of age; respondents aged between 25-35 years provided a high response to the study. As of marital status, married people emerged the highest respondents of the study (40.5%), and in the education qualification, certificate holders ranked high among the respondents.

Extent of women economic empowerment

The second objective of the study which intended to find out the extent of women economic empowerment revealed that the strategy has fairly satisfactory enhanced community development (at a mean of 2.37).

Level of community development

The third objective of the study which intended to find out the level of community development revealed that the level of community development is tentatively improving with influence from women economic empowerment (at a mean of 2.33).

The Relationship between women economic empowerment and community development

The fourth objective of the study was to set and establish whether there was a significant relationship between women economic empowerment and community development in Mbale District for which it was hypothesized that there is no significant relationship between women economic empowerment and community development. Basing on the findings, the null hypothesis was rejected leading to a conclusion that women economic empowerment is of a positive and a significant influence to

community development in Mbale District. The justification of this is revealed by the level of significant value that is less than 0.05 for example ($r=.368$, $\text{sig}=0.000$). The same results were supported by the linear regression results which also indicate that women economic empowerment influences community development in Mbale district.

Conclusions

The hypothesis of there is no significant relationship between women economic empowerment and community development was rejected. Therefore there is a significant relationship between women economic empowerment and community development

The study validated the "Economic Modernity Theory, the classical development perspective" by Amy C. Alexander (2009), proving that economic development is central to increase the pool of women eligible for position of social power.

The study found out that women were the highest respondents; however women economic empowerment has not done a lot yet in improving the position of women in the community in terms of taking part in community meetings and taking part in decision making, protecting community natural resources, ownership of resources among others.

Under the related studies, it was revealed that women economic empowerment and community development are synonymous and mutually exclusive. An improvement in women economic empowerment leads to community development by a certain value.

Recommendations

Basing on the findings, the researcher made the following recommendations both to the concerned parties in women economic empowerment such as the government and local leaders and all the key stakeholders of Mbale District:

Women economic empowerment should encourage more women to take part in community decision making as whatever is decided affects them either positively or negatively.

Women economic empowerment should set up income generating activities which will directly give more women a chance to earn a living thus reducing poverty levels of women. On the other hand, this strategy will see women in a position to own assets such as land, livestock, and houses among others so as to improve on their green business.

Concerned parties such as the government, Non-government Organizations, charities among others in Women economic empowerment train more skilled personnel to sensitize more local people and also increase their scope of operation to extend their services to the far rural based individuals who have the capacity to produce and engage in business.

Areas for future Research

Notwithstanding the efforts made by the researcher, she could not exhaust entirely this particular area; therefore she recommends that the future researchers should focus on the following.

Owing to the fact that the study concentrated on Women Economic Empowerment and Community Development in Mbale district, there is a need to conduct a study similar but covering Women Economic Empowerment and Poverty Reduction in Mbale District since there is still a big gap between different households in terms of their incomes.

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Appendix A

CALCULATION OF THE SAMPLE SIZE USING THE SOLVENS FORMULEA

$$n = \frac{N}{1 + Na^2}$$

Where n= sample size

N= Study population/Target population

a= level of significance or margin of error (0.05)

The study population/ Target population is 1920

There fore

$$n = \frac{N}{1 + Na^2}$$

$$n = \frac{1920}{1 + 1920 (0.05)^2}$$

$$1 + 1920 (0.05)^2$$

$$n = \frac{1920}{1 + 1920 * 0.0025}$$

$$1 + 1920 * 0.0025$$

$$n = \frac{1920}{5.8}$$

$$5.8$$

$$n = 331 \text{ (sample size)}$$

APPENDIX B



**KAMPALA
INTERNATIONAL
UNIVERSITY**

Ggaba Road - Kansanga
P.O. Box 20000, Kampala, Uganda
Tel: +256 - 414 - 266813 / +256 - 772 - 322563
Fax: +256 - 414 - 501 974
E-mail: admin@kiu.ac.ug
Website: www.kiu.ac.ug

**OFFICE OF THE HEAD OF DEPARTMENT, ECONOMICS AND
MANAGEMENT SCIENCES
COLLEGE OF HIGHER DEGREES AND RESEARCH (CHDR)**

Date: 27th September, 2012

**RE: REQUEST OF NAMBAFU JUSTINE MDS/33471/111/DU
TO CONDUCT RESEARCH IN YOUR ORGANIZATION**

The above mentioned is a bonafide student of Kampala International University pursuing Masters in Development Studies.

She is currently conducting research entitled " **Women Economic Empowerment and Community Development**".

Your organization has been identified as a valuable source of information pertaining to her research project. The purpose of this letter is to request you to avail her with pertinent information she may need.


Any information shared with her from your organization shall be treated with utmost confidentiality.

Any assistance rendered to her will be highly appreciated.

Yours truly,


For Mr. Malinga Ramadhan
**Head of Department,
Economics and Management Sciences, (CHDR)**

NOTED BY:


Dr. Saba Soli T. Gaite
Principal-CHDR

"Exploring the Heights"

APPENDIX 1B

TRANSMITTAL LETTER FOR THE RESPONDENTS

MBALE DISTRICT LOCAL GOVERNMENT
P.o. Box, 12456 MBALE



OFFICE OF THE CHIEF
PLANNING OFFICER TEL, NO
0772626060

Our ref: **CR/583/220/01**

YOUR REF.....

Date **27th/Sept/ 2012**

Ms. Nambafu Justine

Student Kampala International University

Kampala

RE: ACCEPTANCE LETTER

This is to acknowledge receipt of your letter requesting the district to allow you conduct research on the topic "women economic empowerment and community development in Mbale District"

You are hereby accepted to carry out this research on the above topic and you are free to move to any local government of your choice and interview or administer questionnaires to any person of your interest. You are also requested to share with this office the findings of this study to help the district identify the policy gaps in this area.

By copy of this letter, the District Councilors sub Country Chairpersons and sub Country Chiefs are hereby informed.

A handwritten signature in black ink, appearing to read 'Watuwa Richard', on a light-colored background.

Watuwa Richard

For: CHIEF PLANNING OFFICER

Copy: District Councillors

Sub County Chairpersons

Sub County Chiefs

Sub County Chiefs

APPENDIX C
CLEARANCE FROM ETHICS COMMITTEE

Date_____

Candidate's Data

Name_____

Reg. _____

Course _____

Title of Study _____

Ethical Review Checklist

The study reviewed considered the following:

- ___ Physical Safety of Human Subjects
- ___ Psychological Safety
- ___ Emotional Security
- ___ Privacy
- ___ Written Request for Author of Standardized Instrument
- ___ Coding of Questionnaires/Anonymity/Confidentiality
- ___ Permission to Conduct the Study
- ___ Informed Consent

___ Citations/Authors Recognized

Results of Ethical Review

___ Approved

___ Conditional (to provide the Ethics Committee with corrections)

___ Disapproved/ Resubmit Proposal

Ethics Committee (Name and Signature)

Chairperson _____

Member _____

APPENDIX 1C

INFORMED CONSENT

I am giving my consent to be part of the research study of Ms. Nambafu Justine that will focus on emotional intelligence and leadership styles.

I shall be assured of privacy, anonymity and confidentiality and that I will be given the option to refuse participation and right to withdraw my participation anytime.

I have been informed that the research is voluntary and that the results will be given to me if I ask for it.

Initials: _____

Date_____

APPENDIX D

PART 1: FACE SHEET: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Gender

- (1) Male
- (2) Female

Age

- (a) Below 18 years
- (b) 18-25 years
- (c) 25-35 years
- (d) 35-51 years
- (e) 51 years and above

Marital status (please tick)

- (1) Married
- (2) Single
- (3) Divorced
- (4) Separated
- (5) Widow/ Widower

Educational Qualifications:

- (1) Certificate _____
- (2) Diploma _____
- (3) Bachelors _____
- (4) Masters _____
- (5) Ph.D. _____

PART 2: QUESTIONNAIRE TO DETERMINE LEVEL OF WOMEN ECONOMIC EMPOWERMENT

Direction: please tick your rating on the space under each column which corresponds to your best choice in terms of level of awareness of MFIs.

Rating	Respondents mode	Description	Interpretation
4	Strongly agree	You agree with no doubt at all	Very satisfactory
3	Agree	You agree with some doubt	Satisfactory
2	Disagree	You disagree with some doubt	Fair
1	Strongly disagree	You disagree with no doubt	Poor

Women Economic Empowerment		Rating			
		4	3	2	1
1.0	I have attained an advanced certificate and hope to attain graduate studies where i got skills of production				
1.1	I have a job and can facilitate myself and my family				
1.2	I save at least 10percent of my income				
1.3	I own assets such as land, car, livestock in my name				
1.4	I pay my business and Government tax which contribute to the development of my community				
1.5	I employ a number of community members which contributes to community development				
1.6	I participate in community meetings and take part in decision making so as to solve the problems in my community				
1.7	I manage community natural resources to ensure that the community gets constant rain for sustainable development				
1.8	I have access to affordable loan from women organizations				
1.9	I have access to better and improved health services as I can pay my medical bills				
2.0	Poverty levels among women is decreasing as women are involved in productive activities				
2.1	I produce better quality products from the knowledge attained through training				
2.2	The gross production of the country has increased in terms of agricultural production, government revenue, among others				

PART 3: QUESTIONNAIRE TO DETERMINE THE LEVEL OF COMMUNITY DEVELOPMENT.

Direction: please tick your rating on the space under each column which corresponds to your best choice in terms of level of community development.

Rating	Respondents mode	Description	Interpretation
4	Strongly agree	You agree with no doubt at all	Very High
3	Agree	You agree with some doubt	High
2	Disagree	You disagree with some doubt	Low
1	Strongly disagree	You disagree with no doubt	Very low

Community Development		Rating			
No	Category	4	3	2	1
1.0	There are high rates of employment amongst women				
1.1	Ownership of property by women (land) has increased				
1.2	High rates of women investment in both industry and agriculture				
1.3	Increase in household incomes				
1.4	Women have a high purchasing power				
1.5	I am able to pay medical treatment				
1.6	There is an improvement in Government allocation of funds through budget				
1.7	Standards of living have increased				
1.8	There is increase in literacy rates through women school enrolment				
1.9	There are improvements in health facilities				
2.0	There is improvement in the transport infrastructure				
2.1	There is an inclusion of women in decision making and participation				
2.2	There is recognition of women rights especially rights of women and children				
2.3	There is participation in leadership and democracy				
2.4	There is an increase in women political participation				
2.5	There is contest and participation in fair and democratic election				

2.6	There is an equal representation in parliament and local areas				
2.7	Leaders' participation in economic development through active participation and budgetary				

CURRICULUM VITAE:

PERSONAL INFORMATION:

FIRST NAME : NAMBAFU

LAST : JUSTINE

PLACE OF BIRTH: SIRONKO

Residence : KAMPALA

Nationality : UGANDAN

Marital status: SINGLE

Gender : FEMALE

E-mail: jacintah.nazeba@yahoo.com

Phone number: +256774318513

EDUCATION BACKGROUND

I am currently a second year student pursuing a master degree in Development studies at KAMPALA INTERNATIONAL UNIVERSITY (KIU) and conducting my research on the topic "women economic empowerment and community development"

YEAR	INSTITUTION	ACHIEVEMENT
2007-2010	UGANDA CHRISTIAN UNIVERSITY	Bachelors of Arts in Development Studies (BDS) .
2005-2006	MARY REPARATRIX.S.S	Uganda Advanced Certificate of Education(UACE)
2001-2004	NABUMALI HIGH SCHOOL	Uganda Certificate of Education(UCE)
1994-2000	KAMULI C/U PRIMARY SCHOOL	Primary Leaving Examinations (PLE)

TRAININGS:

2007: COMPUTER: Microsoft word, Microsoft excel, power point, internet.

WORK EXPERIENCE:

2012: AT Uganda Beach Soccer Association as a Director Women and Youth.

2009: Internship at COMBRA COMMUNITY BASED REHABILITATION ALLIANCE (COMBRA) Seeta Mukono

2008: Internship at UGANDA PRISONS- KAUGA MUKONO

2011 to date: Director Women and Youth Development Uganda Beach Soccer Association.

2007-Date: work at Gaawa Hardware Ltd as Sales manager.

LANGUAGES SPOKEN:

ENGLISH: VERY WELL

KISWAHILI: FAIR

LUGANDA: VERY WELL

KIGISHU: VERY WELL

I certify that the information given above is true and complete.



HQ 1742
• N36
2013