

**EDUCATION ATTAINMENT AND ECONOMIC EMPOWERMENT
OF WOMEN IN THE BUNYORO SUB-REGION OF UGANDA**

BARONGO ELEANOR KIRAHORA

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DEDICATION

This study is dedicated to my parents Mr. Kyamiza Erisama Barongo; Mrs. Karen Nanyanzi-Barongo; Jjaja Abbisaji Nakagga. May your souls rest in eternal peace.

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TABLE OF CONTENTS

DEDICATION	i
ACKNOWLEDGEMENTS	ii
TABLE OF CONTENTS	iii
LIST OF TABLES	viii
LIST OF FIGURES	x
LIST OF ACRONYMS	xi
ABSTRACT	xiv
CHAPTER ONE	1
INTRODUCTION	1
1.0 Introduction	1
1.1 Background to the Study	1
1.1.1 Historical Perspective	1
1.1.2 Theoretical Perspective	4
1.1.3 Conceptual Perspective	6
1.1.4 Contextual Perspective	7
1.2 Statement of the Problem	10
1.3 General Study Objective	11
1.4 Specific Objectives	11
1.5 Research Questions	12
1.6 Research Hypotheses	12
1.7 Scope of the Study	12
1.7.1 Geographical Scope	12
1.7.2 Content Scope	13
1.7.3 Time Scope	14
1.8 Significance of the Study	14
1.9 Justification for the Study	15
1.10 Operational Definitions of Key Terms	19
1.11 Structure of the thesis	20
CHAPTER TWO	22
LITERATURE REVIEW	22
2.0 Introduction	22
2.1 The Concept of Women's Economic Empowerment (WEE)	22
2.2 Theoretical Framework	26

2.2.1 The Human Capital Theory	26
2.2.2 Liberal Feminist Theory	30
2.3 Conceptual Framework	34
2.4 Review of related literature	36
2.4.1 Education Attainment and Control of Land	37
2.4.2 Education Attainment and Labour Force Participation	43
2.4.3 Education Attainment and Entrepreneurship	48
2.5 Rationale for Economic Empowerment of Women	59
2.6 Economic Empowerment of Women and Sustainable Development	63
2.7 International Context of Women Empowerment	65
2.8 Global Approaches to Women's Empowerment.....	69
2.8.1 Women in Development (WID)	69
2.8.2 Women and Development (WAD).....	71
2.8.3 Gender and Development.....	73
2.9 Ugandan Context of Women Empowerment	75
2.10 Measurement of Study Variables	82
2.10.1 Education Attainment.....	82
2.10.2 Economic Empowerment	85
2.10.3 Interpersonal Competence	86
2.10.4 Cultural Competence	87
2.10.5 Technical Knowledge.....	90
2.11 Gaps in Literature	92
CHAPTER THREE	96
METHODOLOGY	96
3.0 Introduction	96
3.1 Research Paradigm	96
3.1.1 Pragmatic Paradigm	97
3.2 Research Design	99
3.3 Research Approach.....	99
3.4 Target Population	100
3.4.1 Inclusion Criteria.....	100
3.5 Sample Size	101
3.6 Sampling Techniques and Procedure	102
3.7 Data Collection Sources	103

3.8 Data Collection Instruments	104
3.8.1 Questionnaire.....	104
3.8.2 Key Informant Interview	105
3.8.3 Focus Group Discussion (FGD)	106
3.9 Data Quality Control	107
3.9.1 Validity of the Research Instruments	107
3.10.2 Reliability of Research Instruments	109
Table 3.4 Cronbach’s Alpha Reliability of the study instrument.....	109
3.11 Data collection procedure.....	111
3.12 Data Analysis	111
3.12 Ethical Considerations.....	113
CHAPTER FOUR	114
DATA PRESENTATION, ANALYSIS, AND INTERPRETATION OF FINDINGS.....	114
4.0 Introduction	114
4.1 Response Rate	114
4.2 Data Screening and Cleaning	115
4.2.1. Missing Data Detection and Treatment.....	115
4.2.2 Outliers Detection and Treatment	116
4.3 Factor Analysis for the Study Variables.....	117
4.4. Respondents’ Profile	122
4.5. Descriptive Statistics of the Study Variables	128
4.5.1 Data on Education Attainment	129
4.6 Results according to study objectives	138
4.6.1 Objective One: To examine the influence of education attainment on women’s control of land in Bunyoro Sub- Region.....	138
4.6.1.1 Descriptive data on education attainment and control of land	138
4.6.1.1.1 Descriptive Statistics	139
4.6.1.1.2 Qualitative Data on education attainment and control of land.....	140
4.6.1.1.2 Inferential Statistics	143
4.6.1.1.2.1 Correlation of education attainment and control of land.....	143
4.6.1.1.2.2 Regression analysis	145
4.6.2 Objective two: To evaluate the nexus between education attainment and women’s labour force participation in Bunyoro Sub- Region.	146
4.6.2.1 Descriptive data on education attainment and labour force participation	147
4.6.2.1.1 Descriptive statics.....	147

4.6.2.1.2 Qualitative data on education attainment and labour force participation.....	149
4.6.2.1.2 Inferential statistics.....	151
4.6.2.1.2.1 Correlation analysis for education attainment and labour force participation	152
4.6.2.1.2.2: Regression analysis	154
4.6.3 Objective Three: To analyze the influence of education attainment on women's entrepreneurship in Bunyoro Sub- Region.....	155
4.6.3.1 Descriptive data on education attainment and entrepreneurship.....	156
4.6.3.1.1 Descriptive statistics.....	156
4.6.3.1.2 Qualitative data on education attainment and entrepreneurship	158
4.6.3.1.2 Inferential statistics.....	161
4.6.3.1.2.1 Correlation analysis of education and entrepreneurship	162
4.6.3.1.2.2 Regression analysis for education attainment and entrepreneurship.....	164
4.7 Testing of Hypothesis.....	165
4.7.1 Direct Effect Hypothesis Testing.....	165
4.8 Summary of Hypothesized Testing Results.....	168
Table 4.21: Summary of Hypothesized Testing Results.....	169
CHAPTER FIVE	170
DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	170
5.0 Introduction.....	170
5.1 Discussion of Findings.....	170
5.1.1 Influence of education attainment on women's control over land.....	170
5.1.2 Impact between education attainment and women's labour force participation.....	177
5.1.3 Influence of education attainment on women entrepreneurship.....	184
5.2 Conclusions.....	189
5.3 Recommendations.....	192
5.3.1 The influence of education attainment on women's access to and control over land.....	192
5.3.2 The nexus between education attainment and women's labor force participation.....	193
5.3.3 The influence of education attainment on women's entrepreneurship.....	194
5.3 Contribution to Knowledge.....	195
5.4 Areas for Further Study.....	197
REFERENCES	199
APPENDICES	252
APPENDIX I: SELF-ADMINISTERED QUESTIONNAIRE FOR WOMEN.....	252
APPENDIX II: INTERVIEW GUIDE FOR KEY INFORMANTS.....	260
APPENDIX III: FOCUS GROUP DISCUSSION GUIDE FOR KEY INFORMANTS.....	261

APPENDIX IV: SUMMARY OF DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS	262
APPENDIX V: INTRODUCTION LETTER FROM UNIVERSITY	264
APPENDIX VI: INTRODUCTION LETTER FROM HOIMA DISTRICT	265
APPENDIX VII: INTRODUCTION LETTER FROM KIBAALE DISTRICT	266
APPENDIX VIII: INTRODUCTION LETTER FROM MASINDI DISTRICT	267
APPENDIX IX: INTRODUCTION LETTER FROM KIRYANDONGO DISTRICT	268
APPENDIX X: INTRODUCTION LETTER FROM BULIISA DISTRICT	269
APPENDIX XI: MAP OF BUNYORO SUB-REGION	270

LIST OF TABLES

Table 3.1: Summary of Population and Sample Size Distribution.....	102
Table 3.2: Respondents' Category and Sampling Procedure	103
Table 3.3: Content Validity Index of instruments	112
Table 3.4: Cronbach's Alpha Reliability of the study instrument.....	112
Table 3.5: Reliability Statistics	115
Table 3.6: Interpretation of values for the five point Likert's scale.....	115
Table 4.1: Response Rate of Questionnaires	115
Table 4.2: Missing Data Detection and Treatment.....	116
Table 4.3: Mahalanobis Distance	117
Table 4.4: Factor Analysis for Education Attainment.....	129
Table 4.5: Factor Analysis for Economic Empowerment	129
Table 4.6: Statistics on Interpersonal Competence	129
Table 4.7: Statistics for Cultural Competence.....	132
Table 4.8: Statistics for Technical Knowledge	135
Table 4.9: Descriptive statistics for Control of land	139
Table 4.10: Pearson's correlation analysis for Education attainment and land control .	146
Table 4.11: Multivariate analysis for education attainment and control of land.....	156
Table 4.12: Descriptive statistics on Labour force participation	110
Table 4.13: Pearson's correlation analysis for Education and Attainment and Labour force participation.....	159
Table 4.14: Multivariate analysis for education attainment and Labour force participation in Bunyoro sub region.....	162

Table 4.15: Descriptive statistics for Entrepreneurship.....	163
Table4.16: Pearson's correlation analysis for Education Attainment and Entrepreneurship	165
Table 4.17: Multivariate analysis for education attainment and Entrepreneuership.....	168
Table 4.18: Hypothesis one (H0 ₁): Education Attainment has no significant influence on control of land	170
Table 4.19: Hypothesis one (H0 ₂): Education Attainment has no significant influence on labour force participation.....	171
Table 4.20: Hypothesis one (H0 ₃): Education Attainment has no significant influence on entrepreneuership.....	172
Table 4.21: Summary of Hypothesized Testing Results.....	173

LIST OF FIGURES

Figure 2.1: Conceptual framework.....	34
Figure 34.1: Respondents by District of Residence	123
Figure 4.2: Respondents by Marital Status	123
Figure 54.3: Respondents by Age Category.....	124
Figure 64.4: Respondents by Education Level.....	126
Figure 74.5: Respondents by Employment Status.....	128

LIST OF ACRONYMS

AAC&U	-	Association of American Colleges and Universities
AIWEFA	-	All India Women's Education Fund Association
ANOVA	-	Analysis of Variance
BTVET	-	Business, Technical and Vocational Education
CASWE	-	Canadian Association for Social Work Education
CEDAW	-	Convention on the Elimination of All Forms of Discrimination Against Women
CVI	-	Content Validity Index
DAC	-	Development Assistance Committee
DFID	-	Department for International Development
DL	-	District Leaders
FLFP	-	Female Labour Force Participation
GAD	-	Gender and Development
GDP	-	Gross Domestic Product
GEM	-	Global Entrepreneurship Monitor
GOU	-	Government of Uganda
GSDRS	-	Generalised Supervised Dimension Reduction System
ICRW	-	International Center for Research on Women
ICT	-	Information Computer Technology
IOM	-	International Organization for Migration
IMF	-	International Monetary Fund
ILO	-	International Labour Organization

IVF	-	In vitro Fertilization
LGA	-	Local Government Act
MGLSD	-	Ministry of Gender, Labour and Social Development
MOES	-	Ministry of Education and Sports
MENA	-	Middle East and North Africa Region
NCHE	-	National Council of Higher Education
NFE	-	Non- Formal Education
NGP	-	National Gender Policy
OECD	-	Organization for Economic Cooperation and Development
ODI	-	Overseas Development Institute
PES	-	Physical Education and Sports
PhD	-	Doctor of Philosophy
PLE	-	Primary Leaving Examinations
RWHE	-	Respondents other than Women with Higher Education
SAR	-	Special Administrative Region
SACCO	-	Savings And Credit Cooperative Organization
SDGs	-	Sustainable Development Goals
SESP	-	Secondary Education Strategic Plan
SIDA	-	Swedish International Development Cooperation Agency
SIGI	-	System of Interactive Guidance and Information
TCA	-	Thematic Content Analysis
UACE	-	Uganda Advanced Certificate of Education
UBOS	-	Uganda Bureau of Statistics

UCE	-	Uganda Certificate of Education
UDHR	-	Universal Declaration for Human Rights
UN	-	United Nations
UNFPA	-	United Nations Population Fund
UNHS	-	Uganda National Household Survey
UNIDO	-	United Nations Industrial Development Organisation
UPPAP	-	Uganda Participatory Poverty Assessment Process
USD	-	United States Dollar
USE	-	Universal Secondary Education
UNECA	-	United Nations Economic Commission for Africa
WB	-	World Bank
WDI	-	World Bank Development Indicators
WEF	-	World Economic Forum
WEE	-	Women Economic Empowerment
WHE	-	Women with Higher Education
WID	-	Women in Development

ABSTRACT

This study investigated the nexus between education attainment and economic empowerment of women in Bunyoro Sub - Region in Uganda. The general objective of the study was to examine the role of education attainment on the economic empowerment of women in the Bunyoro Sub - Region of Uganda. Specifically, the study examined the influence of education attainment on women's access to and control of land, analyzed how education attainment influences women's participation in the labour force and, evaluated the role of education attainment in women's entrepreneurship. The study was premised on the human capital and the Liberal Feminist theories. Descriptive and correlation research designs, with a mixed method approach, were adopted. From a target population of 1,025,038 women, a sample of four hundred (400) respondents was derived using Slovene's formula. Choice of respondents was by stratified random and purposive sampling techniques. Data collection methods were questionnaire survey, interviews and Focus Group Discussions while data collection tools included questionnaire, interview guide and focused group discussion guide. At a response rate of 91.5%, 364 questionnaires were used to collect quantitative data. Qualitative data were elicited from additional 25 key informants and analyzed using content analysis. Quantitative data were analyzed using descriptive statistics such as means and standard deviation, as well as inferential statistics such as Pearson's Correlation Coefficient and ANOVA. Findings revealed that aggregately, education attainment was significantly correlated with women's economic empowerment. Further, education attainment predicted 11.2% of access to and control of land, 15.9% of labour force participation and, 28.2% of entrepreneurship. Conclusively, the null hypothesis that there is no significant influence of education attainment on economic empowerment of women was rejected while the alternate hypothesis that education attainment significantly influences economic empowerment of women was accepted. The study recommends that government sets up of a special fund for women's education, parliament and all stakeholders create awareness of the new succession law which gives women equal inheritance rights, district land commissions of inquiry be set up, affirmative action be extended to lower levels of education, ICT training and learning becomes mandatory for learners and teachers, e-learning at all education levels, and establishment of a micro finance scheme in Bunyoro Sub - Region. The study made contextual, conceptual, practical, and theoretical contributions to knowledge and highlights investigation of other determinants of economic empowerment of women in Uganda, Education attainment and entrepreneurship, as areas for further investigation.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This study examined the role of education attainment in women's economic empowerment; based on the report of the Fourth World Conference on Women (the Beijing Declaration and Platform for Action held in 1995, which recognized that women's literacy empowers their participation in decision making and economic well-being. The next section addresses background information which identifies and describes the history and nature of the research problem with reference to the existing literature.

1.1 Background to the Study

The background to the study covers the historical perspective, theoretical perspective, conceptual perspective, and the contextual perspective of this study.

1.1.1 Historical Perspective

Throughout history, different feminist researchers, scholars and academicians have argued that women have been socially, politically and economically subordinate to men. Their subordination can be traced back to the Industrial Revolution era. From the perspective of liberal feminists, it can be argued that women's economic subordination began when industrial capitalism forced men to move from the home to the workplace, leaving women in the private sphere of activity.

In Africa, women constitute the majority of the poor facing persistent barriers towards active economic participation (World Bank, 2011, Demircuc-Kunt et al., 2015, and Hallward-Driemeier, 2015). Akyeampong & Fofack (2014) and World Bank (2014) indicate that African women's persistent constraints to participate in and contribute to economic

development are linked to the colonial legacy and socio-cultural norms. According to Ester Boserup (1970) and Walter (1983), the colonial era considerably increased African gender inequalities, where men dominated cash crop farming and wage labor, while women engaged in domestic work relatively inferior to that of men (Walter, 1983). Furthermore, Christian mission schools emphasized the male breadwinner/female homemaker household model, thereby creating intellectual foundations for women's isolation to home production and reproductive functions (Boserup, 1970; Akyeampong and Fofack, 2014). These studies reveal that that colonialism reinforced patriarchy and constrained women's market opportunities.

In Uganda men were forced to seek employment on white people's plantations, leaving women behind to take care of the home (Rutabajuka 1994). Men thus became breadwinners while women depended entirely on their husbands for means of livelihood. This gave economic power to men in private and public domains, creating conditions for women subordination (Boserup, 1970). The introduction of formal education in Uganda also contributed to gender inequality in both the private and the public economic spheres. Colonial officials collaborated with male chiefs and encouraged parents to send their sons to school (Nakanyike, 1992), while the daughters were left at home with their mothers. The curriculum for the few girls in school majored on domestic science like cultivation, needlework, home management, bakery, cookery, bed making, washing, general home work as well as Christian doctrine (Nakanyike, 1992:177).

The post- colonial era witnessed a growing energy in Africa triggered by the international women's movement. The United Nations International Decade for Women (1975-1985) mainstreamed women interests in development (Kwesiga *et al.*, 2006). As a result, several African countries witnessed growth in access to basic social services, essential for women empowerment and emancipation. Today, there are laws and policies in Uganda geared towards enhancing women's positions in the economy including; the second National Development Plan (NDP III, 2015-2020) which highlights the importance of gender equality and women's empowerment (Uganda Feminist Forum, 2019).

In the Albertine region of Uganda to which Bunyoro Sub - Region belongs, historical and structural inequality and discrimination is a reality for the majority of women. This is evident in rising violation of women's rights of human rights defenders, domestic violence and the absence of property rights among others. Culture, tradition, and religion continue to constrain women's rights. Today, some women's land in the oil refinery areas of Buliisa, and Kigyayo has been grabbed. Women in Bunyoro Sub - Region are often responsible for taking care of the children and elderly, in addition to of trying to earn a living and work as activists. Women who act and speak out tend to face gender-specific threats, including sexual violence (Albertine Watch, 2020).

The relevance of education in development has been emphasized by a number of international conventions that include among others; the Universal Declaration of Human Rights (UDHR) of 1948 and the Programme of Action of 1994, the International Conference on Population and Development and the United Nations Sustainable Development Goals. The UDHR highlights education as one of the key means of empowering women with skills,

knowledge, and self-confidence, which prepares them to participate fully in the development process (UNFPA, 2017). The fourth world conference on women, held in Beijing in 1995, recognized the importance of literacy as an instrument for women's empowerment. Similarly, goal 4 of emphasizes inclusive and equitable quality education and promotion of life-long learning opportunities for all (AIWEFA, 2015). In the context of women economic empowerment, education plays a significant role as evidenced by several scholars (Aslam, Bari and Kingdon, 2012; Aslam, De, Kingdon and Kumar, 2010). In the last two decades, the African continent has shown considerable achievement in education although with lower gender parity mainly in primary education (World Bank, 2014). However, there are apparent structural constraints against women empowerment and development in Africa (UNDP, 2016), even though as of 2014, half of African countries had achieved gender parity in primary school enrolment (UNECA, 2015). For example, the predominant customary system of land ownership in Uganda gives land control and management rights to men. For example, upon death of a spouse, land is shared among male relatives of the deceased (MGLSD, 2014). Even where women access land for cultivation, cultural norms often restrict them from land inheritance and purchase (Women's Land Link Africa, 2010). Ramachandra (2008) attributes this to prevailing gender roles and a narrow financial independence. It is against this backdrop that this study addresses the relevancy of education attainment if any, on the economic empowerment of women.

1.1.2 Theoretical Perspective

This study was guided by two theories: The Human Capital Theory and Liberal Feminist Theory. The Human Capital Theory emerged in the 1960s and is majorly attributed to Theodore Schultz (1962) and further elaborated by Gary Becker (1994). The theory contends

that education enhances an individual's productivity, thus raising an individual's bargaining power and earning in the labor market. The theory further postulates that education is an investment that requires a collective effort of individuals, private organizations and national governments. From the private investment perspective, education enhances lifetime earnings, access to better paying jobs, and minimizes prolonged periods of unemployment. On the public investment perspective, it promotes growth through increased productivity, health, and social development (Wahrenburg & Weldi, 2007). Thus, the theory is largely used to address the question of return on investment in education and training. The theory is well situated in the study because; the study investigated the role of education in women economic empowerment in Bunyoro Sub - Region.

The Liberal Feminist Theory has its roots in the 19th century first-wave feminism associated with Mary Wollstonecraft (1759-1799) that focused particularly on women's suffrage and access to education, and later developed by Khattak (2011), Nienaber & Moraka, (2016). Its main focus was to achieve gender equality through political and legal reforms within the framework of liberal democracy. Thus, it has a strong focus on political and legal modifications aiming to give women equal rights and opportunities. The theory was mainly concerned with gaining freedom through equality, diminishing men's domination over women (Marilley, 1996). Its main postulate is that no government or custom should prohibit the due exercise of personal freedom, hence the theory advocates for women's full political inclusion.

Liberal feminism is characterized by an individualistic emphasis on equality of men and women through political and legal reforms, without altering the structure of the society (Khattak, 2011). Accordingly, men and women should access equal rights such as education

and employment prospects. Wollstonecraft (1792) posited that the majority of differentiations between men and women were fictitious and inflated to warrant disparity in relation to rights and roles. Wollstonecraft believed different educational expectations for males and females were unfair and reduced female productivity. She further argued that both men and women should access education in order to improve their rationality as moral agents since they both have the ability to reason. The next section addresses the conceptual background, where variables are defined and their indicators determined.

1.1.3 Conceptual Perspective

This section provides the scholarly, literal and operational definitions of the study variables; education attainment and economic empowerment, being the independent and dependent variables respectively. UNESCO (2012) defines education attainment as the highest level of education an individual has completed. Scholars such as Schneider (2016); Connelly *et al.*, (2016) measure educational attainment using two main barometers: highest educational qualification, and positional education. More so, Schneider (2016) perceives education attainment as, the overall result of the educational career, rather than the individual educational transitions. Kiziltepe (2010) relates the non-economic benefits of education to acquisition of five dispositional outcomes namely; interpersonal competence, attitude, problem identification and solving skills, sense of purpose, as well as confidence to action to make a difference. Similarly, the Association of American Colleges and Universities (2015) revealed that education attainment should help graduates accumulate knowledge on both the natural and social worlds, grasp theoretical and practical skills for empowerment, and to take responsibility personal actions and civic values. According to Nussbaum (2012), education attainment should reflect social or private benefits of education in terms of

knowledge, skills and dispositions such as the art of critical thinking, ability to view and approach problems from a global perspective; and to be mindful of others.

This study adopts Schneider's (2016) perception that, education attainment is the overall result of the educational career rather than individual educational transitions. This is supported by the signaling theory which assumes that education raises wages simply because education levels are a signal of workers' ability (Spence, 1973; Stiglitz, 1975). Similarly, Swanson (2008) reports that, education acts as a screening mechanism that signals an individual's capabilities. Thus in this study, education attainment is measured in terms of: interpersonal competence, cultural competence, and technical knowledge.

The dependent variable, economic empowerment is defined as an expansion in the ability to make strategic life choices in a context where this ability was previously denied (Kabeer, 2001). It is also a process that enables people to act on, and improve issues that are important for their individual lives, communities, and society as a whole (Bandura, 1986; Cattaneo & Chapman, 2010). Furthermore, Taylor & Perezniето (2014) defined economic empowerment as achieving equivalent access to and control over economic resources. It is the capacity to participate in, contribute to and benefit from growth processes in ways that recognize the value of one's contributions (OECD, 2011). Therefore, this study considers economic empowerment as control of land, labour force participation, and entrepreneurship.

1.1.4 Contextual Perspective

In 1997, the Government of Uganda introduced the Universal Primary Education (UPE) policy to provide free primary education to four children per household. In the first year of introducing the policy, primary school enrollment increased from 2.5 million to 5.4 million. By 2005, more-than 7.2 million pupils had enrolled for primary education (Kasirye, 2009).

From a gender perspective, primary education enrollment increased from 49.9% for girls in 2008 to 65% in 2015. Similarly, school completion increased from 37% for girls in 2008 to 72% in 2015 (Ministry of Education & Sports, 2016). In 2007, Uganda became one of the pioneers of Universal Secondary Education (USE) in Sub-Saharan Africa, which increased secondary education enrollment level in the country (Ministry of Education & Sports, 2013). Available statistics shows a rise in the number of senior four candidates from 36% for girls and 54% for boys in 2007 to 47% for girls and 63% for boys in 2011 (Ministry of Education and Sports, 2016). According to the Global Gender Gap (2016), Uganda ranks 61 out of 144 countries in terms of addressing gender gap in education. In spite of this progress, gender inequality in Uganda is still evident in the form of gender disparities in access to and control of productive resources like land. Also, there is limited share of women in wage employment in non-agricultural sectors; high level of sexual and gender-based violence and limited participation in household, community and national decision-making (UNFPA, 2017).

Women in patriarchal societies deal with an oppressive, subordinate situation in most spheres of life. Traditional gender-based attitudes are deeply ingrained in social consciousness, limiting women's access to and control over all spheres of life (Boyd, 1994). A report by the United Nations Population Fund revealed that much as the majority of women in Uganda are occupied in agricultural production, only 27% of registered land is owned by women (UNFPA, 2017). The report further indicated that Uganda's Labour Force Participation Rate (LFPR) was higher for males (60%) than females (46%). Likewise, the Employment to Population Ratio is higher for males (56%) than females (40%). Nationally,

women in Uganda seem to be less economically empowered in relation to their male counterparts.

In Bunyoro Sub - Region like within most patriarchal regions, women portray a lower economic capacity than men. For example, decision making in Bunyoro at household level is mainly male dominated; more men (47%) than women (22%) were shown to take charge of household assets purchase. Additionally, fewer women (19%) than men (38%) were reported to make independent decisions during sell off of fundamental assets such as land or farm produce. For example, during the expansion of the oil and gas sector in the Albertine region, much as women in Buliisa district were recorded as landowners during valuation, men often controlled the compensation benefits (International Alert, 2014). Similarly, a study by Doss et.al (2011) on women, marriage and asset inheritance in Uganda revealed that more women than men in Kibaale district of Bunyoro Sub - Region, did not own land. Once gender roles and practices do no change in Bunyoro, women might not benefit from development initiatives in the region.

With regard to education performance, Bunyoro Sub - Region has registered considerable progress. Within the western region of Uganda for example, the Sub - Region had the least number of persons aged 15 years and above (13.4%) with no formal education in 2017. Further, with a score of 7.5%, Bunyoro Sub - Region ranked 7th among the other entire Sub - Regions with regard to post secondary and above education attainment in the same year. Similarly, only Bunyoro Sub - Region had achieved gender parity by 2017 at both secondary

(24.1%) and primary (81.2%) school net enrollment (UBOS, 2018). The revelations indicate that Bunyoro Sub - Region is performing fairly vis á vis education attainment.

1.2 Statement of the Problem

Education is considered both a basic requirement and fundamental right for citizens of any nation. It is a powerful mechanism for women empowerment through increasing one's autonomy. Uganda's commitment to gender equality cannot be underestimated. Article 32(1) of the 1995 constitution provides for affirmative action in favour of marginalized groups including women (Republic of Uganda Constitution, 1995). She is also signatory to a number of international and regional instruments that lay a foundation for women's empowerment such as the Convention on the Elimination of all Forms of Discrimination against women (CEDAW, 1979), the Beijing Declaration and Platform for Action (1995), and the Sustainable Development Goals (SDGs). Specifically, SDG 4 advocates for inclusive and equitable quality education as well as lifelong learning opportunities for all. The country has shown commitment to gender balance in the education sector and this should translate into better economic outputs for women.

Consequently, in 2014 evidence emerged that Uganda achieved gender parity in primary school enrollment, while female enrollment into secondary schools was shown to have increased from 46% in 2008 to 47% in 2014. Similarly, the total female enrollment into tertiary education increased from 38% in 2002 to 44% in 2014. The female primary education completion rate also improved from 44% in 2008 to 72% in 2014. Further, the female primary leaving examination (PLE) pass rate increased from 65.3% in 2002 to 86.2% in 2014 (Ministry of Education and Sports, 2016). In Bunyoro Sub - Region, total

enrollment into secondary school commendably increased by 36% between 2012 and 2017 (Uganda Education Statistical Abstract, 2012).

Despite the recorded improvement in education indices, Bunyoro Sub - Region, women's economic status in the region remains lower in comparison to their male counterparts. For example, for the working age (14-64), 297,000 male (56%) in relation to 237000 females (44.4%) in Bunyoro Sub - Region, were employed (UBOS, 2018). Much as the region had the lowest youth unemployment rates (11.9%) for persons of 18-30yrs in relation to the other Sub - Regions, proportional computations from the 2017 youth monograph report reveal that of a total of 1,687,870 (11.9%) unemployed youth in country, 113,011 (7%) females in relation to 87,864 (5%) males were from Bunyoro Sub - Region (UBOS, 2017). For the same age group, 22% of females owned agricultural land in relation to 35% of males (UBOS, 2017). This study therefore sought to establish the role of education in women's economic empowerment in Bunyoro Sub - Region from the perspective of women's access to and control of land, participation in labour force and entrepreneurship.

1.3 General Study Objective

This study sought to examine the relationship between education attainment and economic empowerment of women in the Bunyoro Sub - Region of Uganda.

1.4 Specific Objectives

- i. To examine the influence of education attainment on women's control of land in Bunyoro Sub- Region.
- ii. To evaluate the nexus between education attainment and women's participation in the labour force in Bunyoro Sub- Region.

- iii. To analyze the influence of education attainment on women's entrepreneurship in Bunyoro Sub- Region.

1. 5 Research Questions

- i. What is the influence of education attainment on women's control of land?
- ii. How does education attainment influence participation of women in the labour force of Bunyoro Sub - Region?
- iii. How does education attainment influence women's entrepreneurship in Bunyoro sub-region?

1.6 Research Hypotheses

- i. Education attainment has no significant effect on women's control of land in Bunyoro Sub-region
- ii. Education attainment has no significant effect on women's labour force participation in Bunyoro Sub-region
- iii. Education attainment has no significant influence on women's entrepreneurship in Bunyoro Sub-region.

1.7 Scope of the Study

The scope describes the boundaries of the study (Oso & Onen, 2009). This section covers the geographical, content, and time scopes of the study.

1.7.1 Geographical Scope

The study was carried out in Bunyoro sub-region of Uganda. The Bunyoro sub-region comprises of Buliisa, Hoima, Kibaale, Kiryandongo and Masindi districts (UBOS, 2017).

Statistics show an increase in the total number of household heads engaged in wage employment (24.1%) in Bunyoro Sub - Region in 2016. However, more male household heads (14.3%) than female household heads (9.4%) were wage employees (UBOS,2018). By implication, there was a reduction in the number of female headed households in wage employment. Further, within the Western region, the Southwest sub-region (to which Bunyoro Sub - Region belongs) had the highest level of discrimination in the context of economic rights and empowerment opportunities (0.894) compared to the Mid-Western sub-region (0.683) (OECD, 2015). On the other hand, by 2017, only Bunyoro sub-region had attained a gender parity for both secondary (24.1%) and primary (81.2%) school net enrollment (UBOS, 2016/17). The choice of Bunyoro sub-region for this study was based on the poor performance of women in the region in terms of economic empowerment particularly in access to labour market and entrepreneurship amidst a reasonable performance in education (UBOS, 2017).

1.7.2 Content Scope

The study focused on the role of education attainment in the economic empowerment of women in Bunyoro sub-region. It examined how education can enhance women's opportunity to control land, access the labour market and undertake entrepreneurship in Bunyoro Sub - Region. The study independent variable, education attainment guides the argument that education is a critical driver of economic success and social progress in a modern society (UNFPA, 2017; Gillies, 2017; Todaro & Smith, 2012; Baro & Lee, 2010; Busingye & Keim, 2009; Olaniyan & Okemakinde, 2008). Furthermore, education is considered to be crucial in achieving an inclusive society where all citizens including women, have the opportunity and incentive to participate fully in the social and economic

life of the country (UNFPA, 2017; Meunier, 2017; Thomas & Rugambwa, 2011; Yakubu, 2010; Gakidou et al, 2010). The dependent variable “economic empowerment” is assumed to be greatly influenced by the independent variable.

1.7.3 Time Scope

The study covered the period between 2000 and 2019. The reason for adopting this time period is that Uganda introduced the affirmative action through education of the girl child in 1990. It was therefore considered pertinent to examine how education had benefited women after 10 years of implementing the policy. Additionally, Uganda revised her National Gender Policy (NGP) in 2007. This policy framework provided the legitimate reference point for addressing gender inequality at all levels of government (NGP, 2007). The revised Gender Policy, which addresses gender issues and, strengthened partnership for gender equality and women empowerment, among others falls within the stipulated time frame of the study, thus justifying the time scope. Also, the Universal Primary and Secondary Education programmes were introduced in 1997 and 2007 respectively and it is assumed that they had considerable impact on the education within the selected time frame.

1.8 Significance of the Study

It is believed that the study will be beneficial to the following category of people:

Policymakers: This study generated vital information expected to be very useful to policymakers not only in Uganda, but also in other developing countries on the role of education in the economic empowerment of women. The information provided by the study will help policymakers in formulating policies and programmes on women economic

empowerment from a more informed point of view. Also, it will serve as a reference for them to consider review of existing policies on gender concerns.

Future Researchers: The study findings will benefit future researchers. It is believed that the study not only generates knowledge on education attainment and economic empowerment of women, it also makes reasonable recommendations on the possible solutions to identified problems. Thus, it will therefore serve as a reference point for future researchers in the field studied.

Community and Development Practitioners: The study will be of benefit to community and development practitioners such as teachers, local leaders, police, and civil society among others; study findings will awaken their attention to pertinent issues on women's empowerment. It is hoped that this will lead to new perspectives on how to address gender-related concerns in their respective communities and areas of jurisdictions.

The Researcher: The study benefited the researcher by enriching her knowledge and capacity in data collection and analysis. Besides, the study is a requirement for her to be awarded a PhD degree by Kampala International University.

1.9 Justification for the Study

According to UBOS (2017), Uganda's population of 37.7 million people comprises of 52% women, which implies that women have a higher ratio in the population. In any case, if education has an impact on development, then more women need to get education so that they can contribute towards national development. Education attainment is believed to have the potentials for both personal and national development. That is to say that personal/ micro development leads to national/ macro development. Bbaale (2008) reveals that female

education, especially at the secondary and post-secondary levels reduces fertility and increases their likelihood of being engaged in the labour market. The United Nations Population Fund reveals that countries with social investments in health, family planning, and education have slower population growth rates and faster economic growth than those without such investments (UNFPA, 2017). Thus, it is pertinent to examine how education contributes to women economic empowerment from the perspective of Bunyoro Sub - Region of Uganda, which associated with one of the highest illiteracy and poverty rates in Uganda

Having reviewed previous research on issues related to economic empowerment of women, it was realized that there was a significant knowledge gap to address (Hanny, 2014; Forum for Women and Democracy, 2012; Rao, 2011; Carpano, 2010; Ngoga, 2012; Ramachandra, 2008; Women's Land Link Africa et.al., 2010; IOM, 2016). Hanny (2014) carried out a study for Landesa on women's land rights in Uganda. Study findings revealed that land is the major basis of income, sustenance, and identify for most Ugandans. Similarly, a gender policy brief for Uganda's agricultural sector, by the Forum for Women and Democracy, with support from the United Nations Joint Programme on Gender Equality in 2012, indicated that 87 percent of Uganda's population is rural with 85 percent involved in subsistence agriculture (Forum for Women and Democracy, 2012). The same brief revealed that 90 percent of Uganda's rural women not only produce around 90 percent of food, but also contribute 90 percent of all the labour for food production. Therefore, since such a significant percent of Uganda's population comprises of women engaged in subsistence

agriculture, a study that conceptualizes women's economic empowerment in terms of access to and control of land is important.

The impact of education on entrepreneurship has been documented. For example, education positively impacts self-efficacy and confidence, business initiation, and ability to adjust to vibrant industrial settings (Kelly *et al.*, 2015, p. 30). Education also impacts personal, innovative, financial, organizational, strategic and, relational skills considered vital for business success (Centobelli *et al.*, 2016). Similarly, there exists a positive relationship between education attainment and women's self employment (Kyler *et al.*, 2013; Naguib & Jamali, 2015), gender empowerment (Wilhelm & Wilhelm, 2011), as well as sustainable development (Shah and Saurabh, 2015). To validate previous research, the study sought to look into the influence education may have on women entrepreneurship in Bunyoro Sub - Region.

Education attainment is a key determinant of labour market outcomes in most countries (ILO, 2000; Cazes and Verick, 2013; Yakubu; 2010) and is often associated with future employment (Greenstone, et al., 2012). Evidence on the positive relationship between women's education and labour force participation abound (Aslam, Bari and Kingdon, 2012; Aslam, De, Kingdon and Kumar, 2010). For example, more schooling among older men in the United States led to increased labour force participation in the recent past (Blau and Goodstein, 2010). Additionally, 95percent of students in America relate education attainment with job acquisition (The Gallup Purdue Index Report, 2014). While Astin *et. al* (2011) reveals the majority of university students expect their academic institutions to prepare them for employment.

Land is becoming increasingly scarce and sought after in many parts of Africa. Good quality arable land and common pool resources are becoming more valuable, due to greater market engagement, changes in production systems, population growth, migration, and environmental change. The impacts of globalization tend to further strip land of its social and spiritual significance and turn it into a commodity to be bought and sold. Non-rural actors, such as urban dwellers, investors, and foreign companies, are also seeking to gain access to land for commercial and speculative purposes (Toulmin & Quan, 2000). With the discovery of oil the Albertine region of which Bunyoro Sub - Region is part, issues of land ownership and use are bound to become more critical especially for already vulnerable groups like women. As land becomes scarcer, poorer and more vulnerable groups may see their claims weakened and lose access to land, leading to their increasing marginalization and impoverishment (Kanji *et al.*, 2005). Therefore, understanding the role education attainment in women's access to and ownership of land can provide appropriate buffer stocks against women's economic exploitation.

Kabeer (2009) associates women's subordinate status to gender inequality in division of labour, women's principal role for unpaid home care and, unequal access to resources. These factors reinforce either promote women's dependence on men, or forces them to compete in the labour under challenging terms. According to Kabeer, this limits their strategic agency in private and public spheres. The economic empowerment of women is thus a matter of human rights and social justice. It was therefore worth examining the role of education attainment in economic empowerment of women.

1.10 Operational Definitions of Key Terms

This section provides the working definition of the operational key terms used in the study, other than the independent and dependent variables.

Access and land control: Access is the opportunity to use land while control is ability to make decisions over land. It may include rights to make decisions about how the land should be used, including what crops should be planted, and to benefit financially from the sale of crops.

Labour force participation: Labour force participation refers to one's decision whether or not to engage in the labour force. The labour force comprises the employed or unemployed and excludes the economically inactive including men or women involved in household production. Labour force participation refers to the total number of people or individuals who are currently employed or in search of a job (OECD, 2019). In this study, labour force comprises the employed, unemployed, and self-employed.

Entrepreneurship: This is either setting up a new business or reviving an old one in order to exploit other opportunities (Bhardwaj *et al.*, 2011). This denotes to the "emergence and growth of new business. The entrepreneur is a person who takes initiative to gather resources, manage a venture and assume the risk of doing so. It is the practice of starting up and managing an enterprise.

Cultural competence: This refers to awareness and appreciation for cultural diversity exhibited through sensitivity, respect, and proficiency (Kohli, et al, 2010). Cultural competence is compatible manners, attitudes and policies for efficient interactions in cross-

cultural frameworks. Cultural competence relates to values, skills, and attitudes, for effective service provision to a culturally diverse cliental.

Interpersonal Competence: The Interpersonal competence domain focuses on ability to interact with others and with the greater community. Competence in this domain includes the ability to foster and maintain healthy, mutually beneficial relationships with others, and the capacity for interdependence and collaboration. This happens through; perceptive ability; self-restraint; hierarchical relationship management; interpersonal sensitivity; and tolerance for ambiguity.

Technical Knowledge: Refers to the ability to complete complex tasks using either theoretical or practical knowledge. Technical knowledge differs from general knowledge, such as knowing about history or philosophy. The exact set of skills considered technical knowledge varies depending on the field of work. The preceding section provides an overview of the structure of the thesis indicating the logical sequencing of the study.

1.11 Structure of the thesis

The thesis is divided into five chapters. Chapter one “introduction” provided the background to the study, which is categorized into four perspectives: historical, conceptual, theoretical and contextual perspectives, followed by the statement of the problem, purpose of the study, objectives of the study, research hypotheses, scope, and significance of the study and definition of key operational terms.

Chapter two “Literature Review” reviewed the theories that guided the study, presented and explained the conceptual framework, reviewed empirical literature and identified research gaps that justified the study. The study adopted two theories: The Human Capital Theory and Liberal Feminist Theory. The theories were meticulously reviewed in relation to the

topic under investigation. The conceptual framework considered educational attainment as the Dependent variable (DV) and economic empowerment as the Independent variable (IV). The empirical literature was reviewed in line with the study objectives. Finally, the chapter identified gaps in the literature that warranted the study.

Chapter three “Methodology” provided a description of the process and methods used to collect and analyze data before reaching conclusions. The chapter comprised of the research design, study population, sample size, sampling technique, data collection methods and instruments, data quality control (validity and reliability), data analysis, ethical considerations and limitations of the study.

Chapter four “Presentation of Findings” presented the data gathered in the field and how they were analyzed to reach the study findings. Accordingly, field data collected through the use of questionnaires, were presented in frequency counts, tables and charts, while data collected through interview were transcribed into transcripts. Presentation of findings followed a chronological order of the study objectives. Given that quantitative data was the primary data for the study, it was presented first, and complimented with qualitative data.

Chapter five “Discussion of Findings, Conclusion and Recommendations” provided a comprehensive review of the study findings. It presented the study findings, conclusions and made recommendations in line with the study objectives. Furthermore, recommendations were made on possible ways to address specific challenges identified under each study objectives. Also, the chapter provided contributions that the study made to existing knowledge and proposed areas for further research.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the theoretical review, conceptual framework of the study, review of related literature, review of related studies, and gaps identified. In reviewing related literature, the section analyses the main themes corresponding to the objectives of the study. This is done in order to reveal contributions, weaknesses, and gaps in the literature pertaining to the subject.

The next section presents the theoretical framework showing how this study was defined philosophically, epistemologically, methodologically and analytically as indicated by Grant & Osanloo (2014). This is in line with Ravitch and Carl (2016) who reveal that such a framework enables a researcher position and contextualize formal theories into their studies.

2.1 The Concept of Women's Economic Empowerment (WEE)

Like the term empowerment, there is neither a generally agreed nor a standard definition of women's economic empowerment (Golla *et al.*, 2011: GSDFS, 2010). Till present, there is no universally agreed definition of women's economic empowerment, rather women's ability to succeed and advance economically and the power to make and act on economic decisions is core to the understanding of a number of development institutions (Golla *et al.*, 2011). The difficulty is determining a general conceptualization of WEE gives room for different interpretation, which affects the entire concept. Some schools of thought (for example, Eyben *et al.*, (2008) cited in OECD, 2012a; Eyben, 2011) emphasize the need to examine the terms on which poor women enter the labour market, the way women's

contributions are valued and women's ability to negotiate a fairer deal for themselves, including in relation to the benefits of growth.

Buvinic & Furst-Nichols (2014) argue that women economic empowerment, cannot be effectively addressed by a single strategy. It is therefore important to identify the key mechanisms that may work for different groups of women in different countries. Women's economic empowerment has been defined differently by different authors. For example, the Bill & Melinda Gates Foundation views women economic empowerment as expansion of choice and strengthening of voice through altering power relations in a manner that enhances women and girls' control over life (Bill & Melinda Gates Foundation, 2010). This definition revolves around agency, institutional structures, and resources as major components of WEE. Similarly, International Centre for Research on Women (ICRW) relates women economic empowerment with economic advancement and success and power to make and act on economic decisions (Golla, Malhotra, Nanda & Mehra, 2011).

The United Kingdom Department for International Development (DFID) views women's economic empowerment as means by which women strengthen voice and capacity to make and act on economic choices (DFID, 2018). According to the Overseas Development Institute (ODI) women's economic empowerment as a process by which women gain equal access and opportunity to control economic resources, so as to gain control over other their lives (ODI, 2016). Similarly, World Vision relates women's economic empowerment with promotion of sense of self-worth, ability to determine their own choices, as well as right to influence social change for themselves and others.

Besides development institutions, several scholars have also provided diverse definitions of women's economic empowerment. For example, Moyle *et al.*, (2006) define women economic empowerment as the ability to generate income which promotes independent decision-making in spending income. Similarly, Kabeer (2012) states that women economic empowerment is about making markets work for women at the policy level; and empowering women to compete in these markets. Women economic empowerment is linked to increased women's capacity to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (OECD, 2011). Furthermore, (Mosedale, 2005; Chaudury, 2009) view women's economic empowerment as a sustainable access to and control over the means to a livelihood and enjoying benefits thereof this access and control. Women economic empowerment emphasizes long-term sustainable benefits legal and policy changes to enhance women's participation in development as well as power relationships at all levels (Mosedale, 2005).

It is equally important to note that though economic empowerment generally seeks women's access to income and long-term sustainable benefits, the concept has diverse connotations and application in different countries. In the context of Zimbabwe, women's economic empowerment is a means to increase women's real power over economic choice in society (Government of Zimbabwe, 2012). This can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the market, including a better sharing of unpaid care work (Tornqvist and Schmitz, 2009; Kabeer, 2012). This definition is significant, as it captures the situation of African women, who daily household care is not considered as part of economic

contribution. Sharing of unpaid care work is a critical aspect of achieving economic empowerment, and accepting and adopting this fact in Africa will go a long way to empower women.

According to the United Nations Industrial Development Organization, women's economic empowerment happens when people are able to imagine the world's current economic arrangements differently (UNIDO, 2010). In this case, a woman is economically empowered when she has both the ability to succeed and advance economically and has the power to make and act on economic decisions (Malhotra and Schuler, 2005). 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 (OECD, 2011). According to Rowlands (1997), it's important to incorporate women in a form of solidarity that brings about structural transformation at household, community, and macro-levels.

Permit me to add that economic empowerment remains pivotal in a woman self-realization and autonomy. Women's economic empowerment is a priority to promoting gender equality and women's rights. A proactive approach focusing on gender equality and women's economic empowerment is essential to reduce poverty. According to the World Bank, addressing gender inequalities with women's economic empowerment enhances productivity, improves development outcomes for the next generation. Women represent about 40 percent of the global labour force, 43 percent of the world's agricultural labour force and more than half the world's university students. This implies that if women are economically empowered, productivity will thus be raised as their knowledge, skills and talents are used more fully. Besides, the World Bank notes that greater control over

household resources by women can enhance countries' growth prospects by changing spending patterns in ways that benefit children. In fact, improvements in women's education and health have been linked to better outcomes for their children in countries such as Brazil, Nepal, Pakistan, and Senegal. Thus, women economic empowerment is a step toward proactive policy change and more representative decision-making.

2.2 Theoretical Framework

This section presents theories upon which the study is anchored. The theoretical framework guided the researcher so that there was no deviation from selected theories and ensured that the study makes a contribution to knowledge. This is in line with Brondizio, Leemans, and Solecki (2014) who concur that the theoretical framework is the specific theory or theories about aspects of human endeavor that can be useful to the study of events. In this study, the theoretical framework highlights theoretical principles, constructs, concepts, and tenants of the human capital and the liberal feminist theories in agreement with Grant & Osanloo, (2014). The study commences the task showing key tenets of the Human capital theory, its relevancy and best fit for this study.

2.2.1 The Human Capital Theory

The Human Capital Theory emerged in the 1960s and is majorly attributed to Theodore Schultz (1962) and further elaborated by Gary Becker (1930–2014). The theory indicates that education enhances an individual's productivity, thus raising an individual's bargaining power and earning in the labor market. Schultz considered education as an investment in people and treated its consequences as a form of capital. Schultz referred to education as human capital since it since education becomes a part of its recipient.

Therefore, from the private investment perspective, education enhances lifetime earnings, access to better paying jobs, and minimizes prolonged periods of unemployment. The private investment perspective collaborates with women economic empowerment measured in terms of: labour force participation, access to and control of resources for this case, land; and entrepreneurship. Precisely, all the three constructs can enhance earnings in the labour market, increase bargaining power and productivity of women.

From the public investment perspective, the Human Capital Theory shows that education promotes growth through increased productivity, health, and social development (Wahrenburg & Weldi, 2007). Thus, the theory is largely used to address the question of returns to investment in education and training. Additionally, this perspective posits that education enhances an individual's efficiency and skill of productivity; a view is shared by Khanykin, *et al* (2020), who argued that education and wages are directly related. According to Khanykin, education enriches the skill of a laborer and enables him/ her to efficiently use modern technology. This narrative collaborates with education attainment constructed in terms of: interpersonal competences, technical knowledge and cultural competence.

Khanykin, 2020) further, states that education has the ability to tap into one's innate ability before or during employment. In essence, the Human Capital Theory assumes that an educated population is a productive force facilitated by competences as outcomes of the education system. For Gary Becker, education is an investment of time and foregone earnings for higher rates of return in later periods. As with investments in physical capital, a human capital investment is only undertaken by wealth-maximizing individuals or firms if

the expected return from the investment (which is equal to the net internal rate of return) is greater than the market rate of interest (Becker (1964)

Although the human capital theory is pertinent in the economics of education as evidenced through its influence on both public and policy domains (Marginson, 2017), may not sufficiently explain labour market outcomes. For example, OECD (2014) reports that education alone does not determine economic returns of a person; other studies such as Wolniak *et al.*, (2008), 131; Arum & Roska (2014), have indicated that graduate earnings vary by family income; while Triventi (2013) showed that family life not mediated by education; Meanwhile, Corak 2012,) revealed that support for child development such determines a person's labour market outcomes. Others scholars including Corak & Westergård-Nielsen, 2011; Hallsten, 2014; Arum and Roksa, 2014; Borgen, 2015) showed that, social and family networks, will influence an individual's stage of entry to work and later careers. According to Bingley et., al (2011), earnings are informed by varying customs and hierarchies in professions and workplaces; and Piketty (2014), indicates that earnings are determined by the wage determination systems and the macro- economic environment. This implies that no single factor can sufficiently to determine graduate earnings.

While the human capital theory claims that education raises wages by increasing productivity, the signaling theory assumes that education raises wages simply because education levels is a signal of workers' ability. Screening theory as offered by Spence (1973) and Stiglitz (1975) provides an alternative with regard to education, production and wages. As hypothesized by Spence (1973), Arrow, (1973) and Stiglitz (1975), screening theory proclaimed education to be an essential screen or signal to productivity. Proponents of the screening theory maintain that education offers an optional explanation to entry into

the labour market (Sobel, 1982). Education acts as a screening mechanism that signals an individual's capabilities (Swanson, 2008). Signaling effect regards Degrees and diplomas as indicators of employee production potential (Dobbs *et al.*, 2008). According to Arum & Roksa (2014), some qualifications are better signals of employability than others, regardless of whether those degrees are underpinned by actual field-specific knowledge and skills'.

In some countries, the returns to qualifications exceed the returns to measured skills, while in other countries the ratio is reversed (OECD 2014). Yet often there is a tendency to ignore the signaling effect when addressing graduate wage determinants (Browns & Sessions 2004; Wolniak at al. 2008; Hu & Vargas 2015; Bake, 2011). Other forms of signaling are evident in the labour market. For example, in India, signaling is majorly dependent on the degree awarding institution, or geographical location such as the United States or United Kingdom. People acquiring degrees from abroad also fare better than an equivalent degree in the home country (Swati, 2016). By implication, both human capital and signalling effects are at play in the labour market. These authors seem to suggest that the relevance of education in determining graduate wages is downplayed by the signalling function prevalent in the labour market. Much as the human capital theory has faced various criticisms, it continues to significantly influence public and policy domains in many countries. It is no wonder then that today; the human capital theory has globally influenced the education policy discourse. At supranational levels, for instance within the OECD and the European Union, and within national education systems, the human capital theory depicts education as an "investment" with returns both to individuals and states in terms of pay and economic growth respectively (Gillies, 2017). According to Hanushek (2011), the Human Capital Theory addresses the question of returns to investment in education implying that

expenditure on education is treated as an investment and not as a consumer item. According to (UBOS, 2017), many developing nations have realized that the principal mechanism for developing human knowledge is the education system, thus, they invest huge sums of money into education and training, not only to impact knowledge and skills to individuals, but also values, ideas, attitudes and aspirations which contributes to the nation's development (UBOS, 2017)..

Analysis of the human capital theory from both public investment and private investment points of view reveals that theoretical principles, constructs and concepts of the human capital theory align well with constructs adopted in this study. The author subsequently hypothesizes that:

- i. Education attainment has no significant effect on women's control of land in Bunyoro Sub-region.
- ii. Education attainment has no significant effect on women's labour force participation in Bunyoro Sub-region.
- iii. Education attainment has no significant effect on women's entrepreneurship in Bunyoro Sub-region.

The next section analyses the liberal feminist theory, highlighting theoretical principles, constructs, and concepts and, showing its relevancy to the study.

2.2.2 Liberal Feminist Theory

Liberal Feminist Theory has its roots in the 19th century first-wave feminism associated with Mary Wollstonecraft (1759-1799) and later developed by Khattak (2011), Nienaber & Moraka, (2016). Liberal feminism asserts that gender inequality is created by lowering access for women and girls to civil rights and allocation of resources such as education and

employment (Giddens, 2001). The principles of the liberal feminist theory include: allocation of social resources, universal rights; and women's freedom through equality. Its core ideas are autonomy, universal rights, equal citizenship, and democracy as shown by Tong, (2009). As such, women should have the same rights as men, including the same educational as well as employment opportunities. This collaborates well with education attainment and economic empowerment; which are the variables central to this study. This section therefore analyses the fit between the liberal feminist theory and this study.

The social resources focused on in this study include: land, employment and diverse competences as outcomes of education. It also implies that there is likely to be gender equity once women get access to these social resources. This analysis leads to the assumptions that access a social resource like education, may positively influence economic empowerment of women in terms of: ability to own land; and expansion of opportunities to participate in the labour market. Therefore, the collaboration between the liberal feminist theory and constructs central in this study leads to the hypotheses that:

- i. Education attainment has no significant influence on women's access to and control of land in Bunyoro Sub-Region.
- ii. Education attainment has no significant influence on women's labour force participation in Bunyoro Sub-Region.
- iii. Education attainment has no significant effect on women's entrepreneurship in Bunyoro Sub-Region.

This is supported by Khattak, (2011) who indicated that Liberal feminism is characterized by an individualistic emphasis on equality of men and women through political and legal

reform, without altering the structure of society. This also coincides with Tong, (2009) who showed that the liberal feminist theory centers on the core ideas of autonomy, universal rights, equal citizenship, and democracy. It is further strengthened by Marilley, (1996) who revealed that the liberal feminist theory was mainly concerned with gaining freedom through equality, diminishing men's domination over women.

Liberal feminism perceives that differences between women and men are not based on biology, and that, women should have the same rights as men, including the same educational and employment opportunities.

Equality from the perspective of this study points to: access to and control of land; education attainment; and access to employment opportunities referred to as labour force participation in this study. While “diminishing men's dominion over women: tallies well with women’s economic empowerment. This leads to the assumption that education may influence women’s opportunities to participate in the labour market.

Wollstonecraft (1772) posited that most differences between sexes were either fabricated or inflated therefore inappropriate for determining rights and roles. For example, she argued that having different educational expectations for men and women was unjust and created less productive female citizens with artificial weak characters. Rather, she believed that both sexes have the capacity to reason; hence should both be educated so as to benefit society. Similarly, Mill (1869) viewed sex roles as a sort of caste system that undermine women, place them in lower status and curtail their capacities. He added that there existed no clear-cut differences between both sexes to justify the same.

Like Wollstonecraft, Mill believed that, patriarchy constraints women's moral development and self-fulfillment to pursue their own good. Liberal feminism perceives that differences between women and men are not based on biology, which basically represents reproduction differences; instead women should have the same rights as men, including the same educational and employment opportunities. Arguably, the proposals of liberal feminism may be difficult to implement in patriarchal societies, but to a certain degree, it has succeeded in showing that, although women are different from men, they are not inferior (Nienaber & Moraka, 2016).

This theory is appropriate for the study since the study focus is on the impact of education attainment on the economic empowerment of women. Evidently, the theory supports the notion that an educated woman is an empowered woman. Also, that education is the key to value addition and the overall human development. Further, the liberal feminist theory is related to this study in that, it is not trying to challenge the existing relations between men and women in Bunyoro Sub - Region, rather, the study seeks to establish whether education attainment significantly affects the economic empowerment of women in the sub-region. This leads to the null hypothesis that: education attainment does not significantly influence women's economic empowerment in Bunyoro Sub - Region.

Critics of liberal feminism argue that, by denying the differences between the sexes, one cannot advocate for real sexual equality. Critics believe that men and women differ greatly and these differences cannot be ignored in pursuit for fair treatment. Gilligan (1982) for example, argues that women and men tend to respond differently to ethical dilemmas. In the same light, cultural feminists show that men and women usually have a different approach to

life. Liberal feminists like Groenhout (2002) however posit that women and men are more than the sum of their sexual natures. As such, he holds that, many differences between sexes are either a product of sexism or not sufficient to justify differential social roles. The study believes that with the same educational and civic opportunities, women would become active partners with men in productive work, have less children, and engage more in public life.

Conclusively, analysis of theoretical principles, constructs and, concepts of the liberal feminist theory leads to the following null hypotheses:

- i. Education attainment has no significant influence on women's access to and control of land in Bunyoro Sub - Region
- ii. Education attainment has no significant influence women's labour force participation in Bunyoro Sub - Region
- iii. There is no significant relationship between education attainment and economic empowerment of women in Bunyoro Sub - Region

While reviewing theories produces a set of corresponding or contrasting agreements, gaps and propositions as seen in this section; there is need to shape a strategic literature direction for the research by consolidating key findings of different sources reviewed, in view of the intents of the research as revealed in a study by Shikalepo (2020). The end product of which is the conceptual framework, that the next section seeks to deliberate on.

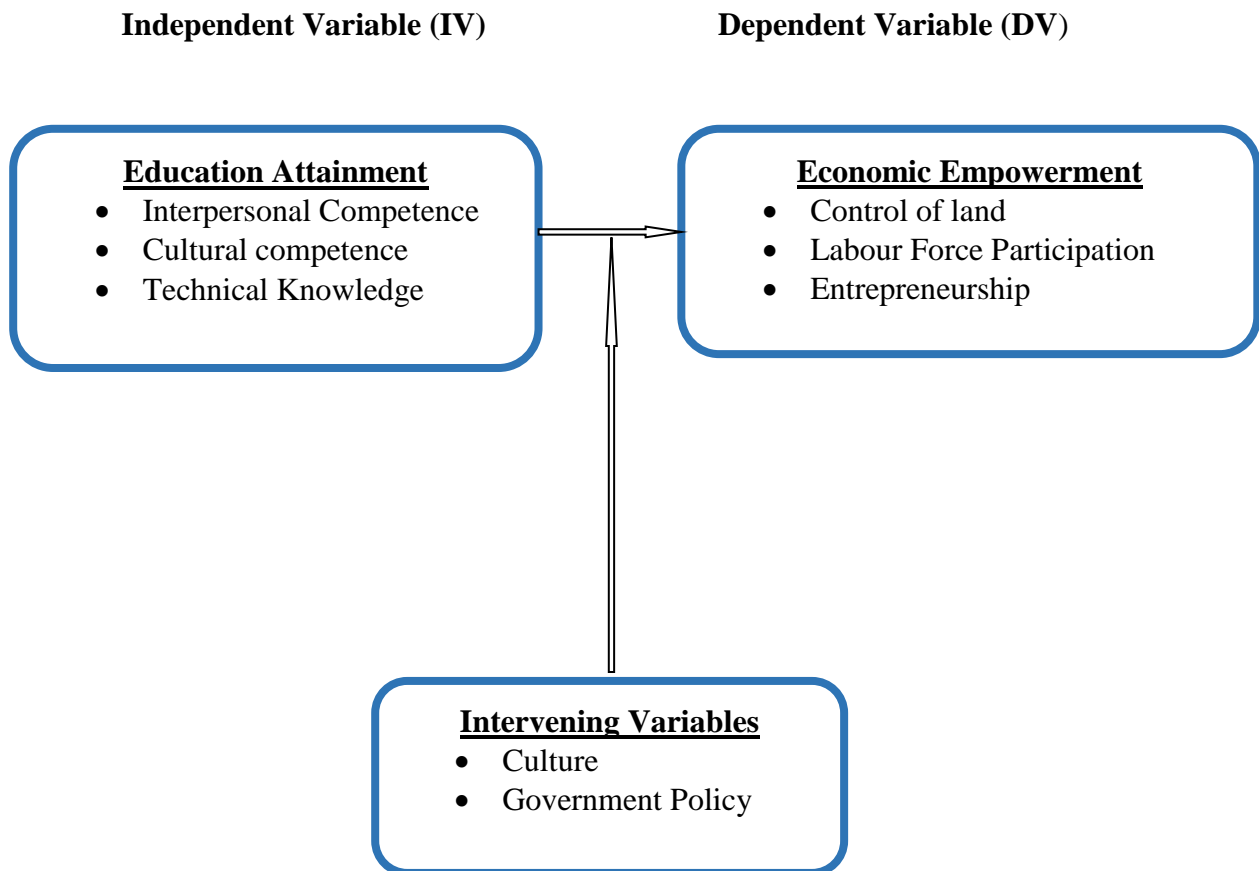
2.3 Conceptual Framework

A conceptual framework is a structure which the researcher believes can best explain the natural progression of the phenomenon to be studied (Camp, 2001). It is the researcher's

explanation of how the research problem would be explored. The framework makes it easier for the researcher to easily specify the concepts within the problem of the study (Luse, Mennecke & Townsend, 2012). It is from this view that, the researcher presents the conceptual framework in a logical structure to aid provide both the narrative and graphic display of how ideas in this study relate to one another as shown by Grant & Osanloo, (2014).

This section specifically presents both a graphical display and narrative form of the relationship between the independent variable (education attainment) and the dependent variable (economic empowerment).

Figure 2.1: The Graphic form of the conceptual framework



Source: Conceptualizations by Researcher (2020)

The following section presents a narrative of a conceptual framework to reinforce comprehension as revealed in a study by Shikalepo (2020). Education attainment is the independent variable; conceptualized as interpersonal competence, cultural competence and technical knowledge. On the other hand, the dependant variable is economic empowerment, constructed as access to and control of land, labour force participation, and entrepreneurship. Other factors other than education attainment which may have an influence on economic empowerment of women are culture and government policy, more so if not controlled.

Basically, the conceptual framework illustrates how the independent variable affects the dependent variable and how the intervening variables can mediate the impact of the independent and dependent variables on each other. The conceptual framework has been presented in such a manner that makes it the end result of bringing together a number of related concepts to explain and give a broader understanding of the phenomenon under research in line with prepositions of Imenda (2014).

The conceptual framework has been a summation of various findings from the literature sources reviewed, setting out the agenda for a better understanding of the research intentions. It is from this basis that the next section reviews literature related to the constructs and objectives of the study.

2.4 Review of related literature

The review was guided by themes related to the study objectives, grounded in critical judgment and is a reflection of the researcher's analytical reflection about the research problem as shown by Debora *et al.*, (2019). Basically, the section examines the state of the art on education attainment and women economic empowerment, taking examples from

different countries and regions of the world. The review commences with an assessment of literature on education attainment, access to land, and how they are interrelated.

2.4.1 Education Attainment and Control of Land

The researcher highlights the basic elements of the topic, characterizes the most relevant claims, identifying and contrasting relationships as perceived by Torraco (2005) and Shikalepo (2020). Key issues reviewed in this section include: the Convention on the Elimination of all forms of Discrimination against Women, importance of land; gendered-unequal access to and ownership of land; and factors affecting women's access to and control over resources.

Globally, almost all countries with the exception of a few such as Iran and Somalia, had by 2014, ratified the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) (UNOHCHR, 2014). CEDAW guarantees women equal rights to own and administer property, and equal access to credit, among other issues (UNOHCHR, 1979). Despite the fact that CEDAW is a binding international treaty to all signatories, its provisions suffer enforcement related constraints. This could explain the prevailing constraints on women's access to and control over land, in many countries.

The importance of land for any given country cannot be underestimated. Land is the basis of income, sustenance, and identity for most Ugandans (Hannay, 2014), accounting for 80 percent of export earnings and employment (The Food and Agriculture Organization (FAO) (2009), and the International Monetary Fund (IMF), 2009). Approximately 87 percent of Uganda's population is rural with 85percent involved in subsistence agriculture (Forum for Women and Democracy, 2012; Organization for Economic Co-operation and Development,

2015). Specifically, 90 percent of Uganda's rural women are agricultural workers producing not only around 90 percent of food but also contributing 90 percent of all labor for food production (Forum for Women and Democracy, 2012). However, due to increase in population and value of land, many women could lose their land rights (Li, & Bruce 2005; Giovarelli, 2004). These authors' views reveal that Uganda is an agro-based economy, echoing that land is important for development. However there is need to strengthen women's security over land. This position makes the aspect of ownership and access to land critical, especially for the economic empowerment of women.

Even though land is a crucial factor for development, there is often a gendered-unequal access to and ownership of the same. Women are continually disadvantaged in terms of ownership and access to land (Rao, 2011; OECD, 2014; FAO 2010, FAO 2015; FAO 2020). In Uganda, women own one third of land, with only 18 percent of land owners in Kampala (OECD, 2014). Similarly, in Africa, land is mainly controlled by male household heads, while women are granted only access rights (Mbote, 2005; Carpano, 2010; Ngoga, 2012). Women's limited access to land stretches beyond Africa. At the international level, women constitute only 20 percent of land owners (FAO, 2010). In South Asia, few women own valuable land (Rao, 2011; OECD, 2015) while in India, even with legal rights to land ownership, women do not usually purchase land (Ramachandra, 2008). According to FAO (2020), Saudi Arabia has the lowest women's land ownership rate globally at 0.8 percent. This sense of deprivation of such a vital asset may be responsible for low levels of women economic empowerment, an aspect that might negatively impact on other areas of community well being. This review shows that women's limited access to, and ownership of land is a global concern necessitating a review of the various factors for its prevalence.

Culture has been identified as a major factor affecting women's access to and control over resources (Giovarelli, 2004; Deere *et al.*, 2013; Gender Across Border (GAB), 2012; Women Land Link Africa, 2010; Wangari, 2016; Mwagae, 2013). Patrilineal societies bequeath land only to male members in society (Giovarelli, 2004). For example, women's access to land in Ecuador is dependent on marital regime (Deere *et al.*, 2013) while in Southern and South Eastern Nigeria, traditions restrict women from owning and controlling land. Culture is a major constraint to women's economic empowerment. The literature shows that women's land and economic rights are constrained by a range of factors. Cultural norms stemming from patriarchal influence seem to be a major obstacle to women's land and property access. This is evident through the fact that women in matrilineal societies face fewer restrictions in land and property ownership especially in Africa.

Another major aspect of culture that explains low levels of women land ownership is discriminatory attitudes and practices. Across varying regions, women face unfavorable social norms and attitudes with respect to land control and access to finances. In Uganda, one third of the people think that women should have limited control over land and financial services. For example, 54 percent of people in Mid-Northern and 43 percent in south western indicated that men should exercise more power over land control than women (OECD, 2015). While central region faces the highest level of discriminatory attitudes against women's economic rights and empowerment opportunities, eastern region has the least. For example, whereas only a tenth of people in the eastern region argue against women's equal rights to non-agricultural businesses; this number is three times lower than in

the western region. However, Kampala enjoys a favorable opinion towards women's equal access to land in relation to other areas (OECD, 2015).

This means that social norms and attitudes affect economic empowerment as they propagate gender inequality regarding productive assets and resources distribution which may shape decision-making and financial power. This review indicates that women's access to land and economic opportunity in Uganda is affected by discriminatory attitudes and norms. The impact of these may differ by region, and therefore cultural setting. Further, women in urban areas seem to be less affected by discriminatory attitudes. This could be attributed to the fact that urban centers are usually a collection center for many cultural backgrounds.

In addition to culture, ability to secure property rights will influence one's access to productive resources. Scholars have associated lower levels of women's land ownership to gaps in access to property rights (Mutandura, 2015; Gomez, 2012; Pallas, 2011; Aliber *et al.*, 2004). Property rights give women opportunity to own land thereby enhancing their social status, economic security and ultimate empowerment (Aliber *et al.*, 2004; Pallas, 2011). Denial of ownership of land and property rights constrains sustainable development in various sectors (Gomez, 2012). Land ownership offers a holistic benefit to women in terms of empowerment. From the review, women's land rights and ownership are considered as a major driver of not only economic empowerment of women through access to land, but sustainable development as a whole. The important relationship between land rights and development warrants a deeper review into the dynamics of women and land rights in various parts of the world.

Access to land and property rights is a critical factor for development. To fully benefit from land ownership, women should exercise formal property rights over land. There is a positive effect of women's property rights on control over business shares, labour market earning, and credit (Katz & Chamorro, 2002). For example, a titled piece of farm land enables women to raise money needed for higher agricultural yields, greater control over agricultural income and increased ability to access (Byamugisha, 2013). Stronger land property rights reduce economic vulnerability in either old age, or separation from a spouse (Roquas (1995). Lucas & Stark 1985) and children in rural settings are more likely to contribute to their parents' well-being if the latter retain control over a productive and inheritable resource such as land. For example, in rural Ethiopia, women's land rights usually give them greater claims on family assets upon divorce or death of their spouses (Fafchamps & Quisumbing, 2002). Land and property rights play a great role in women's economic empowerment. However, land holding patterns, poverty and hunger, disempowerment, and human rights violation constrain women's access land rights (Global Land Tool Network, 2015; Agarwal, 2003). For example, in Tanzania and Ethiopia, land is either owned by the village, or held by the village for the state (Agarwal, 2003). The authors seem to urge that the stronger a woman's access to property rights, the greater economic freedom and empowerment she enjoys. This view compels one to examine some of the factors that might influence women's access to land and property rights.

Education plays an important role in empowering of people through equipping them with knowledge and ability to withstand vulnerability. Education level enhances women's ability to control land (Almazi, 2016). The role of education in promoting women's access to and control over land has been well documented (International Organization for Migration

(IOM); 2016; Women's Land Link Africa (WLLA; 2010). In Eastern Nepal, only 2.45 percent and 7.3 percent of women in Nawalparasi and Surkhet respectively, were aware of their land rights (IMO, 2016). Limited knowledge on property rights constrained women from co-owning property obtained in marriage in Kapchorwa and Luweero districts of Uganda (WLLA, 2010). Both studies reveal that education is an important factor for a woman's control over land. Although land could legally be held jointly, only 15 percent of households in Kakamega county of Kenya were aware of this fact (Wangari, 2016). Similarly, illiteracy was a key factor for women's low access to and ownership of land in Kenya (Mwagae, 2013). Also, (UN, 2010) highlights educational level as a determining factor for the differences in access and control over land for rural and urban areas. This means that education acts as an eye opener into land rights thereby increasing women's opportunities to secure land ownership. Low educational level hinders women from accessing scientific information pertaining to land ownership and rights. The review however seems to imply that some women lack awareness and knowledge on their legal rights, an aspect that constraints their ability to own land and other productive resources.

Women's access to land and productive resources is a pertinent issue. As such, any attempt to economically empower women especially the rural cohort, should address the various barriers in their path, to land ownership and control. A Woman's land ownership increases her bargaining power and fallback options, reducing her vulnerability to domestic violence (Panda & Agarwal, 2005; Bhatla, Chakraborty & Durvury, 2006). The importance of women's access to and ownership of land, and rights is further documented (Hanstad 2010; Wickeri and Kalhon 2010; Global Land Tool Network 2011). Securing sufficient land rights

for women increases access to micro credit, reduces vulnerability to disease and domestic violence (Hanstad, 2010).

Land ownership is also associated with greater investments in nutrition, education and schooling of children (Doss, 2006). Land ownership is essential for capital acquisition, financial security, and access to basic resources such as food, shelter, and water (Wickeri and Kalhon, 2010). However, in Uganda, land rights and management are mostly attributed to men (OECD, 2015). These authors seem to reveal that women's land ownership is a crucial aspect worth advocating for because it has far reaching positive implications for not only the women but also the wider society. The next section reviews literature on education attainment and labour force participation one of the constructs of economic empowerment with regard to this study.

2.4.2 Education Attainment and Labour Force Participation

In this section, the author reviews literature from Africa, Europe and Asia such that the study appreciates the relevancy of skills in the labour market. It is also in this section that the researcher makes a review on the role of education in labour dynamics, relates education to knowledge, skills and competences. The concepts zeroed on in this section include labour force participation and labour force participation rate; where a review is made on the differences between women and their male counterparts. A University of Oxford report on the future of employment revealed that roughly 47% of employees will disappear from the job market by 2025; a huge risk factor for the future (Benedikt & Osborne, 2017). Manpower Group described the term 'skills revolution emergency' as support needed by

employers to improve employee skills and prepare them for future jobs (Manpower Group, 2017).

Labour force participation rate represents a country's available work force measured by the percentage of working age population (15 and more), that is either employed or actively looking for employment (Boateng *et al.*, 2013; Perez-Arce & Prados, 2021). Labour force participation rate refers to the total number of people who are currently employed or in search of a job (OECD, 2019). The proportion of the working age population who are either employed or unemployed is a measure of labour force participation rate (Boateng *et al.*, 2013).

Globally, while women represent around 49 percent of the population, their participation in the labour force is very low (Folbre, 2012; World Bank Gender Statistics, 2016; UN, 2018). Even with a significant increase in women's labour force participation in the last century, the global labour force participation for women was by 27 percent lower than men's in 2018 (Sivakumar & Sharma, 2019). This is echoed by the UN Women Report (2018) that, women in most countries earn less than men, with an estimated gender wage gap of 23 per cent). This is supported by the fact that, women in OECD countries had a lower average female labour force participation rate (50.9 percent) than men (70 percent) in 2014 (World Bank Development Indicators, 2016).

In Africa, there is also a clear difference in wage variation among genders. For example, occupations such as teaching and general office work, which are mostly dominated by females shows the lowest differentials in wages, compared to male dominated professions, like engineering (ILO, 2010). In Uganda, despite the presence of an Equal Opportunities

Commission Act , less women in the working age bracket (75 percent) compared to men (82 percent) were working in 2017 (UNHS, 2016/17). In line with this, women's unemployment rate (14.4 percent) was more than double that of men (6.2 percent). This review seems to imply that globally, women face higher unemployment occurrences than men. Work -related segregation happens in most countries and women's participation in the labour market seems to be restricted to unskilled low paying jobs. This could partly explain why women continue to earn less than men. This trend undermines women's economic empowerment variously as argued in the liberal feminist theory in subsection 2.1.2 of this study.

The role of education in labour market dynamics cannot be ignored. Education is the major determinant of labour market out comes (ILO, 2000). Evidence on the positive relationship between women's education and labour force participation abound (Aslam, Bari & Kingdon, 2012; Aslam, De, Kingdon & Kumar, 2010). Education attainment is a key determinant of labour market out comes in most countries (ILO, 2000; Cazes & Verick, 2013; Yakubu; 2010) and is often associated with future employment (Greenstone, *et al.*, 2012). For example, more schooling among older men in the Unites States led to increased labour force participation in the recent past (Blau & Goodstein, 2010).

Additionally, 95percent of students in America relate education attainment with job acquisition (The Gallup-Purdue Index Report, 2014). While Astin *et al.*, (2011) reveals the majority of university students expect their academic institutions to prepare them for employment. Nonetheless, almost half of college graduates are unemployed (Selingo, 2016). In his study, Bbaale (2008) showed that female education, especially at the secondary and post-secondary levels, reduces fertility and increases the likelihood of being engaged in the labour market. In Turkey, female level of education strongly influenced female labour force

participation (Tansel, 2002). These views are in line with Nasir and Nazli (2000), that an additional year of education increases returns for wage earners by 7 percent. Similarly, rapid growth in female labour force participation rate within the Asian Tigers (Hong Kong, Singapore, South Korea, and Taiwan) is attributed to higher female education levels in relation to other developing economies (ILO, 2008). Although several studies indicate that education is associated with better prospects for participation in the labour market. A study by Selingo (2016) reveals that, there exist other factors other than education that affects participation in the labour market.

However, there are studies which have shown that increased education does not always increase the probability of getting a job (Andrabi, *et al.*, 2013; Selingo, 2016). For example, there was a low employment rate record among those who received the cash transfers (government funding) two years after their school completion, in Malawi (Baird, McIntosh, & Ozler, 2016). Also, in India, the most uneducated women may have a higher labour force participation rate (in subsistence activities and informal employment); while women with a high school education are often afford to stay out of the labor force. Further, education benefits are not always economic orientated. For example, Lagemann and Lewis (2012) argue that education should majorly equip young adults with generic skills and civic values rather than economic benefits.

While education is a significant determinant of labour force participation; other factors may inform participation in the labour market. Culture greatly influences female labour force participation rates. Cultural norms, beliefs and attitudes have continued to shape female

labour supply (Fernandez, 2013; Fortin, 2015). Gendered differences in laws affect women's participation in the labour market. For example, more than 2.7 billion women are legitimately denied access to same choice of employment chances as men the world over (World Bank, 2018). Also, of the 189 economies assessed in 2018, 104 still had laws prohibiting women from working in specific jobs; 59 had no laws on sexual harassment in the workplace, while in 18 economies, husbands could legally stop their wives from working (World Bank, 2018). Labour force participation is also affected by social security systems and pension plans. In the United States, increased social security retirement benefits led to a decline in labour force participation rates for older men in the 1980s. Yet an increase in the full retirement age and introduction of the DRC increased older adults' participation rates (Blau & Goodstein. 2010).

Several studies have reported that even in countries that have attained parity in the labor force participation rate, job opportunities are still in the favor of men (Klasens, 2017). A report by World Bank, (2011) showed that in most developing countries, women, earn less, participate in less productive jobs and, constitute a great share of unpaid family work. Similarly, another study indicated that within developing countries, more women than men are involved in the less paying informal sector including agriculture (ILO, 2018). This is also true for migrant women. Many migrant women engage in low-skilled poor paying jobs a, work under harsh conditions, have limited labour and social protections, yet vulnerable to physical and sexual violence (ILO, 2015: UN Women Report, 2016). From the review, gender based differences seem to affect dynamics of female worker participation in the labour market. It is also shown that other than education, women participation in the labour

market is influenced by several factors. Having reviewed the influence of education attainment on access to and control of land, and on labour force participation, the next sub section will revolve around education attainment and entrepreneurship.

2.4.3 Education Attainment and Entrepreneurship

While the previous subsection explored how education attainment affects participation in the labour force, the preceding section examines the influence of education attainment on entrepreneurship: starting with the review of the concept of entrepreneurship. A concept perceived to be multidimensional (Verheul *et al*, 2001; Frederick & Kuratko, 2010; Edelman & Shaver, 2012), and with no generally accepted definition (Storey and Greene, 2010; Westhead, Wright & McElwee, 2011). Ndiweni and Verhoeven (2013) posit that even in many African languages, there is no direct translation of this term.

However, researchers and policy makers define entrepreneurship in relation to who an entrepreneur is, what an entrepreneur does, and the outcome of the entrepreneurial process (Shane & Venkataraman, 2000). Entrepreneurship is therefore a process involving a series of activities about transforming an idea into a fully functioning firm (Barringer and Ireland, 2010). For example, entrepreneurship involves setting up a new business or reviving an old one so as to tap into new opportunity (Bhardwaj *et al.*, 2011). In relation to women, entrepreneurship denotes to the number of firms in an economy where a woman has more than half the ownership stakes (OECD, 2019).

Similarly, a woman entrepreneur is an adult owning and operating a commercial enterprise, at personal financial risks (Bhuvaneshwari & Annapoorani, 2013). Therefore, women entrepreneurship is an act of business creation and ownership that increases a woman's

economic strength and position (Despande, 2009). Entrepreneurship hence thrives on the presence of both an entrepreneur, and an opportunity.

Studies of female entrepreneurs in developing countries are still relatively few compared to developed countries (Brush & Cooper 2012; Link & Strong, 2016). This is probably because entrepreneurship was historically a male activity (Saridakis, Marlow & Storey, 2014). Nonetheless, there is a growing recognition of the relevance of female entrepreneurship in development (Moses *et al.*, 2016). Female entrepreneurship has assumed great relevance in economic growth processes both in developed and developing countries. Women entrepreneurs account for a third of business operators in the formal economy globally (Fayolle & Kyrö, 2008; International Labour Organization, 2016), contributing substantially to economic growth (Guillén, 2014; Terjesen & Amorós, 2010). Women entrepreneurship promotes capital formation, creates wealth, thereby reducing both unemployment and poverty (Bhardwaj, 2011).

Further, female entrepreneurship positively impacts on Gross National Product (GNP), creates employment avenues, promotes innovation and social welfare (Brush & Cooper, 2012). These views are supported by Goswami (2019) that, women entrepreneurs contribute to a country's job creation and socio-economic growth. The literature review shows that female entrepreneurship represents an essential source of economic strength in relation to GDP growth, innovation, job creation, capital and wealth formation, as well as poverty reduction.

Much as entrepreneurship greatly contributes to development, there is unequal participation in the entrepreneurial activities between women and men. Globally, men dominate

entrepreneurial activity. For example, in 34 countries studied, men had a 50 percent higher chance to create of new businesses than women (Minniti, 2010). The study also showed a higher level of male entrepreneurship across all national levels of GDP per capita (higher by 33% for high-income countries, 75% within middle-income countries, and 41% among low-income countries).

Over the past two decades, Uganda has witnessed a significant growth in the number of female-owned businesses in relation to male owned. For example, in the recent past, women owned businesses registered a higher growth (236 percent) than male owned (153 percent) businesses (GEM, 2012). Since 2001, the proportion of women-owned enterprises has increased by 19percent. However, less female than male owned businesses are likely to survive beyond 42 months (GEM, 2012); and they tend to employ fewer persons than male business owners (Kelly *et al.*, 2012). Further, women entrepreneurs are more likely to hire female than male employees (GEM, 2012). The dynamics surrounding female entrepreneurship also seem to vary by region. Kampala, Central, and Western Sub - Regions have low levels of female entrepreneurship. For example, in Central 1 sub-region of Uganda, only four of ten businesses are owned by women. On the other hand, women in the eastern region enjoy greater opportunities for entrepreneurship growth. However, they seem to have limited access to formal credit (OECD, 2015).

From the review, entrepreneurship is associated with common factors that equally influence one's decision to start a business across different regions. However, men tend to enjoy more opportunities for entrepreneurship than women especially in middle-income and low-income countries. This shows that concerns surrounding entrepreneurship affect men and women

differently. In Uganda however, despite the fact that female owned businesses have expanded, they seem to have a lower survival rate than the male owned. In addition, female business owned firms don't seem to be in position to hire more employees most especially the male (GEM, 2012). Further, women in different geographical locations engage in entrepreneurship at varying levels. This could be pointing to a range of factors that influence entrepreneurship. Of specific interest to this study, is the nexus between education attainment and entrepreneurship.

The relationship between of education and entrepreneurship has been documented. Education is essential to human capabilities which are critical for development (Todaro & Smith, 2012, p. 359). For example, it positively influences self-worth, confidence, business initiation, and ability to adjust to dynamic business atmospheres (Kelly *et al.*, 2015, p. 30). Education also impacts personal, innovative, financial, innovative, organizational, strategic and, relational skills considered vital for business success (Centobelli *et al.*, 2016). Similarly, educational attainment promotes women's self-employment (Kyler *et al.*, 2013; Naguib & Jamali, 2015), empowerment (Wilhelm & Wilhelm, 2011) hence sustainable growth (Shah & Saurabh, 2015). In the same light, Razmi and Firoozabadi (2016) who studied education and female entrepreneurship in 29 member states of the Global Entrepreneurship Monitor (GEM) in 2012, found a positive relationship between average years of schooling and female entrepreneurship. Also, a higher average level of education corresponds with a higher rate of entrepreneurship (Dickson, Solomon, and Weaver (2008). Entrepreneurs possess higher education levels than non-entrepreneurs and, training makes differences for females in less developing regions (Kelly *et al.*, 2015). However, Dickson, Solomon, and Weaver (2008) reported no significant variation in the impact of education on

entrepreneurship for men and women. Nonetheless, education seems to positively impact entrepreneurship in general.

Similar studies have been undertaken on the relationship between education and entrepreneurship. Increase in women's education attainment positively affects their status and roles thereby reducing existing gender gaps (Gakidou *et al.*, 2010). For example, the higher women access education in developing countries, the greater the chances of being top managers (Amin & Islam, 2015). In the same light, economies with higher female education attainment levels tend to have more women entrepreneurs at Limited Liability Company and sole proprietorships levels (Meunier *et al.*, 2017). This could be due to the fact education creates high-quality human capital and forms positive attitudes towards entrepreneurship (Van Der Sluis *et al.*, 2008). Further, education enables developing worlds absorb modern technology essential for sustainable development (Todaro & Smith, 2012).

Studies indicate that a society's level of entrepreneurial activity might be explained by factors such as safety (Breen, Gillanders, McNulty, & Sizuki, 2015; Matti & Ross, 2016; Trentini & Koparanova, 2013), and the total age dependency ratio (Mirzaie, 2015; Vijayakumar, 2013). The degree of safety conditions surrounding a particular firm might influence the entrepreneurial propensity. For example, in addition to direct and indirect costs, crime also creates uncertainty because its impact on business operation cannot be well predicted (Matti & Ross, 2016). Moreover, criminals might target firms with female leadership at top levels of the decision-making (Islam, 2014).

An additional factor influencing entrepreneurial activity is level of economic development. Gross Domestic Product (GDP) not only affects the level but nature of women's entrepreneurship. For example, a country with lower per capita Gross Domestic Product tends to have more female entrepreneurs than one with higher one (Minniti, 2010). For poorer countries, women could be pushed into entrepreneurship due to poverty while in more affluent societies; existence of unexploited opportunities seems to pulled women into entrepreneurship. Similarly, Acs (2006) reports that a country undergoes three major stages of development. Accordingly, stage one is dominated by self-employment in small manufacturing and service firms. This however reduces in stage two with the realization that working for larger firms fetches higher wages. However, the third stage witnesses increased entrepreneurship as firm size distribution drifts away from larger corporations towards entrepreneurship. Aquilina, Klump, & Pietrobelli, 2006 ; Acs, 2006, attribute this to improvements in information technologies and increased substitution elasticity.

From a different but related view, economic growth has a negative bearing on crime. For example one percent hike in growth of real Gross Domestic Product per capita reduced crime-related losses by 0.30% (Islam, 2014). The authors seem to imply that entrepreneurship varies with level of economic development. Additionally, at different levels of economic development, women engage in entrepreneurship for different reasons. The review also shows that crime related losses reduce with level of economic growth.

Research further reveals that culture has a pertinent influence on women's entrepreneurship. According to the social role theory, socially acceptable behavior for men and women is determined by culture and not biological aspects (Eagly, 1987). Traditionally, society

ascribes family finance control to men while women are expected to work at home, do housework, and take care of children and other dependents.

These roles and stereotypes lead to the conclusion that it is men who are ideal to start and run a business (Hechavarría, et al. 2012). As such, such role expectations are likely to influence the time and attention invested into a business venture (Jennings & McDougald, 2007, p. 52). Further, the authors reveal that female business owners are more likely than males to experience work-family conflict due to the nature of their social roles. This however has negative outcomes for female business owners because who tend to compromise their work, rather than the family field (Jennings & McDougald, 2007). This argument is also supported by Mirzaie (2015) whose study on female labour force participation in Iran revealed that a raise in the age dependency ratio, constraints women from working outside the home. This implies that gender roles seem to influence the degree of business activity for men and women. Also, in the event of work-family conflict, women are more likely than men to sacrifice their business activities for the sake of their families.

In addition to the above aspects influencing women entrepreneurship, psychological factors could determine important trends in female business activity such as capital accumulation. For example, study on female entrepreneurship in the United Arab Emirates revealed that female entrepreneurs feared the risk to acquiring loans, did not have confidence in own financial capacity, and feared institutional regulations governing loan acquisition (Naguib & Jamali, 2015; Noguera, Alvarez, & Urbano 2013). In the same vein, women's goals tend to determine firm size. For example, Jennings and Brush (2013) reveal that female

entrepreneurs' goals are not limited to economic gain. Unlike their male counterparts, female entrepreneurs tend to have hybrid goals, which are both economic, and non-economic (Jennings & Brush, 2013, p. 693). These results show that institutional regulative environment as well as fear of failure can be enabling or constraining female entrepreneurship. The review also seems to imply that the motive behind a woman's engagement in entrepreneurship could determine her firms' size and orientation.

Earlier reviews in this sub-section showed a growing recognition of the relevance of female entrepreneurship in development (Moses *et al.*, 2016) and their considerable role in economic growth (Guillén, 2014; Terjesen & Amorós, 2010; Bullough *et al.*, 2017). For example, entrepreneurship promotes capital formation, creates wealth, and reduces both unemployment and poverty (Bhardwaj, 2011). Similar reviews have however shown that there is unequal participation in the entrepreneurial activities between women and men.

Women entrepreneurs face a wide range of constraints. Limited financial strength to initiate and sustain a business is a major challenge for women entrepreneurs (Guillén, 2014; Naguib & Jamali, 2015; Raghuvanshi, Agrawal & Ghosh, 2017; Shah & Saurabh, 2015). For example, potential women entrepreneurs must often prove their asset scope, relationships or sources of financial strength (Guillén, 2014, p. 255). This is supported by Gupta and Aggarwal (2015), that Indian women cannot readily access external sources of finance due to poor economic conditions. These views could explain Demircuc-Kunt *et al.* (2014) and World Bank (2015) findings that less women than men are likely to access monetary institutions or hold a bank account. For example, more men (65 per cent) than women (58 percent) hold an account at a formal financial institution globally (World Bank,

2015).According to Mijid (2015), banks falsely believe that women entrepreneurs have limited ability to honor loan commitments, unlike men.

This is echoed by Estrin and Mickiewicz (2011, p. 414; Chinonye *et al*, 2016; Cini *et al*, 2014) that, entrepreneurship affected by gender-based constraints. From this review, women are less likely to obtain capital in form of credit from financial institutions. However, Akehurst *et al.*, (2012: 2492) report that lack of capital in the initial stages has negative long term effects on businesses performance. The capital formation process is informed by savings, finance and investment. As such, the volume of capital depends on the success of these activities (Jhingan, 2006; Ncanywa & Makhenyane, 2016). Yet Pettinger (2014) argues that increasing the savings in developing countries may be impossible due to high poverty levels. With insufficient financial resources, the entrepreneur cannot develop new products and services as well as create new jobs (Akehurst *et al.*, 2012: 2492)

On the other hand, Glahe (2005) cautioned that the connection among savings, capital accumulation and growth is not obvious. For example, most autonomous investments tend to increase capital formation in the economy while Kataria *et al.*, (2012) reveal that both a firm's current and past investments as well as the depreciation of past investments, determine its stock of physical capital. From the review, financial constraints are a major impediment to women entrepreneurship. Specifically, many women lack startup capital and seem to face discrimination from banks. Further, physical capital is dependent on savings, finance and, both future and current investments. Due to limited sources of capital, many women may not ably start a meaningful business. Therefore, access to finance and seed capital is critical for the survival of small and medium sized firms.

This view is further supported by Bajpai (2014), who revealed that due to social norms and customs, many African women would rather give more emphasis to their motherly role and family responsibilities than venture into entrepreneurial career path. Similarly, much as Indian women have excellent business abilities, they focus more on family and personal obligations (Gupta & Aggarwal 2015). Further, discriminatory attitudes affect the level and success of female entrepreneurship. For example, in Uganda, the SIGI report reveals that 26 percent of people in Central 2 sub-region believe that women should not have the same opportunities to establish their own business as men. Consequently, only a third of entrepreneurs in the region are women (OECD, 2015). This seems to constrain female entrepreneurship at various stages.

Research has also revealed that high female illiteracy is the major cause of their socio-economic challenges. For example, due to lack of Knowledge regarding latest technology and proper education, women find it hard to set up their own enterprises (Gupta & Aggarwal, 2015; Raghuvanshi, Agrawal & Ghosh, 2017). In the same vein, Pallvi (2020) attributes lower female education levels to early marriage, household duties, and poverty. This however alienates them from modern technologies, new manufacturing methods, marketing, networking and other governmental services (Pallvi, 2020). In the present day global world however, education and information technology seem to have gained prominence in the business sphere. Similar to illiteracy levels, lack of business skills is a challenge for female entrepreneurs. For example, even with entrepreneurship training

women struggle to address the risks and disorders in organizational work (Gaur, et., al 2018).

Among other challenges faced by female entrepreneurs are: low self confidence and esteem (Bajpai, 2014; Kumar, 2015; Gupta & Aggarwal, 2015; Pallvi, 2020); mobility restraints (Gaur et.,al, 2018; limited market (Gupta & Aggarwal, 2015). However in relation to more developed countries, women entrepreneurs in third world economies seem to face more challenges as evidenced by a higher rate of exit of new women-owned businesses globally (Vossenber, 2013).The review shows that women entrepreneurs seem to face a range of socio-economic barriers which affect the survival and growth rates of their businesses. However, culture seems to be at the core of all other constraints to women entrepreneurial activity.

While the dynamics surrounding female entrepreneurship differ by country and region (Poggesi, Michela, & De Vita, 2016), there are relatively few studies on women entrepreneurship in Bunyoro Sub - Region. Further, many studies have been undertaken on the impact of education attainment on female entrepreneurship. Such studies have revolved around aspects such as the rationale for women entrepreneurship, factors for, and obstacles to women entrepreneurial activities, among others. Although these studies have offered substantial knowledge on female entrepreneurship, most of them have been conducted in contexts outside Uganda. Therefore, there is need to carry out similar studies on education and women entrepreneurship in Uganda.

2.5 Rationale for Economic Empowerment of Women

Different international conventions and treaties including the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women and a series of International Labour Organization conventions on gender equality supports women's economic empowerment. According to the UN Women, women's economic empowerment bridges the gender gap and thus contributes significantly to advancing economic and sustainable development (UN Women, 2013). Women's economic empowerment informs gender equality, poverty suppression and inclusive growth. Much as women play a crucial role in economic development, they not only suffer discrimination and exploitation, but often have low-paid jobs, and constitute a small minority of those in senior positions (World Bank, 2012). This hinders access to economic resources such as land and loans. And, because of their triple role, women tend to have limited time for economic enterprise. Therefore, economic empowerment is a crucial and fundamental issue for women all over the world. Women economic empowerment provides an opportunity for women to possess self-worth, confidence and freedom to make choices concerning their private and professional preferences alike. In addition, it helps women realize and utilize the dormant capacity within them and also stimulate their confidence. The achievement of women's economic empowerment is a global policy priority, based on its potential contribution to the Sustainable Development Goals (Taylor and Pereznieto, 2014; Ferrant & Kolev, 2016). Women's economic empowerment contributes to poverty reduction, well-being and human progress. Women's economic advancement further leads to increased investment in children's education, health, and reduced household poverty (World Bank, 2012). Recent estimates suggest that gender parity overall has the potential to boost global gross domestic

product (GDP) by between \$12 trillion and \$28 trillion between now and 2025 (Woetzel *et al.*, 2015), and it has been shown that ‘national economies lose out when a substantial part of the population cannot compete equitably or realize its full potential (Golla *et al.*, 2011).

The SDGs contain a range of targets relating to gender equality and women’s empowerment, in goal number one, yet there is no automatic ‘win-win’ between wider development outcomes and gender equality (Duflo, 2012). However, O’Neil *et al.*, (2014), argues that though women economic empowerment is a slow process, it is worthwhile to recognize that it is a holistic process that entails personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives. Cornwall and Edwards (2016) added that women economic empowerment is not a linear, uncontested process but instead a journey characterized by negotiation and compromise, and uncertain outcomes in some domains. Thus, in as much as it is considered by many governments and in many conventions and sustainable goals as a step in the direct direction, its realization may entail a slow but gradual process.

According to UN Report (2018), women’s economic empowerment is central to realizing women’s rights and gender equality, economic empowerment of women includes women’s ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making from the household to international institutions.

The UN Report (2018) notes that, empowering women in the economy and closing gender gaps in the world of work are crucial for achieving the 2030 Agenda for Sustainable Development and the Sustainable Development Goals. It puts emphasis on Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities. According to the International Monetary Fund (2018), women's economic empowerment enhances productivity, economic diversification and reduces income inequality. Although by comparison, increasing female employment rates in OECD countries could boost GDP by over USD 6 trillion, (PwC, 2018). Thus, in as much as WEE will translate to economic growth, it does not mean that economic growth is evidence of realization of women economic empowerment. In some cases, countries achieve growth even when there is obvious gender disparity. Nonetheless, studies reveal that gender gaps cost the economy approximately 15 percent of GDP (Cuberes & Teignier, 2016).

Do and Kurimoto (2012) argue that WEE improves the health and well-being of women thereby saving cost to the economy. They report a higher likelihood for an economically empowered woman to bear fewer children by using contraceptives. In this case, having fewer children gives the women an opportunity to engage in economic activities that will provide them with the resources needed to train her kids in education. This process reduces illiteracy, breaks the circle of poverty and bridges gender inequalities. Thus, economic empowerment of women is also critical for human development. There is now a well-established body of evidence to suggest that women's economic empowerment, their access to and control over valued resources, has strong positive implications for the well-being of the family, including their own and their children's well-being. It increases the chances that

they will seek family planning and reproductive health services, ensure the survival, health, nutrition and education of their children and, in certain contexts, reduce gender inequalities in household resource allocation. The economic empowerment of women thus contributes to the development of human capital and human capabilities, including their own (Kabeer, 2009). The economic empowerment of women is thus a matter of human rights and social justice (Kabeer, 2009).

The economic empowerment of women is crucial for poverty reduction. Studies have established that female maintained households tend to be over-represented at the lower end of the income distribution (Kabeer, 2009). This is not surprising because when women have lower education and skills attained, if they face discrimination in markets for the sale of their goods, services and labour, as well as access to assets, technology and financial services. As such, their efforts to earn a living for themselves and their dependents are likely to be rewarded more unfavorably than those of men with equivalent characteristics. Conversely, lower income households with male or joint headship tend to rely on women's earnings to keep their households above the poverty line or to prevent from declining into poverty in times of crisis. Investing in women's economic resources helps poor households to divert crisis and increases their chances of moving out of poverty (Kabeer, 2009)

In conclusion, the literature shows that women's economic empowerment makes sense if they participate in, contribute to and benefit from growth processes. It further shows that these processes should recognize their contributions, respect their dignity and facilitate a fairer distribution of the benefits of growth. It therefore brings about a more balanced process of growth. However, this cannot be achieved merely by increasing women's access to resources. However, the study focuses mainly on forms of economic empowerment in

terms of access to and control over land, labour force participation, and entrepreneurship, which represents a substantive expansion of women's life options and their success capacity. The study believes that women could be key players in global development. Obviously, national economies lose out when a substantial segment of the population cannot compete for jobs. Gender equality therefore can enhance economic efficiency and improve other development outcomes by removing barriers that prevent women from having the same access as men to human resource endowments, rights, and economic opportunities. If women are given equal opportunity, they will be able to emerge as social and economic actors, influencing and shaping more inclusive policies, and facilitate more investment in their children's education, health, and overall well-being. Also, if income inequality is removed across gender lines, it will help decrease poverty through the generations.

2.6 Economic Empowerment of Women and Sustainable Development

Borrowing from Article 20 of the Rio Declaration, women have a vital role in environmental management and development. Their full participation is therefore essential to achieve sustainable development. Chapter 24 of the declaration entitled "Global Action for Women towards Sustainable and Equitable Development" emphasizes commitments to strengthening the position of women as a component of sustainable development (OSAGI, 2001). Sustainable development meets the needs of the present without undermining the ability of future generations to meet their needs (UN, 1987). According to the Special Adviser on Gender Issues and Advancement of Women (OSAGI, 2001), gender equality is not only a human rights and social justice concern but also a pre-condition for people-centered development. The perceptions, interests, needs and priorities of both women and

men must be taken into consideration not only as a matter of social justice but because they are necessary to enrich development processes (OSAGI 2001)

Sustainable development is conceptualized to anchor on three inter-related pillars: economic development, social development and environmental protection (Koparanova & Warth, 2012). A fourth pillar: the preservation of cultural diversity has been proposed. This conceptual categorization facilitates dealing with these different areas in isolation without explaining the overlapping context through which these pillars reinforce each other and bring about sustainable development. Instead, by taking an integrated and holistic approach to socio-culturally responsible, environmentally-friendly economic development, sustainable development can be revealed as a multifaceted and dynamic process (UN, 2018). As noted in a recent report by the Secretary General, “the goal, and indeed the ultimate test, of sustainable development is the convergence among the three trajectories of economic growth, social development and environmental protection (UN, 2018).

The gender perspective of sustainable development is anchored on equitable distribution of resources for today and for the future. Thus, it cannot be achieved without gender equality. Women’s empowerment is a key factor for achieving sustainable economic growth, social development and environmental sustainability (Kumar, 2012). Sustainable development should be based on balanced economic growth and price stability, a highly competitive social market economy that is aimed at full employment, a high level of education and social progress, and a high level of protection and improvement of the quality of the environment (Kumar, 2012). Given that most national policies are anchored on the objectives of sustainable development, which aim at the continuous improvement of the quality of life on earth of both current and future generations, it cannot be achieved without the full

participation of women. The concept of sustainable development is about safeguarding the earth's capacity to support life in all its diversity, which requires the contribution of both genders (Kumar, 2012). It is based on the principles of democracy and the rule of law and respect for fundamental rights including freedom and equal opportunities for all. It seeks to promote a dynamic economy with a high level of employment and education, of health protection, of social and territorial cohesion and of environmental protection in a peaceful and secure world, respecting gender and cultural diversity.

Women have played a vital role in the global environmental movement, yet according to UN 1988, women are the most affected by unsustainable development, which manifest in ways such as environmental crisis caused mainly by industrialization. Women's contribution to sustainable development cannot be over emphasized. Women have a strong role in education and socializing their children, including teaching them care and responsibility with regard to the use and protection of natural resources. Therefore, it is pertinent that as catalyst for sustainable development, women's role in family, community and society at large has to be disentangled from socio-cultural and religious traditions that prevent their full participation. They should be given the opportunity to exercise their full potential in natural resource and environmental management.

2.7 International Context of Women Empowerment

Globally, the plight of women has attracted attention through adoption of international instruments and programmes of action aimed at committing governments to empower women in their countries. These include the Convention on the Elimination of All forms of Discrimination against Women (CEDAW) and the Beijing Declaration and Platform for Action. CEDAW was adopted by the UN general assembly as the International Bill of

Women Rights in 1979 and came into force in 1981. According to CEDAW, the full and complete development of the country, world welfare and peace, require the maximum participation of women on equal terms with men in all fields. The convention offers the basis for comprehending equality between women and men by ensuring women's equal access to and equal opportunities in political and public life as well as education, health and employment (Nabacwa, 2001). It affirms the reproductive rights of women, and targets culture and traditions as influential in shaping gender roles and family relations. Countries that have signed or ratified the convention are legally bound to put its provisions into practice. It essentially defines what constitutes discrimination against women and sets up an agenda for national action to end such discrimination (Nabacwa, 2001).

The convention defines, discrimination against women as any distinction, exclusion or restriction made on the basis of sex, which has the effect or purpose of impairing, nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field (Nabacwa, 2001). By subscribing to the convention, member states thus, declared to undertake measures to conclude discrimination against women in all forms including: To incorporate the principle of equality of men and women in their legal system, abolish all discriminatory laws and adopt appropriate ones prohibiting discrimination against women; To establish tribunals and other public institutions to ensure the effective protection of women against discrimination and; To ensure elimination of all acts of discrimination against women by persons, organizations or enterprises (Nabacwa,2001).

Similarly, in 1995, the Beijing Declaration and Platform for Action centered on gender equality, development, peace, and constituted an agenda for the empowerment of women. The objective of the Beijing Declaration can be summarized to mean the full realization of all human rights and fundamental freedoms of all women are vital for their empowerment (Virreira, 2015). The Beijing document emphasizes the duty of states to protect all human rights and fundamental freedoms. The platform however recognizes that women face barriers to full equality due to race, age, language, ethnicity, culture, religion or disability (Nabacwa, 2001; USAID, 2017; Beijing Convention, 1995; CEDAW, 1979).

The Beijing Platform for Action identified 12 critical areas of priority for the advancement and empowerment of women. These Areas were later reviewed by the Commission on the status of women. Since 1996, annual recommendations have been adopted to accelerate the implementation of the platform. The areas of priority include, Women and poverty; Education and training of women; Women and health, Violence against women, Women and armed conflict; Women and the economy; Women in power and decision making, Institutional mechanisms for the advancement of women; Human rights of women, Women and the media, Women and the Environment; and The girl child (Beijing Declaration, 1995). In 2000, the Beijing Platform for Action was reviewed in New York and states recommitted themselves to the platform and made further commitments to ensure the realization of its goal that is gender equality, peace and development (USAID, 2017; Nabacwa, 2001).

Despite the provisions of CEDEAW and the Beijing Declaration on the need for gender equality, the situation of women in the global economy, namely the labour market has not yet made significant advancements towards the achievement of a real equality with men (UN Women 2018). With a lower labour force participation rate (63%) compared to men's

(94%), women continue to face challenges in their attempts to access the labour market even after finishing their education (ILO, 2016). Estimation shows that women earn less than men with women earning about 77% of men's wage, without recourse to informal self-employment, in all positions at work (UN Women, 2018). Such a situation enhances inequality within households as data from developed countries reflect that women earn generally less than men, which reduces their capacity to accumulate as much wealth as men (UN Women 2018).

In addition, the absence of equal access to land represents another challenge as only 12.8% of global shares of land are owned by women (UN, 2018). In most cases, women owned land parcels are, smaller and less fertile in relation to men's yet, they have less access rights. Apparently, social development would remain a mirage unless states adopt concise measures to ensure equality in both labour market and access to economic resources such as land. Another critical area of the Beijing Declaration deals with the elimination of all forms of discrimination and violence against women, during peace and war times. Evidence from contemporary warfare shows that women and children remain the highest victims of war, the body of women is still considered as an object of warfare. The international community cannot achieve the objectives of CEDAW and the Beijing Declaration unless it condemns, prosecutes and addresses adequately all discrimination and violence against women in all cases identified.

Gender equality and women's empowerment are pertinent for international development as demonstrated by the incorporation of gender equality and women's empowerment into the Millennium Development Goals and further embraced in the Sustainable Development Goals (Malapit & Quisumbing, 2015). According to the UN, women perform 66 percent of

the world's work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property (World Bank, 2012a:1). This points to the notion that poverty is feminized since nearly 70% of the 1.3 billion people in extreme poverty worldwide are women, of which many of them live on less than \$1 per day (Women's Refugee Commission, 2015).

2.8 Global Approaches to Women's Empowerment

The global approaches to the women empowerment paradigm can be categorized into three distinct but related stages or schools of thoughts: Women in Development (WID); Women and Development (WAD) and Gender and Development. The section shall review these three stages of women empowerment.

2.8.1 Women in Development (WID)

Development practice often overlooked and excluded women as rightful participants in development projects (Gwinn Wilkins, 1999). However, from the 1960s there arose the urge for women inclusion in development projects (Gwinn Wilkins, 1999; Rathgeber, 1990). Many scholars link this development paradigm to Esther Boserup who heralds the Women in Development (WID) paradigm, emphasizing the pertinent role of women in development. Boserup perceived women as major participants in economic development (Thomas & Rugambwa, 2011; El-Bushra, 2000; Mulugu, 1999; Rathgeber, 1990). The main focus of WID approach was to advocate for a strategic inclusion of women to achieve development goals (Wilkins, 1999). WID identified women as being excluded from development activities, while making the case that their involvement in development is inevitable (Thomas & Rugambwa, 2011; Rathgeber, 1990). The WID paradigm adopts a systematic

development approach that facilitates the recognition of women as development agents, while calling for equal opportunity for women in terms of access to resources (Rathgeber, 1990).

Several scholars have argued that the WID paradigm sought to accept existing structures rather than to challenge them (Thomas & Rugambwa, 2011; Unterhalter & North, 2011). Rathgeber (1990, p.491) argued that the WID approach focused on advocacy for more equal participation in education, employment rather than addressing the root causes of women's subordination and oppression. The WID approach was grounded on an acceptance of existing social structures, rather than to query why women had not benefited from the erstwhile development praxis. It focused on how women could better be integrated into those development initiatives instead of investigating the sources and nature of women's subordination and oppression in line with the more radical structuralist perspectives such as dependency theory or Marxist and neo-Marxist approaches. The approach advocated instead for the equal participation of women in education, employment, and other spheres of society on the premise that the solution lies in overcoming the internalized impediments of poor women by changing attitudes and providing education (Vijayamohanan, Asalatha and Ponnuswamy, 2009).

In terms of women and education, the WID approach emphasizes the need to investment in education of women and girls' particularly designing educational programmes specifically on women and girl's modes of reproduction (Thomas & Rugambwa, 2011). Similarly, Rao & Sweetman (2014) argue that basic education is a foundation of equality. Evidence shows most global education initiatives attempt to reduce women's inequality in education through parity programs (Unterhalter & North, 2011). WID approach however suggests that parity

programmes are not successful as they do not adequately conceptualize the role of women in society. Furthermore, Odaga (2020) reveals that even with equal access to education, gender gaps in society will still remain. As such, equality in participation does not necessarily translate into equality in outcomes. Consequently, the approaches to education fronted are not sufficient to address gender inequality and empowerment (Odaga, 2020).

In conclusion, WID facilitated the recognition of women as an important development agent. The approach was based on a strategy of access, getting women into development programmes. An assessment of WID policies particularly in the African context shows that though the approach has been to some extent successful in improving women's economic condition, it was much less effective in improving women's social and economic power in relation to men in development contexts (Thomas & Rugambwa, 2011). The short falls in WID and the modernization theory to address women concerns resulted in the Women and Development (WAD) paradigm.

2.8.2 Women and Development (WAD)

The term WAD was conceived in the 1970s (Sorensen, 1998). Primarily, the approach argues that women have always been part of development processes and did not get integrated into development in 1970s after the efforts within WID approach (Rathgeber, 1990). Thus, it is concerned with the relationship between women and development processes rather than just with their integration. It focuses on the reason why women had not benefited from the development strategies of the past decades, that is, by questioning the sources and nature of women's subordination and oppression (Rathgeber, 1990; Chant, 2000). The WAD approach sought to discuss women's issues from a neo-marxist and dependency theory perspective. Its focus was to explain the relationship between women

and the process of capitalist development in terms of material conditions that contribute to their exploitation. While coming forward in tracing and highlighting the plight of women in developing countries, the WAD approach has also maintained that third world men are also adversely affected by the structure of the inequalities and exploitation within the international system, and discourages a strict analytical focus on the problems of women independent of those of men, since both the sexes are disadvantaged within the oppressive goal structures based on class and capital (Vijayamohanan, Asalatha and Ponnuswamy, 2009).

WAD is distinctive in its emphasis on the power of women in society. It recognizes and appreciates women's knowledge, goals, work and responsibilities that they have always contributed to the processes of development. In addition, it points out that women have always been participating in development programs such as agriculture and environmental conservation, but their contribution has always gone unrecognized in the development agenda of their countries (Parpart *et al.*, 2000). Thus WAD is women-centered approach that demands for "women-only" development projects that will project the interest and participation of women and protect them from patriarchal domination. Such projects are theorized to shield women from the patriarchal hegemony that exist in the mainstream development often spearheaded by men in patriarchal culture. In conclusion, the WAD school of thought assumes that women's position will improve with more equitable international structures, and sides with the WID approach in solving the problem of under representation of women in economic, political, and social structure by carefully designed intervention strategies rather by more fundamental shifts in the social relations of gender.

2.8.3 Gender and Development

The Gender and Development (GAD) paradigm emerged in the 1980s as an alternative theoretical framework to WID and WAD approaches (Rathgeber, 1990). GAD is linked to social feminism, and emphasizes the social construction of production and reproduction as the basis of women's oppression (Rathgeber, 1990, p. 494). According to Thomas & Rugambwa (2011) the GAD approach is against gendered relations of power underlying socio cultural and political-economic disparities reflected in quantitative indicators of inequality. In addition to that, GAD has an implicit focus on the social constructs of gender, and how this contributed to gendered divisions of labour and responsibilities which have historically marginalized women (Thomas & Rugambwa, 2011; Rathgeber, 1990; El-Bushra, 2000). Wilkins (1999) recognizes GAD as a model of social change that relates with approaches of power within normative and structural conditions. GAD as a theoretical approach focuses on cultural, political and socio-economic structures and institutions that deprive women of their rights (El-Bushra, 2000; Rathgeber, 1990). GAD argues that the State should focus on improving women's rights, and addressing inequality.

Just like the other two approaches: WID and WAD, GAD also believes that education plays a significant role in gender balance. GAD theoretical approach has been used by educationalists to argue that the focus on women participation in education should go beyond access (Thomas & Rugambwa, 2011). The transition from a WID to WAD and to GAD approach signifies a move towards understanding multifaceted social relations of power, incorporating aspects outside of access (Thomas & Rugambwa, 2011). Many educationalists argued that violence against women and girls is not limited to the household, but is reproduced in many aspects of society, including the school (Morley, Leach, & Lugg,

2009; Parkes *et al.*, 2013). It views the primary source of injustice as not tied to questions of distribution, rather as related to broader domains such as political economy and socio-cultural formations that work to constrain women and girl 's empowerment (Unterhalter *et. al.*, 2013, p. 566). Therefore, it is important to realize that there are several systems of inequality that combine to confine women's capacity and thus, continually lead to the subordination of women in relation to men.

In the context of education, a GAD perspective suggests that the inclusion of women in the marketplace or the parity of girls in schools does not automatically redress gendered injustices (Thomas & Rugambwa, 2011, p. 156). Due to the nature of the GAD theoretical approach, it does not lend itself well to policy and practice (Rathgeber, 1990, p. 495). This has been a major critique of GAD by many development practitioners. For example, implementation of policies and projects situated in this theoretical framework requires changes to political and socio-economic structures that constrain agency. Due to this, they are not realistic for development agencies or even Non-Government Organizations. However, GAD approaches allow for critical analysis of the structures, practices and attitudes that constrain women and girl's empowerment and rights, and allow for better and more conscious policy and projects where it concerns addressing the issues of women's inequality and relative disempowerment in relation to men (Unterhalter *et. al.*, 2013, p. 568).

In conclusion, having emerged as a solution to the limitations of the WID and WAD approach, GAD is thought to offer a more critical conceptualization of women's position. It makes the significant contribution of accepting women as significant economic actors and rightly stresses on the relationship between women, and the work that they perform in their societies as economic agents in both the public and domestic spheres. It also highlights the

importance of making international structures more equitable and as well provides a comprehensive analysis of the socio-economic relations between patriarchy, economy, and the issue of women's oppression. By emphasizing the role of patriarchy in women disempowerment, it projects the fundamental transformations of social relations of gender.

2.9 Ugandan Context of Women Empowerment

Over the past decade, Uganda has made significant progress in the advancement of gender equality and empowerment of women in political, economic and social spheres. The country is a signatory to international instruments and action programmes for women empowerment such as CEDAW and the Beijing Declaration. Furthermore, it recognizes that women subordination is a major cause of poverty, thus overcoming the subordinate status of women has become a major mantra of the government. The 1995 national constitution provided for the equality of both genders and outlawed all practices that impinge on the rights of another person (Republic of Uganda, 1995). Despite all this effort, national laws need to be revised to ensure the adequate implementation of the constitutional provisions. More so, the Local Government Act stipulates that women must occupy 30percent of all positions of the Local Council structure while people with disabilities occupy 20percent of these positions (a man and woman) (Local Government Act 1996). This gives a total of 40percent of women's representation on these structures. Nonetheless, the active participation of women and people with disabilities to represent their constituencies is still low. This has been linked to lack of advocacy skills, limited resources for mobilization, and the continued power and culture structures that promote gender inequalities. Women's political participation is however promoted as long as they remain within the political status quo (Nabacwa, 2001).

The development of a National Gender Policy (NGP) in 1997, and its revision in 2007, confirms the Government of the Republic of Uganda's unequivocal commitment to take actions that will bring about more equal gender relations. The policy will ensure that all Government policies and programs, in all areas and at all levels, are consistent with the long-term goal of eliminating gender inequalities. The policy gives a clear mandate to the Ministry of Gender, Labour and Social Development and other Line Ministries to mainstream gender in all sectors. It sets priority areas of action at the National, Sectoral, District and Community levels with all levels of planning, resource allocation and implementation of development programs redressing gender imbalances and acting with a gender perspective. The ultimate objective of this policy is to lead to a society that is both informed and conscious of gender and development issues and concerns.

In 1986, the Ministry of Women in Development was started by Government fundamentally to advance issues of the marginalized. The Ministry of Women in Development changed to the Ministry of Gender and Community Development later, to the Ministry of Gender Labor and Social Development. Since its change from Ministry of Women in Development, the Ministry has undergone several institutional changes reducing it to only a department. The Later status has reduced its visibility as the national machinery for bridging the gender gap between men and women (Nabacwa, 2001& USAID, 2017). Though one of the most underfunded ministries, it made positive strides in providing and building the national machinery for the advancement of women and gender equality. Two of the formidable outputs of this Ministry have been the National Gender Policy and National Action Plan for the Advancement of Women. The policy recognizes gender relations as a development concept in identifying and understanding the social roles and relations of women and men of

all ages and how these impact on development (Nabacwa, 2001). Additionally, it stipulates that sustainable development requires maximum and equal participation of all social groupings in economic, political and social cultural development (Uganda Gender Policy, 1997). The National Action Plan identifies four critical areas of concern for the government of Uganda. These are poverty, income generation and economic empowerment; reproductive health and rights; legal framework and decision making; and the girl child and education. Violence against women and girls is soon to be added (USAID, 2017).

In addition, the National Development Plan (NDP), which describes the country's macroeconomic and social policies in support of growth and poverty reduction during the period 2010/11 to 2014/15 emphasizes that discrimination against women in the country is embodied in traditional rules and practices that explicitly exclude them or give preference to men, resulting in a lasting constraint on women's empowerment and economic progress. At the governance level, these rules and practices limit political and economic participation of women. This in turn, leads to formulation and passing of policies and laws which do not protect women's rights. At the community and household level, women are restricted from participating in important decisions such as resource use, family planning, and access to services such as health and education. As a response to the above challenges faced by women, the NDP outlined a broad strategy for promoting gender equality that includes the development of an action plan for promoting action in all spheres and transforming mind-set, negative attitudes, and negative cultural practices. It identifies several areas of action that includes awareness campaigns on gender issues for mining communities; tackling gender-related land issues; and adherence to reproductive health rights especially for women and girls.

Accordingly, several organizations particularly women's organizations with support from international agencies and donors have advocated for rights of women in the country. According to literature, some of these initiatives are; the campaign on land rights and the Domestic Relations' Bill. However, women's groups at the grassroots level are mainly engaged in income generating activities with emphasis on agricultural projects and handcrafts (Nabacwa 1997& United Nations Systems in Uganda 2000). In spite of all these initiatives, relating national and community initiatives in the promotion of women empowerment remains a major challenge. Most NGOs at national level are engaged in policy advocacy while grassroots women still struggle to meet their survival needs with little focus on government policies and laws (Nabacwa, 2001). In most cases, interventions by some NGOs do not necessarily align with the strategic needs of women. Further, literature indicates that women do not effectively participate in the decision-making. Moreover, several grassroots level organizations at did not necessarily facilitate participation of women in decision making (USAID, 2017).

Additionally, studies have also shown that women at grass root level have persistently found it difficult to; demand and have their strategic gender needs met, their rights respected and protected, access and control of resources, and to actively participate and influence key decision making processes in their favour. Consequently, women still have a burden to support household livelihoods, experience domestic violence, high levels of illiteracy; and are often unable to make decisions affecting their lives (USAID, 2017).

Women make vast and positive economic contributions through business, agriculture, trade, industry, and domestic care work (International Monetary Fund, 2018). However, these contributions are often undervalued in comparison to men making the same contributions

and in the case of care work even unpaid. Research has shown that women's economic empowerment boosts economic growth through economic diversification and increased productivity (International Monetary Fund, 2018). This is particularly important to developing countries like Uganda where women's economic empowerment would not only result in significant macroeconomic gains but would also substantially reduce poverty rates. In fact, women's empowerment is key to the attainment of the agenda 2030 Sustainable Development Goals (SDG's). Specifically, Goal 10 on reducing inequalities; Goal 8 on promoting full and productive employment and decent work for all and Goal 5 on achieving gender equality cannot be realized without women's economic empowerment. Achieving these three goals would in turn significantly contribute to other cross-cutting goals that are also in part dependent on women's economic empowerment like Goal 1 on ending poverty; Goal 2 on food security and Goal 3 on health (OECD, 2014).

Women's economic empowerment includes access to and controls over productive resources, assets and services; political and social agency; meaningful participation in decision-making spaces and processes and access to decent work (Cuberes & Teignier, 2016). Several laws and policies in Uganda have attempted to enhance women's positions in the economy; and have yielded distinguished results (Guloba and Ntale, 2019) Some of these include :The Gender in Education Sector Policy (2016); The Gender Policy of the Judiciary of the Republic of Uganda (2003); The National Equal Opportunities Policy (2006); The Uganda National Gender Policy (2007); The Makerere University Gender Equality Policy (2009); The National Priority Gender Equality Indicators (2016); The National Policy on the Elimination of Gender-based Violence in Uganda (2016); The Guidelines for Mainstreaming Gender in Human Resource Management in the Public

Service (2011); The Water and Sanitation Gender Strategy; and The Gender Equity Budgeting Policy. In fact, the 2nd National Development (NDP II, 2015-2020) makes specific reference to sector-specific gender in a bid to realize inclusive growth by prioritizing gender equality and women's empowerment (Guloba and Ntale, 2019)

As one of the key gender empowerment indicators and pillars, education has been one of the main sectors that have benefited from gender inclusive policies. Through various Girl Child Education initiatives, the introduction of both Universal Primary Education and Universal Secondary Education; and the affirmative action awarding female students an extra one and a half (1.5) points for public university entrance, the education sector in Uganda has made significant strides in promoting equal opportunities. These policies and initiatives have led to an expansion of access to equitable education at all levels and have seen enrolment rates rise with near equal enrolments for both boys and girls. Available data shows that while affirmative action has brought more women into decision-making positions and in school increasing opportunities for women (UBOS, 2017). However, there remain several disparities indicating that women are still at a considerable disadvantage. While more girls are attending school, literacy rates for women and girls are lower than their male counterparts (Uganda Bureau of Statistics - UBOS. 2017). Increasing women's education outcomes allows them to keep pace with the growing economy by providing better access to income generating opportunities and increased participation in the formal labour market. However, for most Ugandan women, significant gains in education have not necessarily translated into better labour market outcomes (UN Women, 2015-2016).

According to the Uganda National Household Survey (2016/17), over 10 million women were within the working age (14-64 years) with about 75 percent of them working compared

to 82 percent of men. In line with this, the unemployment rate was observed to be higher for women (14.4 percent) than for men (6.2 percent). Despite the existence of the Equal Opportunities Commission Act which promotes gender equality and women's empowerment, occupational segregation is still high as women are often restricted to low-skilled and lower paying jobs and continue to earn less than their male counterparts. The median nominal monthly earnings for women were estimated to be UGX. 110,000. This is half the median nominal monthly earnings for men that is, UGX. 220,000. (OECD, 2014)

This can be attributed to the large number of women confined to the lower paying jobs. The amount of time devoted to unpaid care work is typically negatively correlated with female labour force participation (OECD, 2014). On average women spend almost twice as much time as men on UCW while the proportion of women doing UCW generally increases with education. Although investing in education improves the wage potential of individuals, women's average monthly wages are typically lower than men's average monthly wages regardless of education level. The gender wage gap is highest at the lower levels of education and women in the private sector earn only half of what their male counterparts earn (OECD Development Centre, 2014; National Labour Force Survey 2016/17).

The experience of grassroots organizations in Uganda as indicated in the review above, is a snapshot of the challenges faced by gender focused NGOs. It reveals that there is limited cooperation and support between grassroots women such as those in Bunyoro Sub - Region; and the national women's organizations. The UN system report of 2000 for example criticizes national women organizations for not benefiting the poor women. Further, the United Nations System in Uganda (2000) noted that, national level women organizations have not sufficiently mobilized poor rural and urban women. The study is of the view that

there is a persistent lack of a united front to ensure the realization of the government's commitment to women empowerment. Efforts of national women organizations appear to be concentrated at the center, rather than penetrating the rural grass root areas. There is a disconnect between national level women organizations and economic empowerment of grass root women like those of Bunyoro Sub - Region. Further, the literature implies that organizations at national level, women group and Community Based Organizations, have not been in position to complement each other's work.

2.10 Measurement of Study Variables

Despite the key importance of education in sociological research, the practical process of constructing measures from social survey data is often handled rather superficially.

2.10.1 Education Attainment

Around a billion people, comprising mainly women (around two-thirds) entered the twenty-first century as illiterates, unable to read a book or write their names. Illiteracy limits their earning power and generally affects a range of other social and economic variables. Therefore, identifying the determinants of illiteracy is crucial if the problem and its consequences are to be addressed (Verner, 2005). It is estimated that 95 percent of the world's illiterate people live in developing countries, and about 70 percent are women. Female illiteracy rates are particularly high in Sub-Saharan Africa (Verner, 2005).

Though there are other indicators, the adult literacy rate has been used to assess the level of a country's development. It is also used as an output indicator of the quality and effectiveness of school systems. However, the above assertion has been contested on the grounds that there is no standardize measure of literacy. However, UNESCO (2015)

considers a literate person as one who can engage in those activities which require literacy for effective functioning of his/her reference group and community as well as enabling him/her to read, write and calculate for personal and community's development. In essence, education attainment is measured by outcomes in terms of the ability to read, write and calculate.

Apart from the above, three broad categories of approach are commonly used to measure education in survey research. These include measures of the time spent in education (i.e. years of education), taxonomies of the highest educational qualifications held (Schneider, 2010), and scaling techniques which attribute scores to the highest educational qualifications held (Buis, 2010).

Several scholars have put forward differing perspectives towards the measurement of education. Scholars such as Roser and Ortiz-Ospina (2016) make use of school enrolment rates, literacy rates, or the average years of schooling. Other scholars such as Houston, (1993) and Leeuwen, (2007) have used human skills, physical capability and life expectancy as proxies for education. In recent time, the use of dataset (Barro & Lee, 2013) has become popular in education-growth literature, while Hanushek and Kimko (2000) endorse the use of cognitive skills based on the performance in international standard test, particularly in mathematics and science subjects as a measure of quality of education.

The use of quantity measures of education, however, has been intensively criticized by some scholars. The arguments against the quantity measures are that years of schooling and enrolment vary across countries in the world. According to Hanushek and Woessmann

(2007), one year of schooling is not the same thing in Uganda, Niger and the United States of America and as such, the same accumulation of knowledge cannot be achieved using enrolment or average years of schooling. This is because the system of education, quality of teaching, teaching environment and educational facilities are different across the countries in the world (Hanushek and Woessmann, 2007).

As a result, quality measures of human capital have been suggested to capture adequately the nexus between human capital and economic growth. In a series of studies by Hanushek and others, scores in international tests, particularly in mathematics and science subjects have been used as proxy quality measures of education. One main problem associated with the use of this indicator of human capital is that it is only available for some countries, particularly developed countries (Hanushek and Kimko, 2000). Using this measure of human capital, some studies have documented positive effects of quality of education on economic growth (Hanushek and Woessmann, 2007; 2011).

This study adopted a qualitative measure of education attainment in terms of interpersonal competence, cultural competence, and technical skills. Further supported by Schneider's (2016) perception that, education attainment is the overall result of the educational career rather than individual educational transitions. In agreement with the signaling theory which assumes that education raises wages simply because education levels are a signal of workers' ability (Spence, 1973; Stiglitz, 1975). Collaborating with, Swanson (2008), who reports that, education acts as a screening mechanism that signals an individual's capabilities. Thus in this study, education attainment is measured in terms of: interpersonal competence, cultural competence, and technical knowledge.

2.10.2 Economic Empowerment

According to Peterman (2015), there is no “right” measure for economic empowerment. Multiple measures have been used to measure economic empowerment (Peterman, 2015). Peterman further reveals that choice of measure may depend on different criteria including; research objective, sample used and setting or cultural norms of the study. According to Malholtra and Schuler, 2005; Kabeer, 2011, setting of the study context is a key factor, because the meaning and terms used to describe empowerment vary considerably across socio-economic contexts. Although both quantitative and qualitative methods are used, the majority of efforts to measure women’s economic empowerment primarily focus on quantitative outcomes, while a few studies have adopted qualitative measures.

Some qualitative approaches include appreciative enquiry and qualitative self-assessment enquiry (Jupp, Ali and Barahona, 2010). Quantitative measures have used aspects such as increased access to credit or increased business revenue to measure economic empowerment (GSDRS, 2010). While some evaluations include variables to show that women have been empowered, a few evaluations have succeeded in proving that specific aspects of women’s power have actually increased (such as more household resources dedicated to women’s consumption and personal time, increased women’s decision making, control over household resources, and increased autonomy). Kabeer (2005) also shows that positive outcomes in financial terms do not necessarily equate to empowerment. In collaboration, International Development Research Center (2017) reiterates that positive outcomes in financial terms can even have disempowering effects. This study adopted a quantitative measure of economic empowerment in terms of access to and control of land, labour force participation, and entrepreneurship.

2.10.3 Interpersonal Competence

Quinn (2014) defines interpersonal skill as the ease and comfort of communication between different levels of associations. Furthermore Quinn believes that interpersonal skill contains the capability to inspire others, conflict managing, effective communication, and team building. Rothaermel (2012) indicated that, the twenty-first century has witnessed the transition from the production economy to the knowledge economy, changing the manner in which assets are viewed in organizations. While Grant (1996a) and Mahoney & Kor (2015), reveal that in a knowledge economy, it is the intangible abilities and skills of the workforce and the knowledge inbuilt within organizational structures and processes that contributes to the knowledge capital of an organization or community.

Interpersonal skill has been severally regarded as a major requirement for successful performance in the division of every work unit. According to Hardjati and Febrianita, (2019), hard skills alone are not enough for organization success. This is evident in the job advertisements which in addition to hard skills also require soft skills, such as team work, communication skills, and interpersonal relationships (Galloway *et al*, 2017; Gates *et al* 2016. On the other hand, Askari *et al*. (2018) stated that interpersonal skills development rotates around leadership, negotiation, and communication skills. Time and effort invested in interpersonal relationship development between co-workers is a necessity for good customer service and a healthy work environment (Hardjati and Febrianita, 2019). In the medical field, Interpersonal communication is a vital part of medical education, where health professionals collaborate to enhance the learning curve and promote patients' overall

health status. Incorporating interpersonal communication in medical education is vital for preparing trainees to work in interdisciplinary teams (Boshoff et al., 2020)

2.10.4 Cultural Competence

There have been many conceptual definitions of cultural competence and related terms such as multicultural practice (Boyle & Springer, 2001). Kohli et al., (2010) and Fisher-Borne et al., (2015) chronicle the history of the inclusion of diversity content in social work education, from the assimilation and melting pot paradigm of the 1950s to the social constructionist ethno-cultural framework of the past decade. It remains a rather complex, elusive, and evolving construct.

Kohli et al (2010) refer to cultural competence as an ongoing process where one gains awareness of, and appreciation for cultural diversity, and an ability to work sensitively, respectfully, and proficiently with those from diverse backgrounds. In one of the most frequently cited definitions across disciplines, Cross *et al.*, (1989, p.4) describe cultural competence as “a set of congruent behaviors, attitudes and policies that come together in a system or agency or among professionals that enable effective interactions in a cross-cultural framework”. An important feature of this conceptualization is its emphasis on competencies across personal, organizational, and systemic levels, as opposed to simply a characteristic of the individual.

Despite the existence of several cultural competence frameworks in practice and academia, no scholarly consensus has been reached. In their synthesis, Kohli et al.,(2010) conclude that most approaches in cultural competence literature, basic assumptions; including the premise that reality is socially constructed, diverse worldviews must be appreciated, multiple realities shape individual personalities, and diversity education has a positive effect

on developing cultural competencies. Este (2007) also highlights several key themes emerging from the literature describing the building blocks for culturally competent social work practice, including a specific knowledge base about diversity and oppression, lifelong process of learning worldviews of cultural groups, strong communication skills, capacity for empathy, and a congruent intrinsic value base. A key component of cultural competence is multiculturalism, as defined by Colombo (2015, p. 810), “multiculturalism refers to situations in which people who hold “different” habits, customs, traditions, languages and/or religions live alongside each other in the same social space, willing to maintain relevant aspects of their own difference and to have it publicly recognized”. Multiculturalism is premised on the assumption that, individuals have interests in their culture, language and identity, and that public institutions must take those interests into account” (Kymlicka, 2018, p. 81).

Multiculturalism is an inclusive process where no one is left out; diversity, in its essence, safeguards against making one group dominant over others (Rosado, 2010). As such, resisting and/or criticizing this benign phenomenon might seem an irrational obsession. However, the very role of multiculturalism as well as its feasibility has been questioned from its early days (Green, 1994; Barry, 2001; Coulthard, 2007, 2014; Song, 2017). Concepts of culture and diversity have evolved over time and have held different connotations at different points in history (Kohli, *et.,al* 2010).

Culture, may be perceived as the shared identity of a group based on common traits, customs, values, norms, and patterns of behavior that are socially transmitted and highly influential in shaping beliefs, experiences, and worldviews. In the critique of neoliberal multiculturalism, Kubota (2014) reports that not all kinds of diversity are celebrated: in

Australia, immigrants who can make economical contribution to the society are considered good, while the “bad” immigrants are those who need social services. This way, multiculturalism can perpetuate long-lasting inequities in terms of race and class differences. In other words, there are groups of minorities who are doubly marginalized in the multicultural community. Kubota’s conviction is in line with Richardson (2004) who maintains that in the British media “in its “natural state,” Britain and the British public sphere are “White” and “Christian”; the values and practices of “ethnic minorities” should be studied and vetted, and only the “acceptable” ones admitted into this public sphere”. In contemporary terms, culture and diversity are viewed as individually and socially constructed phenomena that are ever-evolving (Dean, 2001). It is perceived that, diverse groups are not homogeneous in nature despite sharing some common history, attributes, or practices. Individuals are understood to have intersecting and fluid identities, with wide variation between and within different groups.

In line with Portera (2008), intercultural education “transcends” the notion of “respect for differences” and “peaceful coexistence” as the principles of multicultural education and necessitates “reciprocity” and “interaction” between cultures .The contributing parameters to a fortunate intercultural education have been studied and proposed in numerous works. In a synthesis of literature on intercultural education, Perry and Southwell (2011, p. 455) highlight the importance of developing “intercultural competence,” roughly defined as “the ability to interact effectively and appropriately with people from other cultures” and including four dimensions of knowledge, attitudes, skills and behaviors. They maintain that acquiring cultural knowledge per se does not lead to intercultural competence.

Nevertheless, available scholarly work on intercultural education can provide us with some helpful strategies. Williams (2005), for example, demonstrates that study abroad has a positive effect on university students' intercultural adaptability and cultural sensitivity. Exposure to various cultures, she adds, is an important predictor for intercultural communication skills. In another study, Aboud (2009) suggests the use of media-based intercultural interventions, followed by post-exposure discussion to reduce children's racial biases. She reminds that simply reading a book or watching a TV program that directly gives anti-bias message is not going to be effective.

The above-mentioned research is not cited to mask multicultural success stories and; these cases should not prevent us from seeing that the realities of multiculturalism are may sometimes be far from its ideals. There also seems to exist a wide gap between what minorities expect and what they get, and this, in the long run, could lead to further social complications which can be prevented.

2.10.5 Technical Knowledge

Technical knowledge denotes to practical skills that an individual possesses, which are useful for performing certain tasks (Goyal, 2011). Traditionally, it often relates to mechanical, information technology and mathematical ability. The knowledge appropriate for informing practice varies depending on one's cultural background, social location, and situational context. This section shall discuss technical knowledge by looking at: training and skills and ICT and women's economic empowerment (Care International, 2018).

Training is a learning process that includes the acquisition of skills, concepts, rules or attitudes in order to increase the employee performance (Byars & Rue, 2007). Unlike

education, training refers to limited areas of activity. The training goals are quite specific, clearly defined and thus tend to minimize individual differences. Training implies systematic development of the behavior set that consists of attitudes, knowledge and skills demanded from an individual in order to complete a task or a job in the appropriate manner (Stevanović & Lojić, 2011). Training and skills acquisition is a major driver for women's economic empowerment. Care International (2018) reveals that training and skills development increases women's economic options, productivity, income and savings. Furthermore, it posits that a combination of skills and knowledge-based training and soft skills training, such as communication, leadership and negotiating, creates a sense of empowerment and job satisfaction, and reduced tolerance for gender based violence. According to the UN Women, investing in women's skills development is one of the most urgent and effective means to drive progress on gender equality, poverty eradication, and inclusive economic growth.

A growing body of literature shows that ICT use is associated with women's multi-dimensional empowerment (Ambujam & Venkatalakshmi, 2009; Levis, 2011; Beyond Access, 2012). Similarly, Goyal, (2011) argues that ICT enhances women's ability to transform knowledge into innovative products and services; increasing flexibility to participate in the labour market. A study by Olaore (2014) found that ICT plays a critical role in translating ideas into tangible outcomes. This gives opportunity for high skilled workers especially in the developing world to get jobs beyond their countries. Likewise, Anitha & Sundhara (2012) maintain that ICT enhances women's leadership ability and motivation to participate in economic development. Scholars such as Dagmara (2016)

report that ICTs enables inclusion of low skilled and traditionally marginalized groups such as women into spheres they would otherwise never been part of. Dagmara's submission is in line with Goyal, (2011) and Anitha & Sundhara (2012), who found that ICT facilitates women to participate in the labour market, and consequently improve various areas of their lives.

In the same light, Raja et al (2013) attributed ICTs to greater connectivity, digitalization of economy, and globalization of skills. Unlike Dagmara (2016), Dell' Anno & Solomon (2014) report that the benefits of ICT use for business performance, are greater for highly skilled workers. These seem to imply that; the effect of ICT adoption is greater in more developed countries. Also, Goyal (2011), Raja *et al.*, (2013) posit that ICT creates more opportunity to find a job and, helps employers to identify the right workers. Relatedly, Islam, 2015; Njelekela & Sanga, 2015; Shirazi, 2012; Suhaida, et al, 2013; Wamala, 2012, maintain that ICTs increase employability and thereby enhance women's empowerment. Much as ICT is crucial for development, available data shows a gendered digital divide where most of the 3.9 billion people offline are in rural areas and, constitute women and girls (UN, 2018). From the review, it is evident that with globalization, ICT skills adoption is relevant to job performance. Any development program targeting women's economic empowerment should therefore incorporate ICT skill.

2.11 Gaps in Literature

The study highlights conceptual, contextual, and methodological gaps arising from the review of literature. Several studies showed that much as land is critical for development, women often have limited access and control of it. For example, a study by Rao (2011) on women's access to land in Asia revealed that women are less likely to own and operate land

in South Asia, and when they do, the size and value of holdings are lower than their male counterparts. Another study by Carpano (2010), on strengthening women's access to land in Tanzania revealed that land is mainly controlled by male household heads while women are only granted access rights. Further, Ramachandra (2008) studied women as the key to food security in South Asia, showed that even with legal rights to land ownership; women rarely purchase land. These studies reveal that compared to men, women have limited control over land. These studies were not undertaken in Uganda, which creates a contextual gap that this study bridged.

Similarly, a study by Women's Land Link Africa (2010), on the impact of statutory land policies in Uganda's districts of Kapchorwa and Luweero, found that most women, who purchased land, registered it in their husband's names; and that women have limited knowledge of their property rights. A similar study by IOM (2016) on barriers to women's land and property access and ownership in Eastern Nepal found that only 2.45 percent of women were aware of their land rights. Much as the study by Women's Land Link Africa *et al.*, (2011) was carried out in Uganda, it was undertaken in Eastern and Central Sub - Regions. There was need to carry out a similar study on women's economic empowerment in relation to access and control of land in another Sub - Region. Thus, the study brings newness in knowledge about the role of education in the economic empowerment of women in Bunyoro Sub - Region.

Conceptually, while several studies indicate that access to and control over land is vested in men (Toulmin & Quan, 2000; Gomez, 2013; Byamugisha, 2013; MLGSD, 2014; OECD, 2014); none of them relates education attainment to women economic empowerment from

the perspectives of control of land, access to labour force and entrepreneurship. This is a significant gap that this study addressed.

Although several studies show that education attainment increases one's opportunities for employment (ILO, 2000; Tansel, 2002; Bbaale 2008; Yakubu, 2010; Astin *et al.*, 2011; Greenstone *et al.*, 2012; Pew Charitable Trust, 2012), none precisely shows the attributes of education attainment that create opportunities for employment. This study therefore demonstrated that specific attributes namely; interpersonal competence, cultural competence and technical knowledge, have a significant influence on participation of women in the labour sector.

While Ebila & Musiimenta (2004); Albertyn (2009); Tuyizere (2007), portray patriarchy as the major contributing obstacle to women's acquisition and control of land, Paradza (2010) and Chigbu (2019) reported that women's limited access to and control over land is conditioned by inter-linked factors such as patriarchy, entitlements, and family obligations such as marriage, child birth . However, none of these studies explored how education attainment influences women's access to and control over land, a gap which this study has bridged.

This researcher further identified methodological gaps arising from the literature which this study sought to bridge. Hanstad (2010) carried out a qualitative study on the protection of rights to customary land ownership in selected districts of Acholi region and found that control of land is structured beginning from the paramount chief to the eldest or preferred son of a family. Similarly, Mwagae (2013) used qualitative means to study factors hindering realization of women's land rights in Kakamega county of Kenya and found that women's

land rights were a taboo in the community. The current study however employs a mixed method approach to the study, allowing for an in-depth understanding of aspects under investigation.

Boateng *et al.*, (2013), used secondary data to study the effect of fertility and education on female labour force participation in Ghana. Findings revealed that women with basic and tertiary education have a higher ability to access the labour market than those without. The current employed a mixture of data sources to enhance credibility of study findings. In the same vein, Razmi and Firoozabadi (2016) studied the effect of education on women's entrepreneurship in selected Global Entrepreneurship Monitor (GEM) member states and found that the average years of schooling have a significant positive correlation with women's entrepreneurship. This study did not investigate the magnitude of the correlation and, it was a macro level investigation. The current study used regression analysis to determine the predication power of education attainment on women's economic empowerment in Bunyoro Sub - Region.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter is a systematic description of the methods applied to this study which Igwenagu (2016) referred to as the methodology. According to Irny and Rose (2005), a methodology offers the theoretical underpinning for understanding which method, set of methods or best practices can be applied to specific investigation. The next section presents the research design which is regarded as the blue print of research (Amin, 2005).

3.1 Research Paradigm

According to Dawadi *et al* (2021), research paradigm(s) is the researcher's underlying philosophical view about the truth and reality in general, and the research issue in particular. It is hence a philosophical position about the world or the nature of reality and how one approaches it in order to understand it (Maxwell, 2005 in Dawadi *et al.*, 2021). A research paradigm entails a researcher's assumptions about ontology and epistemology that guide the research process.

Ontology is concerned with the nature of truth, that is to say, what is the nature of reality? (Denzin & Lincoln, 2000 in Gannon *et al.*, in Okumus *et al.*, 2022) argue that research ontology is informed by how the researcher views reality and is primarily concerned with understanding the core question of 'what is real? The ontological discourse basically depends on whether researchers hold objective or subjective perspectives on the nature of reality (Eriksson & Kovalainen, 2015). Ontology (the nature of reality) is relative, shaping

both the research epistemology and subsequent deployment of research methods (Gannon, Azer & Taheri, 2021 in Okumus, Rasoolimanesh & Jahani 2022).

Epistemology dwells on the nature and forms of human knowledge, specifically, how do we know what reality is (Cohen *et al.*, 2011). As such, epistemology is driven by a desire to know how knowledge is created, which enables researchers identify the type of ‘proof’ required to ratify it (Eriksson & Kovalainen, 2015). Accordingly, epistemology shapes research design, influencing how researchers explore reality, truth, and human nature, and knowledge creation is determined in part by the researcher-subject interface (Gioia, Corley & Hamilton, 2013). This study was inclined towards pragmatism philosophy and is discussed in the next sub section.

3.1.1 Pragmatic Paradigm

The contemporary notion of pragmatism originates from Charles Peirce, William James and John Dewey (Cherryholmes, 1992). According to Creswell (2014), pragmatists critique the forced choice between positivism and interpretivism since reality is both singular and multiple. Pragmatists believe that truth is determined by the most practical and effective means (Creswell & Clark, 2011). Philosophically, pragmatism is a compromise between realism and relativism (Easterby-Smith *et al.*, 2012; Visser, 2019). Similarly, Teddlie & Tashakkori (2009), report that pragmatists have an inter-subjective instead of subjective or objective relationship to research with knowledge capable of being generated through different methodological approaches. For pragmatists, while knowledge stems from a variety of specific outcomes, truth and knowledge are not informed by predetermined frameworks (Easterby-Smith *et al.*, 2012). As such, a pragmatic driven researcher can adopt various approaches to understand a research problem (Maarouf, 2019). Precisely,

pragmatism adopts various methods but the use of the methods should always be guided by research problems. Pragmatism appreciates both objective and subjective knowledge to meet research objectives. Pragmatic researchers have freedom to choose research strategies that can best answer their research questions (Creswell, 2007). Pragmatism puts aside the quantitative/qualitative divide and ends the paradigm war by suggesting that the most important question is whether the research has helped to find out what the researcher wants to know (Feilzer, 2010).

Hence, the methodological assumption underlying the pragmatist approach acknowledges the usefulness of qualitative and quantitative methods, relating the decision to use either or mix them in response to research questions (Creswell, 2014). This combined approach to data collection enables a researcher to choose the most appropriate methods to generate knowledge (Creswell, 2014; Morgan, 2014). Accordingly, a pragmatist approach enables researchers to capitalize on both numerical and narrative data (Morgan, 2014; Teddlie & Tashakkori, 2009). In this study, the researcher therefore adopted a pragmatist position in order to have a pluralistic stance to data collection so as to fully address the research problem. In this study, the qualitative approach allowed the researcher to explain non-quantifiable phenomena like experience, attitude, and behavior. This helped to deepen understanding of data or results obtained from quantitative analysis for example by explaining deeper, the relationship between education attainment and women's economic empowerment. In essence, a pragmatist employs a mixed-methods design to follow one or multiple combinations of some of the prevalent research paradigms mentioned above.

3.2 Research Design

The study adopted descriptive and correlation research designs as proposed by Pearson (1970). In line with Saunders et.al (2009), the descriptive design was adopted to portray an accurate profile of persons, events, and situations, while the correlation design determine the relationship between the study variables. Correlation was significant for this study because it set the fundamentals of multiple correlation and regression, and also helped to obtain the possible errors and correlations of estimated coefficients in large samples such as this study. On the other hand, the pragmatic paradigm provided the methodological stand for carrying out this study. Thus, the design was appropriate to describe and discuss how educational attainment impacts women's economic empowerment, focusing on women's access to and control of land, participation in labour force and entrepreneurship.

3.3 Research Approach

The study employed both quantitative and qualitative research approaches to collect data from the study participants (Creswell, 2003). Data collection followed an explanatory sequential design. By implication, the researcher initially collected and analyzed quantitative data after which qualitative data was collected and analyzed (Holstein, 2014). This was relevant since the quantitative analysis provided a general understanding of phenomena under investigation while qualitative data and analysis explained those statistical results (S. Hesse-Biber, 2010b). In line with Neuman (2000, p.45), the mixed method approach hence allowed the researcher to collect holistic, contextual, descriptive, in-depth and rich data.

3.4 Target Population

The Bunyoro Sub - Region has a total population of 2,037,325 people (UBOS, 2014). The study however targeted women, because it has been indicated that women are in the best position to provide reasonable data based on their experiences (UN Women, 2013). According to (UBOS, 2014), the population of women in Bunyoro Sub - Region is 1,025,038. Thus, the study target population was 1,025,038 distributed among the following districts that make up the Sub - Region: Buliisa 55,492; Kibaale 399,436; Hoima 287,198; Kiryandongo 134,647; and Masindi 148,264 (UBOS, 2014). However, the qualitative study involved stakeholders other than Bunyoro women including: religious leaders, clan leaders, educationists, staff from civil society organizations and business persons, as shown in Table 3.2.

3.4.1 Inclusion Criteria

Inclusion criteria are demographic and geographical key features of the target population that the investigator used to answer research questions as indicated by Patino & Ferreira (2018). The study focused on women living and/or working in Bunyoro Sub - Region at the time of the study. Both educated and uneducated women were included because studies have shown that economic returns are influenced by other factors other than learning (OECD 2014a, 151; Borgen, 2015). In addition, the study considered women of 18years and above, legal adults according to the 1995 constitution of the Republic of Uganda. This study targeted mainly women, because it has been indicated that women are in the best position to provide reasonable data based on their experiences (UN Women, 2013).

3.5 Sample Size

Sampling is related with the selection of a subset of individuals from within a population, to estimate the characteristics of whole population (Singh and Masuku, 2014). Sampling was undertaken to allow faster data collection in terms of time and cost (Kish 1965, Robert 2010). Whereas there are several ways of sample size determination, the researcher adopted Slovenes' Formula and derived a sample size of 400 respondents (women). In line with Ellen (2021), Slovene's formula was preferred in this study because the behavior of the study population was unknown to the researcher. The sample size was distributed proportionally among the districts that comprised the Sub - Region namely Buliisa, Kibaale, Hoima, Kiryandongo, and Masindi (UBOS, 2017). Below is Slovene's Formula used to compute the sample size:

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = the required sample size.
 N = the known population size
 e = the margin of error /confidence interval

$$\begin{aligned} n &= \frac{1025038}{1 + 1025038(0.05)^2} \\ n &= \frac{1025038}{2563.6} \\ n &= 400 \text{ Respondents} \end{aligned}$$

Besides the above sample size of 400 for quantitative data, an additional 25 key informants (20 men; 5 women) were selected by the researcher for interview. In line with Mumtaz *et.*

al., (2014), key informants were carefully selected based on the researcher's conviction that they are very knowledgeable of the issue under investigation. The key informants included 5 religious leaders, 5 clan leaders, 5 staff from CSOs, 5 educationists and 5 Business owners. Obviously, the study would be incomplete without making reference to the structures that mediate both women's economic well being. Hence, the key informants comprised of individuals from different sectors that influence women's access to economic empowerment. Therefore, from the researcher's point of view, it was pertinent to include various stakeholders as part of the key informants, so as to present an objective view on the influence of education attainment on economic empowerment of Women in Bunyoro Sub-region. From the proportional computations, the distribution of the sample size is detailed in the table 3.1.

Table 3.1: Summary of Population and Sample Size Distribution

District	(N)	Sample size(n)	Percentage of Total
Buliisa	55493	22	5.6%
Kiryadongo	134647	53	13.2%
Masindi	148264	58	14.4%
Hoima	287198	113	28.2%
Kibaale	399436	154	38.6%
TOTAL	1025038	400	100%

Source: Field work (2021)

3.6 Sampling Techniques and Procedure

This study employed two sampling techniques: stratified random sampling and purposive sampling techniques. The Stratified random sampling was used to select respondents for quantitative data. In this case, the study population was divided into sub groups (districts) as

indicated in table 3.1, and a random sample size of 400 was proportionately drawn from the strata (Bhardwaj, 2019). The essence of using stratified random sampling was to ensure that every stratum (district) in the study area was evenly represented (see table 3.1). Apart from aiding even representation, stratified random sampling ensured an equal chance for all members of the target population to participate in the study since they were randomly selected. On the other hand, purposive sampling was applied to select additional 25 key informants for qualitative data. These were purposively selected by the researcher based on assessment that they possess in-depth knowledge of the study variables (Creswell, 2009, Amin, 2005). Also, the key informants represented a diverse category of individuals (see table 3.2). In total therefore, data was collected from 425 respondents.

Table 3.2: Respondents' Category and Sampling Procedure

Category	Sample size	Sampling Technique
Women	400	Stratified random sampling
Religious Leaders	05	Purposive
Educationists	05	Purposive
Clan Leaders	05	Purposive
CSO Staff	05	Purposive
Business Persons	05	Purposive
Total	425	

Source: Field work (2021)

3.7 Data Collection Sources

The study employed two sources of data: primary and secondary sources of data. Primary data dealt with new evidence or information gathered in the field during the course of research. This involved data from respondents through questionnaires, interviews, and focus group discussions while secondary data collection process entails accessing information that

is already available; from documents, reports, statistics, manuscripts; and other written materials (Johnson and Reynolds, 2013; Mulegi, 2013). The use of secondary data in the study is justified by the fact that it enriches the work by contextualizing the findings and conclusions of others researchers. In addition, it saves time and it is often cheaper given that the information has been gathered and processed by another researcher. The study utilized books, academic journals, news paper reports, reports of local districts, sector ministries and civil society organizations operating in the study area. Also, policy documents and self-assessment reports of the line ministry enhanced understanding of the economic empowerment of women in Bunyoro Sub - Region.

3.8 Data Collection Instruments

In a mixed methods approach, the researcher uses different tools to collect data on the same topic (Saunders *et al.*, 2009:146, Lutwama *et al.*, 2013, Mulegi, 2013). In this study, the researcher developed two tools; one at each level of the data collection process (quantitative and qualitative). Precisely, quantitative data was collected using the self-administered questionnaire, while qualitative data were solicited through the interview guide and Focused Group Discussion guide.

3.8.1 Questionnaire

The study used a self-administered questionnaire (SAQ) for quantitative data collection (see appendix 1). The questionnaire survey was found suitable because it enables collection of data from a large number of respondents within a reasonable time (Artino *et al.*, 2014). Additionally, a questionnaire allows respondents to provide information free of a researcher's influence, moreover it is less time consuming for a researcher and respondents

(Amin, 2005).The questionnaire survey was administered via the drop and pick-later method. The Questionnaire was structured in 3 sections.

Section A was designed to collect personal profile data of the respondents. This section has 5 items which include: District, highest level of education, marital status; age group, and employment status.

Section B has 3 subsections and 14 items, and it sought to collect data on education attainment (independent variable). Subsection I, sought responses on interpersonal competences (4 items); subsection II sought responses on cultural competence (5 items); and subsection III addressed technical knowledge (5 items).

Section C has 3 subsections and 15 items intended to capture data on economic empowerment (Dependent Variable). Sub section I addresses control over land (5 items); Sub section II addresses participation in labour force (5 items); and sub section III addresses entrepreneurship (5 items).

The questionnaire was structured using a 5 Likert Scale of response (strongly disagree = 1, disagree = 2, undecided = 3, agree = 4, and strongly agree = 5). The questionnaire items were close-ended and worded in a manner that limited participants to mutually exclusive response options. Closed options facilitated coding and statistical analysis of data. After the questionnaire was designed, tested and amended, it was considered fit for data collection. The questionnaires were given to the respondents and retrieved after one week. This period provided the participants ample time to answer the questions.

3.8.2 Key Informant Interview

The study employed structured interviews to collect data from key informants, which included religious leaders; clan leaders, educationists, business persons and staff of civil

society organizations. The interview guide was structured in an open ended format and composed of formal and written questions tailored towards the study objectives. The interviews were conducted at the respective offices or residences of the participants depending on their preferred location at the time of the interview. Before the interviews started the researcher explained its purpose and the procedure to be followed; and also agreed with the participant on whether to use an audio or video tape recorder. The structured interview guide helped to solicit in depth information on the role of education attainment on the economic empowerment of women. Questions were asked orally, as they appear on the interview schedule and responses recorded both in audio and writing.

3.8.3 Focus Group Discussion (FGD)

A Focus Group is a small group of six to ten participants led through an open discussion by a skilled moderator to discuss the questions contained in the focus group guide (Harrison & Sayogo, 2014). Focus group discussion is a technique in which a researcher assembles a group of individuals to discuss a specific topic, so as to capture complex personal experiences, beliefs, perceptions and attitudes of the participants through a moderated interaction (Hayward, Simpson, & Wood, 2004; Morgan, 1996). Choice of Focus Group Discussion was based on the fact that it enabled the researcher to elicit in-depth data from people who were thought to have experiences that would enrich the study. Other participants were comfortable discussing their experiences in a group. FGD allowed the researcher to capture differing views from different categories of people.

The FGDs involved 12 participants (women), who also participated in the quantitative study. The FGDs were organized in 2 sections comprising 6 individuals in a group. Tape recording, hand written note-taking and participant observation were used to collect data during the

FGD sessions. The techniques used in collecting data during the FGD are in line with Stewart, Shamdasani, & Rook, (2007). In line with Gibson, (2012), each session was held for not more than 2 hours to avoid participants from getting fatigue. Participants for the FGD were consciously chosen because focus group discussion relies on the ability and capacity of participants to provide relevant information as indicated by Morgan, (1988).

3.9 Data Quality Control

Validity and reliability are key concepts in the usability of an instrument for research purposes (Lutwama, 2013: 134). Precisely, the section explains how the validity and reliability of the data collection instrument was determined. Validity deals with the suitability of an instrument, while reliability refers to its consistency in measuring whatever it is intended to measure (Lutwama, 2013:134; Polit and Beck 2008:457; Amin 2005: 285).

3.9.1 Validity of the Research Instruments

The validity of the instrument was ascertained through Face validity and Content Validity Index (CVI). After developing the research instrument, it was given to my course mates to check if the questions were relevant to the study objectives. Thereafter, their input was considered and the instrument was revised and sent to five experts in the College of Humanities and Social Sciences at Kampala International University including my supervisors. The experts checked through the suitability of the questions to realize the study objectives, examined sentence construction and rated the questions in terms of suitability of time needed to answer them. The result of their assessment was then calculated using the Content Validity Index (CVI), to ascertain if the instrument is valid enough to measure what it is intended to measure.

$$CVI = \frac{\text{No. of items declared valid by the judges}}{\text{Total no. of items in the instrument}}$$

Only the questionnaire and interview guide were tested for validity since the interview and Focus Group Discussion Guides had the same questions. The calculated CVI for each instrument was computed as shown in Table 3.3

Table 3.3: Content Validity Index of instruments

Instrument	Section	Valid Items	Invalid Items	Total
Questionnaire	A	05	00	05
	B	12	02	14
	C	12	03	15
	Total	29	05	34
Interview Guide	A	05	01	06
	Total	05	01	06

Source: Pilot survey (2021)

$$\begin{aligned} \text{CVI Questionnaire} &= 29/34 \\ &= 0.852 \end{aligned}$$

$$\begin{aligned} \text{CVI Interview Guide} &= 5/6 \\ &= 0.833 \end{aligned}$$

As seen above, the questionnaire and interview guide were valid by 0.852 and 0.833 respectively. Since the coefficients of the Content Validity Index were above 0.70, the instruments were considered valid. This is in line with Mugenda and Mugenda (2003), which states that the coefficient of the CVI is valid if it is up to 0.70.

In addition, triangulation was applied to further ensure credibility of the research findings. Triangulation is the method used to increase credulity and validity of research findings (Bans-Akutey & Tiimub, 2021). Credibility denotes to trust worthiness and how believable a study is, while validity is concerned with the extent to which a study accurately reflects or evaluates the concept being investigated (Ishtiaq & Sundas, 2021). Triangulation by combining theories, methods or observers in a research study helped ensure that fundamental biases arising from the use of a single method or single observer are overcome.

3.10.2 Reliability of Research Instruments

Reliability is the extent to which a data collection instrument yields consistent findings (Saunders et al (2009:156/373), Thus, when a research instrument is administered by several researchers, it should provide similar results under comparable conditions (De Vos et al 2005:163; Lutwama, 2013:136). The researcher found establishing the reliability of the instrument necessary because, the same instruments were used to collect data from respondents in different districts that make up the Sub - Region under study. In this study reliability was achieved through a pilot study that involved the test-re-test method. Thereafter, reliability was ascertained through computation of Cronbach's Alpha Coefficient (CAC) using the Statistical Package for Social Scientists (SPSS).

Table 3.4 Cronbach's Alpha Reliability of the study instrument

Constructs	EXP1	EXP2	EXP3	EXP4	Average	Interpretation
Interpersonal Competences	0.80	0.67	0.80	0.82	0.76	Acceptable
Cultural Competence	0.75	0.80	0.83	0.80	0.80	Good

Technical Knowledge	0.70	0.83	0.85	0.80	0.80	Good
Total	0.75	0.77	0.83	0.81	0.79	Acceptable

Source: Field Work (2021)

The instrument was judged to be reliable because the coefficient was found greater than 0.70 (Amin, 2005; Saunders *et. al.*, 2009).

The study carried out another assessment of the reliability of another set of factors used in this study also using Cronbach's alpha as depicted in table 3.4

Table 3.5: Reliability Statistics

Variable	Cronbach's	Cronbach's Alpha Based on	
	Alpha	Standardized Items	No. of Items
Education attainment	.764	.769	13
Access to and land control	.709	.721	04
Labor force participation	.713	.714	05
Entrepreneurship	.716	.715	04

Source: Survey Data (2021)

The table 3.4 shows that the variables were tested for reliability by computing the Cronbach's alpha statistical tests. Reliability coefficients of 0.70 and above were considered acceptable. The findings show that for education attainment, access to land control, labor force participation and entrepreneurship, the computed Cronbach's alpha was more than 0.7 hence, acceptable reliability (Hair *et al.*, 2013). The Cronbach's alpha coefficient shows that the reliability indexes obtained were adequate meaning that, this piece of work can be

replicated by other researchers to achieve comparable results with similar or same population.

3.11 Data collection procedure

Before data collection, the researcher acquired permission from the University. In particular, the researcher sought the transmittal letter from the Directorate of Higher Degrees and Research. Prior to attaining the letter, the researcher presented the proposal; written in accordance with the guidelines of the University. The researcher then presented the letter to relevant authorities in the five selected districts of Bunyoro Sub - Region; both for purposes of introduction and acceptance to carry out the study in the districts

3.12 Data Analysis

Data analysis entailed editing, categorizing, screening, cleaning, and tabulation of the collected data sets. It also occasioned describing and interpreting the data based on the study objectives. In the study, it entails data screening and cleaning, checking for and addressing errors that could have arisen as data was being sorted. This process ensured that data was free of error and able to provide useful inferences when entered into software for further statistical investigations. Data screening and cleaning specifically comprised examination of missing values and dealing with outliers as shown in sections 4.1.1 and 4.1.2. Given that the study employed a mixed method approach, different methods were applied in data analysis.

Qualitative data were analyzed using the Thematic Content Analysis (TCA). Thematic Content Analysis (TCA) was used to gain insight into, and to establish the relationship between the dependent variable (education attainment) and the dependent variable (economic empowerment) of women in Bunyoro Sub - Region. The data were codified and organized according to relevant themes. Respondents' views were analyzed, compared and

contrasted in line with the study objectives. Then, the transcript of the interview was cautiously edited to reflect the views of the respondents and in their own words.

Quantitative data analysis encompassed both descriptive and inferential statistics. Descriptive statistical analysis involved establishing frequencies, means and standard deviations. The scale for interpreting the mean value and standard deviation is given in table 3.5.

Table 3.6: Interpretation of values for the five point Likert's scale

Code	Mean Range	Response Mode	Interpretation
1	1 – 1.80	Strongly Disagree	Very Low
2	1.81 - 2.60	Disagree	Low
3	2.61 - 3.40	Undecided	Moderate
4	3.41 - 4.20	Agree	High
5	4.21 – 5.00	Strongly Agree	Very High

Source: Researcher's Conceptualization (2021)

Also, quantitative analysis involved Inferential Statistical Analysis, whereby regressions were run on all variables following the structure of the research; with separate regression models for each construct of the dependent variable. This means that, a regression was run on the relationship between education attainment on each of the indicators of economic empowerment (Access to and control of land, Participation in Labour Market, and Entrepreneurship), as shown in the conceptual framework for this study. Overall, the study was premised on the following models:

- Model A: Regresses Independent variable on Access and control of Land
- Model B: Regresses Independent Variable on Labour Force Participation

- Model C: Regresses Independent Variable on Entrepreneurship
- Model D: aimed to establish the significance of the Independent Variable (Education Attainment) on the Dependent Variable (Economic Empowerment).

3.12 Ethical Considerations

Before going to the field, the researcher sought for permission to carry out the study from the Directorate of Higher Degrees and Research of Kampala International University, and the various district authorities. According to Creswell (2003) and Gibbs (2007), participants should be granted informed consent before they participate in any study. Therefore, in this study, participation was voluntary. Respondents were further assured of the fact that their names would be anonymous unless otherwise permitted. In the same spirit, the researcher affirmed to respondents that all information collected would be treated with paramount confidentiality. The researcher accredited the sources of information to respective authors so as to acknowledge the works of past researchers.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION OF FINDINGS

4.0 Introduction

In this chapter, the author ensures that results either confirm or not confirm findings of previous studies. The author applies statistical and logical techniques to describe and illustrate, condense and recap, and evaluate data. Analytic procedures are followed in drawing inferences and distinguishing phenomena with reference to Shamoo and Renik (2003). More so, Focussed Group Discussions and interviews were analysed for patterns as shown in Savenge (2005).

4.1 Response Rate

The response rate was calculated to determine whether the percentage of questionnaires collected was valid for data analysis (Hair *et al.*, 2010). In this study, of the 410 questionnaires distributed, 366 were returned; representing a response rate of 91.3%, (Table 4.1).

Of the 366 questionnaires returned, 365 were usable for analysis as further seen in the table 4.1. One (01) questionnaire was excluded from the analysis as it was not completely filled and had some outliers. Excluding incomplete questionnaires and outlier cases helps to overcome the risk of distorting results like the mean values (Lindner & Wingenbach, 2002).

To minimize non-response bias, Lindner and Wingenbach (2002) suggested that a study ought to achieve a minimum response rate of 50%. Relatedly, Sekaran and Bougie (2010) argue that a response rate of 30% is acceptable for surveys. Since this study obtained a response rate of 91.3%, non-response bias was not a matter of concern

Table 4.1: Response Rate of Questionnaires

Responses	No.	Percentage (%age)
Administered questionnaires	400	100%
Returned questionnaires	366	91.5%
Usable Questionnaires	365	91.3%
Unusable questionnaires	01	0.25%

Source: Survey Data (2021)

4.2 Data Screening and Cleaning

This activity ensured that data subjected to further statistical investigations, was free of error and in position to provide useful inferences. Data screening and cleaning specifically comprised examination of missing values and dealing with outliers as shown in sections 4.2.1 and 4.2.2.

4.2.1. Missing Data Detection and Treatment

In social science research, studies show that missing values are a matter of concern (Hayes, 2012). Missing values can affect the nature of results statistically Fichman (2005), which necessitated checking data for missing values before analysis. Data was checked for missing values using the Statistical Package for Social Scientists (SPSS) software and 21 cases were found to have missing values. Specifically, 09 cases (about 2.5%) cases in the independent variable and 12 cases in the dependent variable(3.3%), had less than 05 missing values. Nonetheless, these were deemed useable and the missing values were ignored as recommended by (Hair *et al.*, 2010).

Table 4.2: Missing Data Detection and Treatment

No. of missing values	No. of cases	Percentage (%)
0	344	94
1	09	2.5
2	12	3.3
Total	365	100

Source: Survey data (2021)

4.2.2 Outliers Detection and Treatment

Outliers are extreme scores or values of data sets that may significantly affect the analysis and the result of the study (Hair *et al.*, 2010). Outliers may arise as a result of a discrepancy in the measurement, or entry of data and may indicate possible experimental errors (Churchill & Iacobucci, 2004). The Presence of outliers in the data set can distort analysis leading to erroneous results (Verardi & Croux, 2008). This study used Mahalanobis distance (d^2) to detect the outliers; defined by Tabachnick and Fidell (2007) as “the distance of a case from the centroid of the remaining cases. The centroid being the point created at the intersection of the means of all the variables”.

In line with the criterion set by Tabachnick and Fidell, (2007), (01) multivariate outlier was identified, as seen in Table 4.2. These were deleted from the dataset for the reason that presence of outliers could distort the results.

Table 4.3: Mahalanobis Distance

	Minimum	Maximum			N
			Mean	Std. deviation	
Mahalanobis Distance	.285	21.448	4.986	3.471	365

a. Dependent Variable: Economic empowerment

Source: Survey Data (2021)

4.3 Factor Analysis for the Study Variables

The subsections 4.3.1 and 4.3.2 present results of the Factor analysis. Factor analysis was carried out to reveal the underlying factors that explain education attainment and economic empowerment. The threshold measure for retaining an item as a measure of a given variable was a minimum factor loading of 0.5, and an Eigen value of not less than 1.0 (Osborne 2015; Hair *et al.*, 2013, Field 2009). The detailed factor analysis findings are as presented;

4.3.1 Factor Analysis for Education attainment

Table 4.4: Factor Analysis for Education attainment

Questionnaire items	Dimensions		
	Interpersonal Competence	Cultural competence	Technical Knowledge
Women's ability to create a good impression when relating with others is key to economic empowerment	.709		
Readiness to help solve a problem is a great virtual	.647		
Ability to admit a fault is a major conflict management tool	.577		
Women who are out spoken when one has done something wrong are confident and effective leaders	.530		
Dedication to diversity and inclusiveness is critical for development		.535	
A zero tolerance policy against all discrimination should be mandatory for organizations		.682	
Team work and cooperation are essential for economic development		.609	

It is constructive to interact with people of different religion and values	.574	
Women with ICT knowledge have an advantage over those without		.689
Record keeping is vital for firms' success		.698
Problem identification and solving skills are key to economic development		.694
Successful entrepreneurs pay major attention to book keeping		.650
Training and skills are key to women's economic empowerment		.518
Total Initial Eigen values	% of Variance	Cumulative %
1.697	12.122	12.122
1.538	10.986	23.108
1.325	9.463	32.571
1.119	7.996	40.567
1.061	7.579	48.146
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.569
Bartlett's Test of Sphericity	Approx. Square	Chi- 222.883
	Df	91
	Sig.	.000

Source: Survey Data (2021)

Factor analysis for overall education attainment, was conducted to ensure that all the construct items used were valid and reliable before proceeding for further analysis. Education attainment was dimensionalised into interpersonal competence, cultural competence and technical knowledge. The education attainment factors notably;

Women's ability to create a good impression when relating with others is key to economic empowerment, Readiness to help solve a problem is a great virtue , Ability to admit a fault is a major conflict management tool, Women who are out spoken when one has done something wrong are confident and effective leaders, Dedication to diversity and inclusiveness is critical for development, A zero tolerance policy against all discrimination should be mandatory for organizations, Team work and cooperation are essential for

economic development, It is constructive to interact with people of different religion and values, Women with ICT knowledge have an advantage over those without, Record keeping is vital for a firms' success, Problem identification and solving skills are key to economic development, Successful entrepreneurs pay major attention to book keeping, Training and skills are key to women's economic empowerment, were all retained for further analysis.

However, the factor; Women are less dedicated to diversity and inclusion than men, had factor loadings of less than 0.5 and was therefore excluded from further analysis. This implies that out of the fourteen factors that measure education attainment, thirteen were taken for further analysis. The factors loaded and retained were three namely; interpersonal competence, cultural competence, and technical knowledge. The three factors accounted 48.146% variance in education attainment. The Kaiser-Meyer-Olkin Measure value (.569) was above 0.5 hence acceptable. Also the Bartlett's Test shows that the obtained findings are significant ($\chi^2 (91) = 222.883$, $p\text{-value} < 0.000$) as recommended in the works of (Tabachnick and Fidell, 2007).

4.3.2: Factor Analysis of Economic Empowerment

Table 4.5: Factor Analysis for Economic Empowerment

Questionnaire items	Land control	Labour force Participation	Entrepreneurship
Less women than men are more likely start their own business than work for someone else			.765
Less women than men are more likely to undertake risky business ventures			.745
More men than women are more likely to start and own a new business			.672

Women entrepreneurs' success is constrained by limited capital	.545
Many women experience severe exploitation	.603
Women's education attainment equips	.617
Women are most likely to engage in economic	.641
Domestic care responsibilities limit women's	.806
Limits on women's mobility in the public	.781
More women than men who have access to land do not control it	.764
Culture is a hindrance to women's	.732
Less women than men have/ own land	.707
Women acquire land through purchase, marriage, inheritance and donation	.827

Total Initial Eigenvalues	% of Variance	Cumulative %
2.115	10.576	10.576
1.817	9.087	19.663
1.610	8.050	27.713
1.454	7.272	34.985
1.244	6.219	41.204
1.171	5.855	47.060
1.103	5.513	52.572
1.023	5.113	57.685
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.560
Bartlett's Test of Sphericity	Approx. Chi-Square	657.951
	Df	190
	Sig.	.000

Source: Survey Data (2021)

Factor analysis for overall economic empowerment was conducted to ensure that all of the constructs items used were valid and reliable before proceeding for further analysis.

Economic empowerment was dimensionalised into access to control over land, labor force participation, and entrepreneurship. The economic empowerment factors notably, Less women than men have/ own land, Women acquire land through purchase, marriage, inheritance, and donation, More women than men who have access to land do not control it, Culture is a hindrance to women's land access and ownership, Many girls experience severe exploitation and abuse as well as unpredictable and insecure working hours, Women's education attainment equips them with the necessary knowledge to acquire better employment, Women are most likely to engage in economic activity to survive when family income falls, and this often forces them into the least empowering work, Domestic care responsibilities limit women's ability to travel to long distance for work, Limits on women's mobility in the public domain weaken women's opportunities for accessing decent work, Women with lower incomes are more likely to be economically dependent, More men than women are more likely to start and own a new business, Less women than men are more likely to start their own business than work for someone else, Less women than men are more likely to undertake risky business ventures and Women entrepreneurs' success is constrained by limited capital stock were all retained for further analysis.

However, the factors; Land is a critical resource for women's economic development and Women produce household-related crops and products had factor loadings of less than 0.5 and were therefore excluded from further analysis. This implies that out of the fifteen factors that measure economic empowerment, thirteen items were taken for further analysis. The factors loaded and retained were three namely, access to and control over land, labor force participation, and entrepreneurship. The three factors accounted for 57.685% variance in economic empowerment. The Kaiser-Meyer-Olkin Measure value (.560) was above 0.5

hence acceptable. Also the Bartlett's Test shows that the obtained findings are significant ($\chi^2 (190) = 657.951$, $p\text{-value} < 0.000$) as recommended in the works of (Tabachnick and Fidell, 2007).

4.4. Respondents' Profile

The demographic profile enables one to ascertain respondents' ability to effectively respond to the research problem (Kaya, 2013). The background information of respondents also gives an insight of the effect of confounding factors other than the variables of interest, on the study findings. The confounding variables once not controlled for, can affect study variables. In this study, the demographic characteristics of the respondents included district of residence, level of education, marital status, age group, and employment status.

The background analysis was subjected to only questionnaire survey respondents since the key informants were assumed to have reliable information about the research problem. This explains why they were also purposively selected.

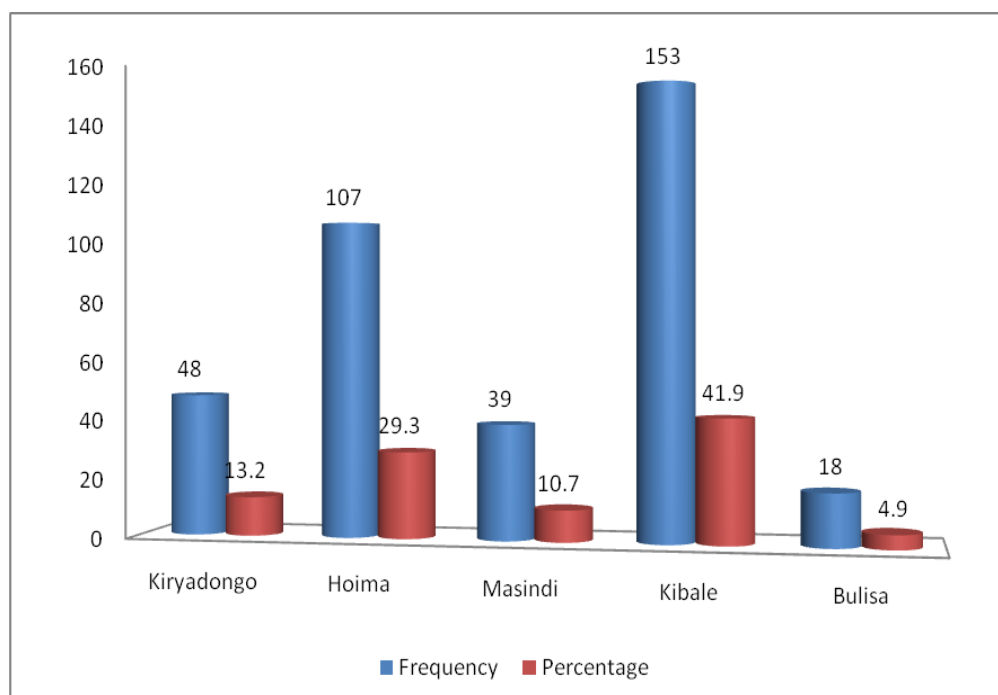


Figure 4.1: Respondents by District of Residence

Source: Field Research (2021)

Figure 4.1 shows that 48 (13.2%) of the respondents were from Kiryadongo, 107 (29.3%) from Hoima, 39 (10.7%) from Masindi, 153 (41.9%) from Kibaale and 18 (4.9%), from Buliisa. This shows that participants were proportionately got from the different districts in Bunyoro Sub - Region (UBOs, 2014) and therefore the study was representative. However, it is also noted that Hoima district had the largest number of respondents.

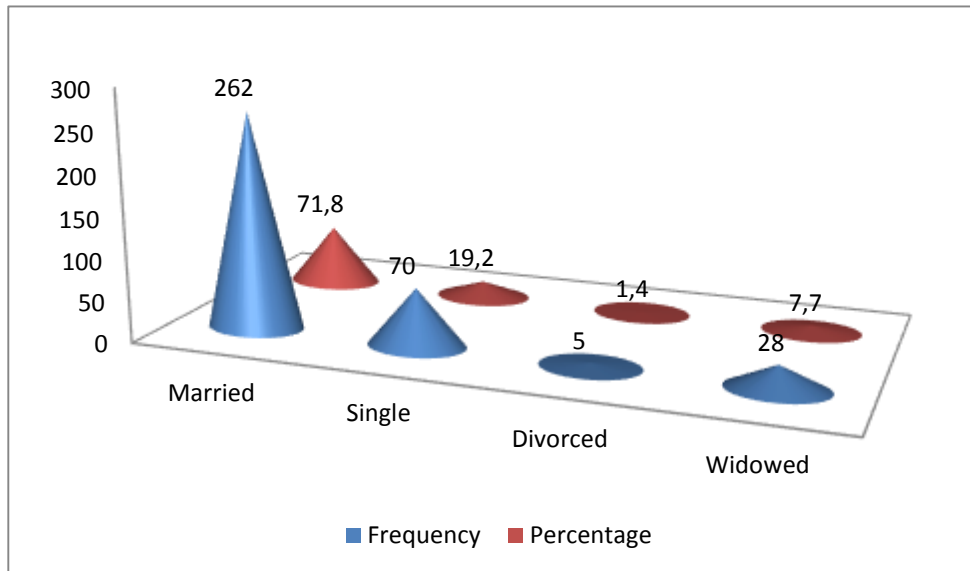


Figure 2.2: Respondents by Marital Status

Source: Field Research (2021)

Based on marital status, the findings in figure 4.2 reveal that, 262(71.8%) of respondents were married, 70 (19.2%) were single, 05 (1.4%) were divorced while 28 (7.7%) were widowed. The marital status provides a means of gaining understanding about the subject matter from different stand-points in relation to marriage. Results show that majority of respondents in the districts of study were married. This may impact on their economic empowerment in terms of balancing family roles and work roles. Consequently, they may be inclined to family responsibilities and dedicate less time on economic activities that foster development.

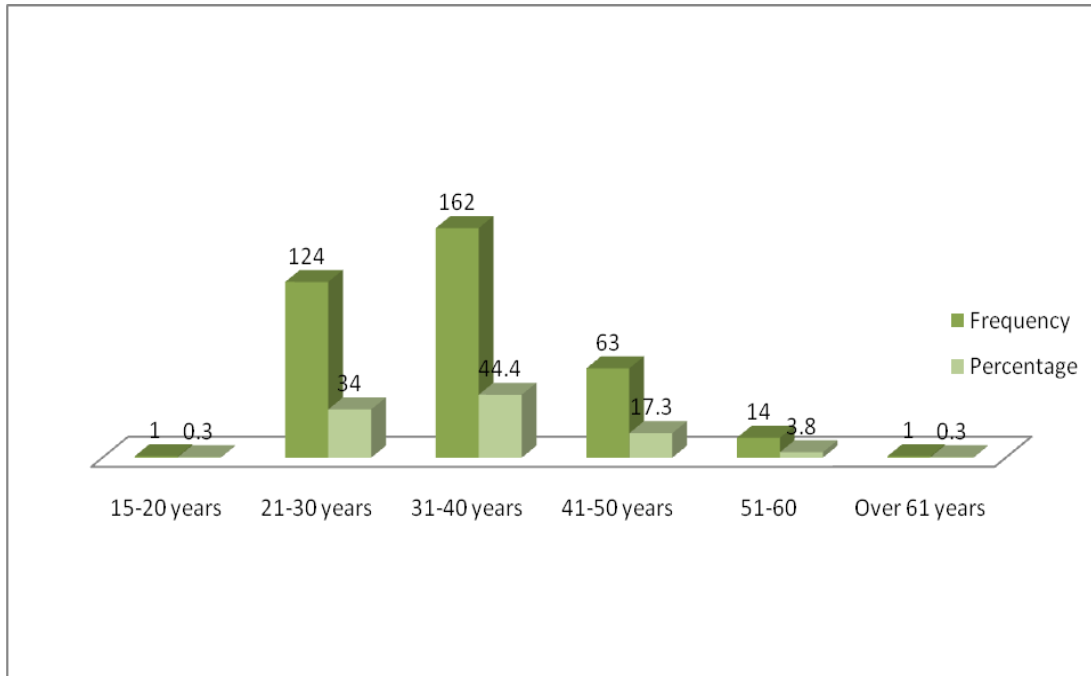


Figure 4.3: Respondents by Age Category

Source: Field Research (2021)

Figure 4.3 shows that, only 1 (0.3%) of the respondents was aged between 18-23 years, 124 (34.0%) were aged 24 -30 years, 162 (44.4%) were 31 - 40 years, 63 (17.3%) were 41 -50 years, 14 (3.8%) were 51-60 while only 1 (0.3%) was over 61 years. It is thus evident that, majority of respondents (65.8%) was middle aged while 35% were youths. According to Stern (2016), a middle age lies between 35 - 58 years. On the other hand, UBOS (2017) refers to a youth as someone between 18-20 years. Both the youth and middle aged were mature enough to understand the research context. Maturity often determines one's ability to respond to complex questions relating to a given research problem (Miller, 2004). The findings revealed that most of the respondents were in their most productive age and thus more conversant with issues affecting economic empowerment.

Information regarding respondents' levels of education was also considered vital. Meyer *et. al.*, (2005) argue that a respondent's level of education influences capacity to articulate facts. Data to this effect is presented in figure 4.4.

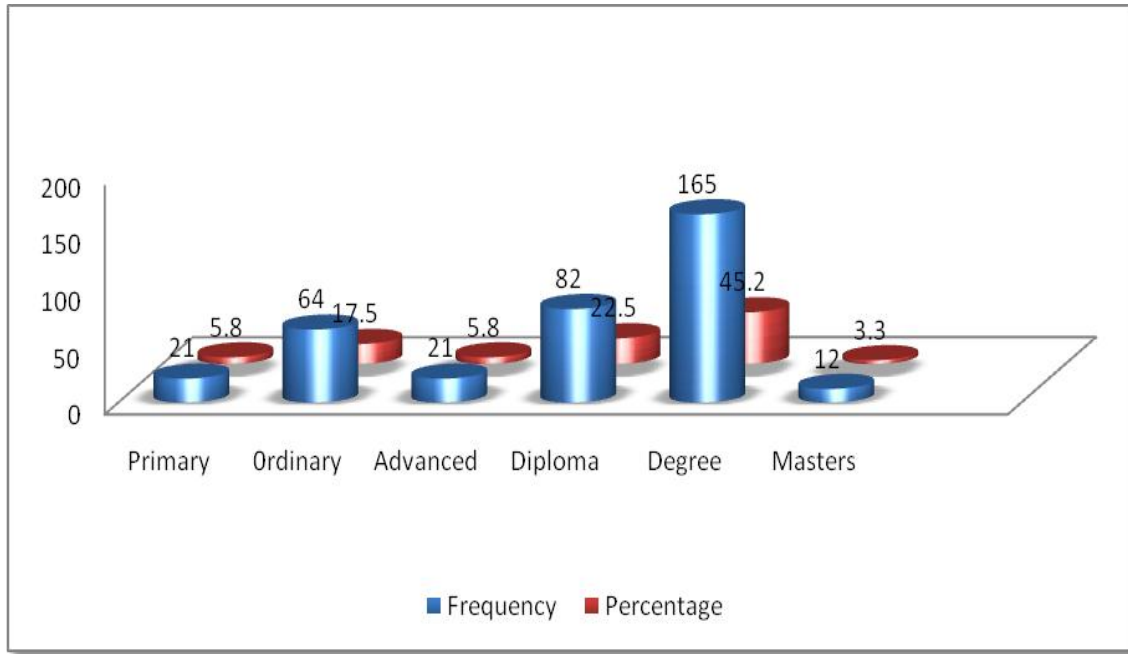


Figure 4.4: Respondents by Education Level

Source: Field Research (2021)

Regarding level of education, findings in figure 4.4 reveal that, 21 (5.8%) of the respondents had primary level education, 64 (17.5%) had attained ordinary level education, 21 (5.8%) of had attained advanced level education, that 82 (22.5%) of the respondents had attained diploma level of education, 165(45.2%) had a degree, 12 (3.3%) had a master's degree. These results show that all the respondents had the ability to comprehend the questionnaire and thoughtfully provide responses to each question item in the questionnaire. Further, the majority of respondents were bachelor degree holders while none had a PhD.

Additionally, results indicated a relatively higher number of respondents with ordinary level education 64 (17.5%). This can be explained by the fact that the country has experienced increasing primary enrollment levels. This is supported by statistics from UNFA, 2017; UBOs, 2010 that, by the end of 2010, gross enrolment at primary was 8,645,583 pupils and girls accounted for more than 50 percent (4, 326,013 pupils). During the same period, 519,246 candidates sat for Primary Leaving Examinations (PLE), an increase of 8% from 2009.

The less number of respondents (5.8%) with only primary level education can be attributed to the Universal Primary Education policy introduced in Uganda in 1997 (Kasirye, 2009). On the other hand, the declining numbers of women at higher levels of education (masters and PhD) is in agreement with UNFPA (2017) that, only 11% of the population aged 22-25 years had completed tertiary and higher education in Uganda.

Bearing in mind the nature of the research problem, information pertaining to respondents' employment status was also considered critical for this study. Findings there from, are presented in figure 4.5.



Figure 4.5: Respondents by Employment Status

Source: Field Research (2021)

The findings on employment status show that only 02(.5%) of the respondents were unemployed, 117 (32.1%) were self-employed, 246 (67.4%) were formally employed. This implies that the most respondents were employed and therefore had knowledge about economic empowerment. A higher number of employed women in Bunyoro can be explained by the fact that the majority of respondents were degree holders. This is supported by the fact that education significantly increases labour force participation (Yakubu, 2010; Bbale, 2008; Tansel, 2002; Aslam, Bari and Kingdom, 2012).

4.5. Descriptive Statistics of the Study Variables

Apart from frequency distribution, arithmetic mean and standard deviation were adopted to measure centrality and spread from the mean of data set respectively (Guyen *et al.*, 2017). The study variables were analyzed for descriptive statistics to quantitatively present the

main features of the information collected. According to Marshall and Jonker, 2010) descriptive statics provide a simplified interpretation of the study variables.

This sub section presents descriptive statistics of education attainment (interpersonal competence, cultural competence, technical knowledge), and economic empowerment (access to and control over land, labor force participation, and entrepreneurship). The descriptions are presented in terms of means and standard deviation. The mean values indicate how a respondent agreed or disagreed with given a statement. The standard deviation provides information about how far the respondent's views deviated from the centroid.

4.5.1 Data on Education Attainment

This section presents findings on education attainment constructed as: Interpersonal competence, cultural competence and technical knowledge. It presents the degree to which respondents agreed or disagreed with statements that were employed to evaluate education attainment. Qualitative data is presented to compliment the descriptive statistics and enrich the study findings. Questions were formulated and presented in line with study objectives. Triangulation is made among quantitative, qualitative and secondary data to collaborate as well as increase the authenticity of the study. The next section is a presentation of data on interpersonal competence, one of the constructs of educational attainment, the independent variable of this study

4.5.1.1 Interpersonal Competence

Data on interpersonal competence is presented from all the three sources utilized by the researcher. Descriptive statistics from questionnaires is captured in table form and then

explained. Data from interviews, Focused Group Discussions and other scholars is collaborated with no particular order. All data is triangulated in a manner that creates more meaning and completeness in line with study objectives. Interpersonal competence is conceptualized in terms of: ability to create a good impression while relating with others, readiness to engage in solving problems, acknowledging fault and effective leadership as shown in Table 4.6

Table 4.6: Statistics on Interpersonal Competence

n=365	Mean (\bar{x})	Std. Deviation(S)
Women's ability to create a good impression when relating with others is key to economic empowerment.	3.87	.908
Readiness to help solve a problem is good when relating with others.	3.93	.921
Ability to admit a fault is a major conflict management tool.	4.22	.769
Women who are outspoken when one has done something wrong are confident and effective leaders.	4.27	.786

Source: Survey Data (2021)

In relation to interpersonal competence, Table 4.6 reveals that perception scores for ‘women’s ability to create a good impression when relating with others is key to economic empowerment’ generated a high arithmetic mean (\bar{x} = 3.87) and a narrow standard deviation (S = 0.908) thus, respondents were not much spread from the perception mean. This implies that respondents agreed that women’s ability to create a good impression when relating with others is key to economic empowerment.

Regarding, 'readiness to help solve a problem is a great virtue', perception scores also show a high arithmetic mean ($\bar{x} = 3.93$). The scores generated a narrow standard deviation ($S = 0.921$). This means that respondents' views were not much spread from the perception mean. By implication, respondents agreed that readiness to help solve a problem is a great virtue.

In relation to 'ability to admit a fault is a major conflict management tool', statistics revealed a very high mean perception score ($\bar{x} = 4.22$). The scores generated a narrow standard deviation ($S = 0.769$) which meant that respondents' views were not much spread from the perception mean. By implication, respondents strongly agreed that, to admit a fault is a major conflict management tool.

The statistics for 'women who are outspoken when one has done something wrong are confident and effective leaders', show a very high mean perception score ($\bar{x} = 4.27$). The scores generated a narrow standard deviation ($S = .786$) which meant that respondents were not much spread from the perception mean. By implication, respondents strongly agreed that women who are outspoken when one has done something wrong are confident and effective leaders'.

Statistical findings correspond with interviews where some respondents reported that; *“when somebody becomes humble enough to admit a fault, a conflict is easily and quickly resolved and, that women who are always seen to engage in resolving controversial matters in society especially among women; often become effective leaders”* Respondent 1/ 7-01-2020. On the other hand, respondents agreed that women's ability to create a good impression when relating with others is key to economic empowerment and, readiness to help solve a problem is a great virtual.

The findings collaborate with those in the study by Notari, Baumgartner& Herzog (2013) who found that maintaining positive interpersonal relationships with others requires the appropriate use of interpersonal skills. They are also correspond with findings in the study by Parker & Hackett, (2012) which indicated that interpersonal skills are often conceptualized in terms of conflict resolution skills, consensual decision making skills, leadership skills, dialogue and discussion skills, team building skills, and empathic skills. The overall importance of interpersonal competence in is indicated by Hardjati and Febrianita (2019) that, time invested in interpersonal relationship development between co-workers is a necessity for good customer service and a healthy work environment.

4.5.1.2 Cultural Competence

The author is guided by a combination of literature on cultural competence literature by Kohli *et al* (2010), who concluded that majority of approaches on cultural competence are premised on the assumption that reality is socially constructed. According to them, diverse worldviews must be valued and, multiple realities shape individual personalities. They further believe that diversity education positively affects on development of cultural competencies (Kohli, *et al.*, 2010). Therefore, this study focuses data on women of Bunyoro

and how they appreciate: diversity and inclusiveness, tolerance against all discrimination, team work and relation with people of different values and religious denominations. The data is also collaborated with findings and conclusions of other scholars in related areas studied. Next is the tabular presentation of responses from questionnaires.

Table 4.7 Statistics on Cultural Competence

n=365	Mean (\bar{x})	Std. Deviation(S)
Dedication to diversity and inclusiveness is critical for development.	3.01	1.131
A zero tolerance policy against all discrimination should be mandatory for organizations.	4.19	.881
Team work and cooperation are essential for economic development.	3.12	.925
It is constructive to interact with people of different cultures and values.	3.97	.873

Source: Survey Data (2021)

Data in Table 4.7 show that perception scores for ‘dedication to diversity and inclusiveness is critical for development’, generated a low arithmetic mean (\bar{x} = 3.01) and a narrow standard deviation (S = 1.131) thus, respondents were not much spread from the perception mean. This implies that respondents were undecided on whether dedication to diversity and inclusiveness is critical for development.

In relation to, ‘A zero tolerance policy against all discrimination should be mandatory for organizations’, perception scores show a high arithmetic mean (\bar{x} = 4.19). The scores generated a narrow standard deviation (S =0.881). This means that respondents were not

much spread from the perception mean. By implication, respondents agreed that a zero tolerance policy against all discrimination should be mandatory for organizations.

Regarding 'team work and cooperation are essential for economic development', statistics revealed a moderate mean perception score ($\bar{x} = 3.12$). The scores generated a narrow standard deviation ($S = 0.925$) which meant that respondents' views were not much spread from the perception mean. By implication, team work and cooperation are essential for economic development.

The statistics for 'It is constructive to interact with people of different religion and values', show a high mean perception score ($\bar{x} = 3.97$). The scores generated a narrow standard deviation ($S = .873$) which meant that respondents were not much spread from the perception mean. By implication, respondents agreed that it is constructive to interact with people of different religion and values.

Focused Group Discussions show participants saying that, *"a zero tolerance policy against all discrimination should be mandatory for organizations and that; it is constructive to interact with people of different religion and values"* FDG 1/15-01-2020. On the other hand, respondents said, *"we are not sure whether dedication to diversity and inclusiveness is critical for development and, if teamwork and cooperation are essential for economic development"*. FDG 2/18-01-2020

The relevancy of cultural competence as reflected above is further emphasized by a British Council study on the work-related value of intercultural skills in nine countries, which revealed ability to identify qualified professionals with intercultural tools, a major challenge to businesses success. Results further showed that intercultural promotes business success

because it enables colleagues from different cultural backgrounds to work together (British Council, 2017).

All findings are in agreement that, it is important to adapt and accept differences encountered in distinctive circumstances since acceptance of diversity is a key factor for, as human development today. As such, ability to embrace diversity gives one a competitive in society.

4.5.1.3 Technical Knowledge

The author anchors this section on the assumption that technical knowledge denotes to practical skills that an individual possesses, which are useful for performing certain tasks. It is also premised on the argument that knowledge appropriate for informing practice varies depending on one's cultural background, social location, and situational context. Specifically focus is however, placed on: ability created by women with ICT knowledge, record keeping skills, ability identify and solve problems, knowledge on book keeping: as well as the effect of training on women economic empowerment in Bunyoro Sub - Region. The analysis is strengthened by triangulation with works of other scholars regarding the variable investigated.

Table 4.8: Statistics on Technical Knowledge

n=365	Mean (\bar{x})	Std. Deviation(S)
Women with ICT knowledge have an advantage over those without.	4.35	.720
Record keeping is vital for a firm's success.	3.81	1.028
Problem identification and solving skills are key to economic development.	3.95	.810

Successful entrepreneurs pay major attention to book keeping.	3.71	.843
Training and skill development are key to women's economic empowerment.	4.30	.785

Source: Survey Data (2021)

In relation to technical skills, Table 4.8 reveals that perception scores for 'women with ICT knowledge have an advantage over those without', generated a very high arithmetic mean ($\bar{x} = 4.35$) and a narrow standard deviation ($S = 0.720$) thus, respondents were not much spread from the perception mean. This implies that respondents strongly agreed that women with ICT knowledge have an advantage over those without.

Regarding, 'record keeping is vital for firms' success', 'perception scores show a high arithmetic mean ($\bar{x} = 3.81$). The scores generated a narrow standard deviation ($S = 1.028$). This means that respondents were not much spread from the perception mean. By implication, respondents agreed that record keeping is vital for firms' success.

In relation to 'Problem identification and solving skills are key to economic development', statistics revealed a high mean perception score ($\bar{x} = 3.95$). The scores generated a narrow standard deviation ($S = 0.810$) which meant that respondents were not much spread from the perception mean. By implication, respondents agreed that, problem identification and solving skills are key to economic development.

The statistics for 'successful entrepreneurs pay major attention to book keeping', show a high mean perception score ($\bar{x} = 3.71$). The scores generated a narrow standard deviation ($S = 0.843$) which meant that respondents were not much spread from the perception mean.

By implication, respondents agreed that successful entrepreneurs pay major attention to book keeping.

Regarding ‘training and skill development being key to women’s economic empowerment’, ‘perception scores show a very high arithmetic mean ($\bar{x} = 4.30$). The scores generated a narrow standard deviation ($S = 0.785$). This means that respondents were not much spread from the perception mean. By implication, there was strong agreement that training and skill are key to women’s economic empowerment.

A similar issue regarding technical skills was raised during interviews; where one of the interviewees responded that, *“women with ICT knowledge have an advantage over those without it, and that training and skill are key to women’s economic empowerment”* Respondent 2/7-01-2020. Another Respondent reported that, *record keeping is vital for a firms’ success*. While another added that, *problem identification and solving skills are necessary to economic development and that, successful entrepreneurs are those who usually pay keen attention to book keeping”* Respondent 5/8-01-2020.

This collaborates with findings in a study by Santos (2013) in Perez, Garnica and Moreno, (2021), which showed that digital literacy is a key for acquisition of skills needed for the 21st Century employment sector. The study also indicated that, contemporary young people born in technological times communicate in highly socialized forms. This is also supported by Espiritusanto (2016) who reported a sharp increase in digital device use that enables the young to access the job market. A similar view is held by (Perez, Garnica and Moreno, 2021) who regarded digital transformation as the main pillar for business survival. This is in agreement with Juárez and Marqués (2015) whose study on evaluation of the dimensions

and aspects of digital competence (DACD) concluded that, digital competence is a fundamental requirement for the occupation of any job position.

4.6 Results according to study objectives

This section presents findings on economic empowerment of women in the selected districts of Bunyoro Sub - Region. It shows data from both descriptive and inferential statistics.

4.6.1 Objective One: To examine the influence of education attainment on women's control of land in Bunyoro Sub- Region

The dependent variable in this study (economic empowerment) was operationalized with three constructs (control of land, labour force participation and entrepreneurship). The first objective thus, examined the influence of education attainment on control of land (first construct of DV).

4.6.1.1 Descriptive data on education attainment and control of land

This section presents both descriptive statistical and qualitative data anchored on several scholarly accounts; for instance (Hannay, 2014) indicated that, land is the basis of income, sustenance and identity for most Ugandans. According to the Forum for Women and Democracy (2012) and the Organization for Economic Co-operation and Development (2015), approximately 87 percent of Uganda's population is rural with 85percent involved in subsistence. Land is therefore a critical resource for not only women's economic empowerment but also for Uganda's broader development path.

4.6.1.1.1 Descriptive Statistics

Key issues addressed include: access and ownership of land among women and men, ways through which women acquire land; and constraints to access to and ownership of land.

Responses were gathered from 365 respondents and are summarized in table 4.9

Table 4.9: Descriptive Statistics on control of land

N=365	Mean	Std.
	(\bar{x})	Deviation
Less women than men have/ own land	4.34	.785
Women acquire land through purchase, marriage, inheritance and donation	4.89	.362
More women than men with access to land, don't control it	3.39	.956
Culture is a hindrance to women's land ownership	2.49	1.084

Source: Survey Data, 2021

In relation to control over land, Table 4.9 reveals that perception scores for less women than men have/ own land generated a very high arithmetic mean (\bar{x} = 4.34). The scores additionally generated a narrow standard deviation (S = 0.785) thus, respondents were not much spread from the perception mean. This implies that respondents strongly agreed that less women than men have/own land.

Regarding, 'women acquire land through purchase, marriage, inheritance and donation', perception scores also show a very high arithmetic mean (\bar{x} = 4.89). The scores generated a narrow standard deviation (S = 0.362). This means that respondents were not much spread from the perception mean. By implication, respondents strongly agreed that women acquire land through purchase, marriage, inheritance and donation.

With regard to ‘More women than men with access to land, don’t control it’, statistics revealed a moderate mean perception score ($\bar{x} = 3.39$). The scores generated a narrow standard deviation ($S = 0.956$) which meant that respondents were not much spread from the perception mean. By implication, respondents fairly agreed that, more women than men who access land don’t necessarily control it.

The statistics for ‘culture is a hindrance to women's land ownership’ show a low mean perception score ($\bar{x} = 2.49$). The scores generated a narrow standard deviation ($S = 1.084$) which meant that respondents were not much spread from the perception mean. By implication, respondents disagreed that culture is a hindrance to women's land ownership.

4.6.1.1.2 Qualitative Data on education attainment and control of land

This section was investigative in nature, presenting and interpreting data from interviews and FDGs guided by themes anchored on the study objectives. Data is presented in two sub themes: Disparity in land control; constraints to land control.

1. Do you think that there is a gender disparity in land acquisition and ownership in Bunyoro Sub-region?

2. If your answer is yes, can you explain the reason(s) for the disparity in access to and control of land between men and women in Bunyoro Sub-region?

All the FDG participants believed that land in Bunyoro was not equitably owned. They revealed that men had a higher control and access to land. For example, while one participant said that: *“her brothers had been given land by their parents to farm, none of her female siblings had been given any”*. Another participant revealed that, *“in her ancestral village, all the clan lands had been divided amongst male relatives, who had gone ahead to build their homes there”*. A third participant explained that, *“women in her village were only allowed to use the family land for growing of temporary crops like beans and potatoes which grow fast and are quickly harvested while her brothers could plant trees on the family land”*. Focused Group discussions revealed that more men than women access and own land in Bunyoro Sub - Region (FDG 1, 15/01/2020).

This finding is in agreement with studies by Rao, (2011); and OECD, (2014) which revealed that Women are continually disadvantaged in terms of ownership and access to land. Additionally (OECD, 2014) reported that, in Uganda, women own one third of land, with only 18 percent of land owners in Kampala. Similarly other studies by Mbote (2005); Carpano, (2010); Ngoga (2012), have shown that in Africa, land is mainly controlled by male household heads, while women are granted only access rights

Sub theme 1: Disparity in land control

In my opinion, the main reason for gender disparity in land acquisition and ownership in Bunyoro is the process of land ownership. Here in Bunyoro land acquisition is mainly through inheritance. Land mainly belongs to the family and is often inherited by the male child. This has given men advantage to own land more than women. For example, a man may have one son and three daughters, when he dies the son will inherit all his lands, while the daughters will not inherit any of his lands. This situation is the main reason for the disparity in land acquisition and ownership in Bunyoro (Respondent 3- 10/01/2020).

The reason for the gap in gender ownership of land in Bunyoro and other parts of Uganda is obvious. In Bunyoro, we have community land and for cultural reasons, women are not given community land. It is believed that when they get married, they co-own the land that their husbands inherit. However, the problem is that even though they co-own land with their husbands, they don't have absolute rights over ^{the} land in the sense that they can't sell the land or transfer ownership of the land. In this case, most women in Bunyoro are practically land users, but not land owners (Respondent 6- 11/01/2020).

There are combinations of reasons for the disparity in access to and control of land between men and women in Bunyoro Sub-region. One is because in our culture, women cannot inherit land, which limits their access to it. The second is that the women here are poor and uneducated. They don't have the money to buy land of their own so they rely on their husband's inheritance. Even, in some cases when a woman has money to buy land, some members of our community frown at selling land to women. In my opinion these factors are the main reasons why women rarely own land in Bunyoro (Respondent 7- 11/01/2020).

From the above answers provided by the key informants, it was deduced that there is gender disparity in land acquisition and ownership in Bunyoro Sub-region. The Bunyoro land is owned mainly by men and the reason is due to the cultural practice of land inheritance. In

the sub-region land, ownership is mainly through inheritance, off which women are not permitted by culture to inherit land. It is believed that women will partake in her husband's inheritance when she marries. This practice has put women in disadvantaged position in terms of land ownership and resources mobilization. Also, it was also found that usually women are not the preferred buyer when a land is up for sale in Bunyoro, community members prefer to sell land to men instead of women, which further widens the gender disparity in land acquisition and ownership in Bunyoro Sub-region. The implication is that women are limited in resources and assets mobilization, which reduces their capacity in terms of collateral needed when sourcing for capital.

Subtheme 2: Constraints to control of land

Data from FDGs revealed one of the participants saying that: *“Land allocation practices are a fundamental constrain to women entrepreneurs, particularly as they affect access to credit”*. Another discussant was of the view that: *“whereas there is latitude for amending the Land Act, the Succession Act, and the Divorce Act to give women enhanced rights over land; many women especially the less educated do not have the ability to enforce the rights they have; and that most times several have ended up losing land to other people”*. FDG 1-15/01/2020

One of the discussants also said that: *“women of low education status often lack information about their legal rights and access to mechanisms to enforce them”*. Another discussant indicated that: *“reliance on Local Council Court System to resolve commercial disputes puts women at a particular disadvantage because of traditional attitudes and the application of customary law”* (FDG 2-18/01/2020)

Although several discussants indicated that the inferiority caused by attitude and customary law, has long been overcome by affirmative action schemes such as guaranteed electoral positions for women and the 1.5 points given to the girl child at Advanced Level Certificate of Education, there was consensus among the participants that a lot of effort is still needed to economically empower women in Bunyoro Sub-Region.

Conclusively, regarding control of land, results reveal that women acquire land through purchase, marriage, inheritance and donation and fewer women than men have/ own land. Data also indicates that culture is a hindrance to women's land ownership. These results also imply that both technical knowledge and cultural competence (both constructs of education attainment) have a positive influence on access to and control of land. Additionally, they indicate that education attainment at an aggregate level influences women's control over land. Further, results indicate that cultural competence has a significant influence on access to and control over land in the region under study. This finding collaborates with several studies that have shown that Culture is a major factor affecting women's control over resources (Giovarelli, 2004; Deere *et al*, 2013; Gender Across Border (GAB), 2012; Women Land Link Africa, 2010; Wangari, 2016; Mwagae, 2013). It is from this basis that the author examined key issues in women having access to and control of land specifically in Bunyoro Sub - Region in Uganda.

4.6.1.1.2 Inferential Statistics

This section presents results of correlation and multivariate regression; to determine the direction and magnitude of the relationship between education attainment and control of land.

4.6.1.1.2.1 Correlation of education attainment and control of land

The study used Pearson's Product Moment Correlation Coefficient as recommended in the works of Hair *et., al* (2013) and Field, (2009); and the results are reflected in the table 4.10.

Table 4.10 Pearson's correlation analysis for education attainment and women's control of land in Bunyoro Sub- Region

Variables correlated	r-value	Sig-value	Interpretation	Decision on Ho
Interpersonal competence Vs Land control	.287**	.000	Significant Correlation	Rejected
Cultural competence Vs Land control	.229**	.000	Significant Correlation	Rejected

Technical Knowledge Vs Land control	.276**	.000	Significant Correlation	Rejected
Overall Education attainment Vs Land control	.343**	.000	Significant Correlation	Rejected

Source: Survey Data, 2021

Results in table 4.10, indicate a weak and positive relation between interpersonal competence and control of land ($r = .287^{**}$) while a p-value < 0.05 shows a statistically significant correlation between interpersonal competence and control of land ($r = .287^{**}$, $p < 0.05$). This implies that an increase in interpersonal competence significantly increases women's ability to control land and vice versa.

In relation to cultural competence, the person's correlation coefficient ($r = 0.229^{**}$) shows a weak positive relationship between cultural competence and control of land while a p - value < 0.05 reveals a significant correlation between cultural competence and control of land ($r = 0.229^{**}$, p - value < 0.05). By implication, a change in cultural competence is associated with a change in control of land.

Further results show a weak positive correlation between technical knowledge and control of land ($r = .276^{**}$) and a p-value < 0.05 indicates a statistically significant association between technical knowledge and control of land ($r = .276^{**}$, p-value < 0.05). This suggests that control of land will increase with increase in technical knowledge.

Overall, results reveal a moderate positive and significant relationship between education attainment and control of land ($r = .343^{**}$, $p < 0.05$). This implies that aggregately, an increase in education attainment significantly relates to an increase in control of land and vice versa. Therefore, the Null hypothesis that there is no significant relationship between education attainment and control of land is rejected while the alternate hypothesis that there

is a significant relationship between education attainment and control of land is accepted. An association between variables implies that a possibility of a causal effect between them. As such, the next level of analysis calls for executing of regression models to prove such casual effects (Martin & Bridgmon, 2012; Hair *et al.*, 2013).

4.6.1.1.2.2 Regression analysis

This analysis determined how education attainment predicted control of land. Factors considered under the independent variable included interpersonal competence, cultural competence, and technical knowledge. The resulting relationships are shown in the table 4.11 below.

Table 4.11 Multivariate Regression Analysis for education attainment and women's control of land in Bunyoro Sub- Region

Variables Regressed	Adjusted R ²	F	Sig	Interpretation	Decision on Ho
Education Attainment Vs Land Control	.112	16.025	.000 ^a	Significant effect	Rejected
Standardized Coefficients (Constant)	Beta	T	Sig.		
	1.696	5.822	.000		
Interpersonal competence	.188	3.321	.001	Significant effect	Rejected
Cultural competence	.102	1.807	.072	Insignificant effect	Accepted
Technical Knowledge	.150	2.551	.011	Significant effect	Rejected

Source: Survey Data, 2021

Results in Table 4.11 indicate that on the overall, education attainment in Bunyoro Sub - Region predicted 11.2% of the variations in control of land (Adjusted R² = 0.112). The

remaining percentage is contributed to by other factors other than education attainment that influence control of land in Bunyoro Sub - Region.

Results in Table 4.11 further show the effects of individual education attainment constructs on control of land in Bunyoro Sub - Region. Multiple regression applied the allied equation ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$). This equation statistically explains the extent to which each construct of education attainment predicts a change in control of land. The equation was illustrated as: $Y = 1.696 + 0.188X_1 + 0.102X_2 + 0.150X_3$

The regression equation established that holding all the three constructs of education attainment at zero, the level of control of land was 1.696. It also indicates that holding all the constructs of education attainment (independent variables) at zero, a unit increase in interpersonal competence led to a 0.188 increase in control of land, while a unit increase in cultural competence led to 0.102 increase in control of land. Likewise, a unit increase in technical knowledge led to a 0.150 increase in control of land.

Further, results of standardized coefficients of Beta statistics also indicate that of all constructs of education attainment, interpersonal competence (0.188) had the highest prediction power on control of land, followed by technical knowledge (0.150), and finally by cultural competence (0.102).

4.6.2 Objective two: To evaluate the nexus between education attainment and women's labour force participation in Bunyoro Sub- Region.

Economic empowerment was operationalized in terms of: control of land, labour force participation and entrepreneurship. The second objective examined the influence of education attainment on labour force participation.

4.6.2.1 Descriptive data on education attainment and labour force participation

This section presents both descriptive statistics and qualitative data anchored on scholarly accounts of Boateng *et al.*, (2013); Perez-Arce and Prados (2021) show that labour force participation involves active engagement in market dynamics through working or looking for employment .

4.6.2.1.1 Descriptive statics

This study investigated labour force participation in terms of : exploitation of women at work, how skill development influences women at work, the role of women in family income, domestic work and women mobility; and opportunities for women to work as shown in table 4.12.

Table 4.12: Descriptive statistics on Labor force Participation

N=365	Mean (\bar{x})	Std. Deviation(s)
Many women face severe exploitation at work	4.13	.772
Women's education attainment equips them with knowledge & skill for better employment	4.07	.901
Women are most likely to engage in economic when family income falls,	4.24	.768
Domestic care responsibilities limit women's ability to travel long distances for work	3.77	.978
Limits on women's mobility in the public domain weaken opportunity for decent work	3.72	.978

Source: Survey Data, 2021

Regarding labour force participation, Table 4.12 shows that perception scores for ‘many women face severe exploitation at work’ generated a high arithmetic mean ($\bar{x} = 4.13$). The scores additionally generated a narrow standard deviation ($S = 0.772$) hence, respondents were not much spread from the perception mean. This implies that respondents agreed that many women face severe exploitation at work.

Statistics for ‘women's education attainment equips them with knowledge & skill for better employment equally show high arithmetic mean ($\bar{x} = 4.07$). The scores generated a narrow standard deviation ($S = 0.907$) meaning that, respondents were not much spread from the perception mean. By implication, respondents agreed that women's education attainment equips them with knowledge & skill for better employment.

Perception scores for, ‘women are most likely to engage in economic activity to survive, when family income falls, forcing them into the least empowering work’, showed a very high mean perception ($\bar{x} = 4.24$). The scores generated a narrow standard deviation ($S = 0.768$) meaning that, respondents were not much spread from the perception mean. By implication, respondents strongly agreed that women are most likely to engage in economic activity to survive, when family income falls, forcing them into the least empowering work.

The statistics for ‘domestic care responsibilities limit women's ability to travel long distances for work’ generated a high mean perception score ($\bar{x} = 3.77$). The scores yielded a narrow standard deviation ($S = 0.978$) which meant that respondents were not much spread from the perception mean. By implication, respondents agreed that domestic care responsibilities limit women's ability to travel long distances for work.

With regard to ‘limits on women's mobility in the public domain weaken opportunity for decent work’, a high perception mean was generated ($\bar{x} = 3.72$). The scores yielded a narrow standard deviation ($S = 0.978$) thus, respondents were not much spread from the perception mean. By implication, respondents agreed that limits on women's mobility in the public domain weaken opportunity for decent work. Conclusively, regarding labour force participation, the majority of respondents strongly agreed that women are most likely to engage in economic activity to survive, when family income falls, forcing them into the least empowering work.

4.6.2.1.2 Qualitative data on education attainment and labour force participation

This section presents and interprets data from interviews and FDGs guided by a theme inclined towards study objective two.

Do you think that there is a challenge with women accessing the labour market in Bunyoro Sub-region? Kindly explain your answer.

Results from interviews indicated that education attainment was important for women's participation in the labour force in Bunyoro Sub - Region. One respondent for example reported that *“Generally, the people of Bunyoro have a challenge accessing the labour market. This problem is not unique to women alone as many men in Bunyoro are also unemployed. I think that the reason for the challenge in accessing the labour market is due to high levels of illiteracy in Bunyoro. Here in Bunyoro many people did not go to school and therefore cannot get a job in the formal sector. Though, one can also observe that more men are going to school in the region than women, which means that in the future more men will have access to the labour market than women. In my view, there is a challenge in accessing the labour market due to high level or illiteracy and also lack of jobs”* (Buliisa, FDG1- 15/02/2020

Another respondent said “Yes, there is a challenge. I can't for sure state the actual reason for this, but the fact is that women in Bunyoro are mainly unemployed, maybe because they are not educated. But when you move from one household to another, you will realize that the people that are formally employed are mainly men”. FDG2- 18/01/2020

The answer above shows that women face challenges in accessing the labour force in Bunyoro district. Although the respondents did not provide a specific answer for this, their answers suggest that illiteracy seems to be the reason why women in Bunyoro find it difficult to get employment. Obviously, illiteracy is a major factor that hampers an individual's ability to access the labour market; therefore the situation in Bunyoro seems to be linked to this fact.

One of the respondents said that: *“while the legal aid services offer opportunity to women seeking redress in case of dispute, their coverage is still small. She added that despite legal assistance, most of the grass root women in Bunyoro still remain dependants. She attributed this to lack of economic empowerment, illiteracy and a heavy workload, much of which is not accorded tangible economic reward”* (Respondent 8-10/012/2020). *“There is need for an integrated approach to women empowerment”*, a visibly agitated participant emphasized. This concurs with PMA, (2000) Report that Women through their triple roles provide a critical though often unacknowledged contribution to economic growth.

Another informant added that, *“There is need to empower the rural women in all aspects of economic and social dimensions, if their quality of life is to be improved”*. *There was consensus among participants that, while some women are aware of their rights and issues that generally affect them; this predominantly applies to the few elites who have access to the media; the impact is not felt at the grassroots level”* (Respondent 9-10/01/2020).

From the interviews, the gender focused participants mostly from CSOs expressed lack of experience, cultural attitudes, resistance from culture, lack of economic empowerment, illiteracy, domestic chores, ignorance of procedures and the law, as the real life situations that the grassroots women in Bunyoro Sub - Region are facing.

This finding from interviews coincides with secondary data from various sources indicating that: In terms of education, statistics of 1995 indicate that 57% of rural women were illiterate compared to 29% of the men and 24% in the urban area compared to 14% for men (MGL and SD 1999). Universal Primary Education has greatly increased the enrolment of

both girls and boys from 3.1 million to 5.1 million by 1998 (MGCD 1998). The challenge is that the dropout rates particularly for girls are still high and this is mainly attributed to early marriage, pregnancy, sickness and lack of fees (MOED, 2000).

From the researcher's point of view, respondents in both interviews and FGDs agreed that literacy and information, emanating from education attainment has an influence on economic empowerment of women and on generally improving their quality of life. They show that information and literacy seems to remain a preserve of a few of the women in Bunyoro despite government efforts to improve education status of women as shown by statistics from MGL and SD (1999), MGCD (1998); and MOED, (2000). The information therefore, supports that hypothesis that education attainment has a significant influence on economic empowerment of women in Bunyoro Sub - Region.

This finding is consistent with review of women and girls' economic empowerment programme evaluations which revealed that joint interventions that combine vocational training with life skills (to increase knowledge of rights and capacity to manage challenges, can be beneficial; such programmes are often highly cost-efficient and can be offered effectively in a wide range of contexts with adjustments to fit local context (Taylor and Pereznieto, 2014).

4.6.2.1.2 Inferential statistics

This section presents results of correlation and multivariate regression; to determine the relationship between education attainment and labour force participation as well as determining the direction and magnitude of the relationship.

4.6.2.1.2.1 Correlation analysis for education attainment and labour force participation

This section presents results of correlation in line with the descriptive correlation design as illustrated in section 3.1 in chapter three of this study. In order to determine the linear relationship between education attainment and labour force participation, the study conducted correlation analysis to determine the magnitude and direction of the relationship. The study used Pearson's Product Moment Correlation Coefficient to determine the linear relationship between the study variables as recommended in the works of Hair *et al.*, (2013) and Field (2009). The resulting relationships are shown in the table 4.13 below:

Table 4.13 Spearman's correlation analysis for education attainment and women's labour force participation in Bunyoro Sub- Region

Variables correlated	r-value	Sig-value	Interpretation	Decision on Ho
Interpersonal competence Vs Labour force participation	.329**	.000	Significant Correlation	Rejected
Cultural competence Vs Labour force participation	.256**	.000	Significant Correlation	Rejected
Technical Knowledge Vs Labour force participation	.350**	.000	Significant Correlation	Rejected
Overall Education attainment Vs La Labour force participation	.396**	.000	Significant Correlation	Rejected

Source: Survey Data, 2021

Results in table 4.9, reveal a person's correlation coefficient ($r = .329^{**}$) which shows a moderate positive relationship between interpersonal competence and labour force participation while a p-value < 0.05 shows a significant relationship between interpersonal competence and labour force participation ($r = .329^{**}$, p-value < 0.05). This implies that an

increase in interpersonal competence significantly relates to increase in labour force participation and vice versa.

Regarding cultural competence, the Pearson's correlation coefficient ($r = 0.256$) shows a weak positive relationship between cultural competence and labour force participation while a $p\text{-value} < 0.05$ shows a significant relationship between cultural competence and labour force participation ($r = 0.256$, $p\text{-value} < 0.05$). By implication, a change in cultural competence is associated with a change in labour force participation.

For technical knowledge, a Pearson's correlation coefficient ($r = 0.350$) shows a moderate positive relationship between technical knowledge and labour force participation. While a $p\text{-value} < 0.05$ indicates that the relationship between technical knowledge and labour force participation is significant. This suggests that labour force participation will increase with increase in technical knowledge.

Overall, results reveal a moderate positive and significant relationship between education attainment and labour force participation ($r = 0.396$, $p < 0.05$). This implies that aggregately, an increase in education attainment significantly relates to an increase in labour force participation and vice versa. Therefore, the Null hypothesis that there is no significant relationship between education attainment and labour force participation is rejected while the alternate hypothesis that there is a significant relationship between education attainment and labour force participation is accepted. An association between variables implies that a possibility of a causal effect between them. As such, the next level of analysis calls for executing of regression models to prove such casual effects (Martin & Bridgmon, 2012; Hair *et al.*, 2013).

4.6.2.1.2.2: Regression analysis

This subsection shows results of multiple regression analysis determining how education attainment predicted labour force participation. The aspects considered included interpersonal competence, cultural competence, and technical knowledge and resulting relationships are shown in the table 4.14.

Table 4.14 Multivariate Regression of education attainment and women's labour force participation in Bunyoro Sub- Region

Variables Regressed	Adjusted R ²	F	Sig.	Interpretation	Decision on Ho
Education Attainment Vs Labour force participation	.159	23.511	.000 ^a	Significant effect	Rejected
Standardized Coefficients	Beta	T	Sig.		
(Constant)	1.623	5.966	.000	Significant effect	Rejected
Interpersonal competence	.196	3.575	.000	Significant effect	Rejected
Cultural competence	.084	1.519	.130	Insignificant effect	Accepted
Technical Knowledge	.230	4.025	.000	Significant effect	Rejected

Source: Survey Data, 2021

Results in Table 4.14 indicate that at statistic Adjusted $R^2 = 0.159$, education attainment in Bunyoro Sub - Region predicted 15.9 % of labour force participation. By implication, control of land in Bunyoro Sub - Region is informed by other factors other than education attainment.

Results in Table 4.10 further show multiple regression results on the effects of individual education attainment constructs on labour force participation in Bunyoro Sub - Region. Multiple regression applied the allied equation ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$), which

statistically explains the extent to which each construct of education attainment predicts a change in labour force participation. The equation was expanded as: $Y = 1.623 + 0.196X_1 + 0.084X_2 + 0.230X_3$.

The regression equation established that holding all the three constructs of education attainment at zero, the level of labour force participation was 1.623. It also indicates that holding all the constructs of education attainment (independent variables) at zero, a unit increase in interpersonal competence led to a 0.196 increase in labour force participation, while a unit increase in cultural competence led to 0.084 increase in labour force participation. Likewise, a unit increase in technical knowledge led to a 0.230 increase in labour force participation.

Results of standardized coefficients of Beta statistics also indicate that, of all constructs of education attainment, technical knowledge(0.230) had the highest prediction power on labour force participation, followed by interpersonal competence(0.196), and finally by cultural competence (0.084).

Furthermore, interpersonal competence and technical knowledge had a significant effect on labour force participation (Sig, $0.00 < 0.05$) while cultural competence had no significant effect on labour force participation (Sig, 0.130). Aggregately though, education attainment had a significant effect on labour force participation (Sig, $0.00 < 0.05$).

4.6.3 Objective Three: To analyze the influence of education attainment on women's entrepreneurship in Bunyoro Sub- Region.

Entrepreneurship is one the constructs of economic empowerment in this study; thus the third objective examined the influence of education attainment on entrepreneurship. This

section is anchored on the understanding that entrepreneurship is a process involving a series of activities about transforming an idea into a fully functioning firm as raised by Barringer and Ireland (2010). It is also supported by the argument that entrepreneurship involves setting up a new business or reviving an existing business so as to tap into new opportunity as observed by Bhardwaj *et al.*, (2011).

4.6.3.1 Descriptive data on education attainment and entrepreneurship

The author deliberates on related issues including: ability to start new businesses, constraints in starting new business ventures: and also makes comparison in ability to start and sustain businesses between women and men in Bunyoro Sub - Region. The author then carefully triangulates data presented and processed with findings of other scholars.

4.6.3.1.1 Descriptive statistics

This study investigated entrepreneurship in terms of: women starting a business; constraints to women entrepreneurship; willingness to undertake risk; and how limited capital affects women's entrepreneurship; as shown in table 4.15.

Table 4.15: Descriptive statistics on entrepreneurship

N=365	Mean(\bar{x})	Std. Deviation(s)
More men than women are likely to start and own a new business	3.90	.806
Women entrepreneurship venture is constrained by lack of education	4.32	.811
Fewer women than men are more likely to undertake risky business ventures	3.86	.811

Women entrepreneurs' success is constrained by limited capital stock	4.56	.719
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Source: *Survey Data, 2021*

Regarding entrepreneurship, Table 4.15 indicates that perception scores for ‘more men than women are more likely to start and own a new business’ generated a high arithmetic mean ($\bar{x} = 3.90$). The scores additionally generated a narrow standard deviation ($S = 0.806$) hence, respondents were not much spread from the perception mean. By implication, respondents agreed that more men than women are more likely to start and own a new business.

The perception scores for ‘Women entrepreneurship venture is constrained by lack of education’ generated very high arithmetic mean ($\bar{x} = 4.32$) was generated. The scores showed a narrow standard deviation ($S = 0.811$) implying that, respondent’s views were not much spread from the perception mean. By implication, respondents strongly agreed that women entrepreneurship venture is constrained by lack of education.

Perception scores for ‘fewer women than men are more likely to undertake risky business’ generated a high mean perception ($\bar{x} = 3.86$). The scores yielded a narrow standard deviation ($S = 0.811$) meaning that, respondents were not much spread from the perception mean. By implication, respondents agreed that, fewer women than men are more likely to undertake risky business.

The statistics for ‘Women entrepreneurial success is constrained by limited capital stock’ generated a very high mean perception score ($\bar{x} = 4.56$). The scores yielded a narrow standard deviation ($S = 0.719$) which meant that respondents were not much spread from the

perception mean. By implication, respondents agreed that women's entrepreneurial success is constrained by limited capital stock'. Conclusively, regarding entrepreneurship, the majority of respondents valued capital stock and education as critical for entrepreneurial success.

4.6.3.1.2 Qualitative data on education attainment and entrepreneurship

- 1. What are the challenges faced by women in starting their own businesses in Bunyoro Sub-region?*
- 2. Do you think that education plays a role in women's capacity to acquire land, access labour force and, own and manage a business in Bunyoro Sub-region?*
- 3. In your opinion, how can gender disparities in land acquisition, access to labour market and entrepreneurship in Bunyoro Sub-region be addressed?*

Similar results were yielded from interviews and focused group discussions. One interviewee explained that: *“there is need for capacity building, creation of a women entrepreneurship fund, and streamlining the loan repayment system for small owner enterprises. Women are traditionally financially excluded. They however tend to start their own businesses without external support. Women experience restrictions in terms of mobility mostly from their husbands and all family members for those who are not yet married. Lack of business skills is challenge to women entrepreneurship (Respondent 10- 11/01/2020)*

Another Participant said that, *“while women are good at starting businesses, they can do much better if they are educated and equipped with specific skills of managing the businesses. Most women participate in the informal sector like trade, primary commercial agricultural production, hair salons, market vending, baking, retail shops, sewing, cosmetics, clothes and boutiques, among others”*. (Respondent 11- 12/01/2020).

Another informant noted that”: *“it is from their own savings that women expand their businesses. Gradually, women are consistently transforming into commercial production. They have been seen to contribute to national economic development, widening the tax base, boosting local revenue and improving house hold incomes. As a result, they have educated their children, employed other women as well as men”*. Respondent 12-12/01/2020 *“There are formidable cases of women who have started accumulating assets such as land to the extent of investing in real estate”*. Also, *“there has also been increased economic violence due to increased women's financial independence*. Respondent 13-12/01/2020

This participant therefore believed that, economically empowering women without male inclusion is not sustainable more so if either both or one of the parties is not educated”.

During the focused group discussion, one discussant reported that about 980 enterprises registered in the ministry of trade are composed of small and medium size enterprises where women belong. He mentioned that nearly 51% of the businesses in Bunyoro are women led while 49% are owned by men. But in all these businesses, most of the people running them are women. From this submission, other participants raised a concern that : *“there is urgent need to skill women especially in basic business management skills like book keeping, accounts balancing and improving the marketing strategies. This they said is, “because women work not only to get money but also to provide services to the community, family, among others”.* (FGD2- 18/01/2020).

Another focused group participant noted that, *“quite often, women have attempted on their own to get into informal groups, circles, self-help groups cooperatives, to tap into benefits related to skilling, access to networks, identifying markets outside the area of their location, and collective bargain. FDG 1-18/01/2020. This, according to the participant has helped many women advance their businesses. It was also revealed that women in Bunyoro Sub - Region are mainly engaged in the corporate, agricultural, and informal sectors. “The better educated women find themselves mostly in the corporate sector. This category of women is more empowered in terms of position, negotiation, and bargain. However, where there are societal structures and relations; and whenever we have hierarchies, women find themselves in the lower levels”.* FDG2- 15/012/020

There was consensus among participants that an educated population will contribute to the economy. *“Educated women for this matter tend to coup very well with the prevailing circumstances. Education should be accessed to everyone, not only those in the city bit also*

to those in the villages (grassroots). Once this is achieved, it will contribute to women economic empowerment, local government development, and the development of the country at large". Respondent13-12/01/2020. There was consensus among discussants that economically, rural women such as those in Bunyoro are the poorest.

One of the respondents revealed that, *"the need for capital is of utmost importance for women whose dependence on male relatives leaves them without land of their own or other property to use as collateral for credit in the formal banking system. Seeking for a loan requires a lot of formal procedures, like filling in forms, which is often difficult for an ordinary woman with little education. Such women engage middle men to help with the paper work, often times ending up being charged exorbitantly or worse still being cheated"*. (Respondent 15-10/01/2020).

Moreover, another participant pointed out that ... *"there are limited micro finance institutions in rural settings, which marginalizes the small holder sector at the grassroots. The rigor and time taken pursuing a loan in banks has made women eventually opt for quick loans, which have impoverished women economically"*. Respondent 14-9/01/2020

Most participants agreed that: *"filing returns, book keeping, and business set up procedure, digital marketing (which are necessary for business growth), may be much easier for an educated woman than one with limited or no business related education. An example was given of a woman who lost her land and house to a money lender under a fraudulent agreement. While the lady knew she had acquired a repayable loan, the agreement before the local authorities stated it was a sale. The woman eventually lost her hard earned assets cheaply and without intention to a fraudulent process, simply because she failed to internalize the agreement"*. FDG 1- 15/01/2020

Another participant added that accessing a loan is not easy for women no matter their marital status. This is an indication that both knowledge discretely and education at an aggregate level have a significant influence on capital accumulation. In order to cope, however, women in Bunyoro have established community based organizations as support systems both economically and socially. It was also said that *"the way commercial disputes are resolved in a local court system inevitability makes women lose the moral to invest, since the traditional court system tends to associate women with informal jobs, usually of less commercial value. This negatively affects the entrepreneurial growth of women; a visibly disappointed discussant added"*. (Respondent 18 - 10/01/2020).

This data is further corroborated with data from FGDs where limited capital, cultural norms and beliefs, and women's work overload, were reported as the major challenges to

women's business set up. Most participants indicated that, majority of women do not have capital for initiating business. This was mainly attributed to lack of collateral especially land. Several participants identified lower female education levels as a major constraint to not only successful entrepreneurial activity but also other spheres of women's development in the region. One participant also explained that, *“traditionally, women were supposed to stay at home and take care of household activities such as cooking, fetching water, caring for children and other relatives. On the other hand, society considered men as the bread winners who must carry out business to support families”*. Another discussant complained that *“society has ascribed particular roles to women, which deprive them of time for attending to businesses while, others lack self esteem, technical skills, and the risk-bearing nature vital for successful entrepreneurship”* (Respondent 20- 13/01/2020). FDG results indicate that limited capital, culture, time constraints, low self-esteem, education gaps, lack of technical skills, and an entrepreneurial nature, as the major problems to business start up in Bunyoro region.

Several Studies from other scholars also revealed that Female entrepreneurship has assumed great relevance in economic growth processes both in developed and developing countries. The International Labor Organization (2016) reported that, Women entrepreneurs account for one third of all businesses operating in the formal economy worldwide; while Terjesen & Amorós (2010) ; Guillén (2014) showed that women entrepreneurs play a substantial role in economic growth at both the community and country level. More so Bhardwaj (2011) revealed that women entrepreneurs promote capital formation, create wealth, thereby reducing both unemployment and poverty.

4.6.3.1.2 Inferential statistics

This section presents results of correlation and regression in line with the descriptive correlation design as illustrated in section 3.1 in chapter three of this study.

4.6.3.1.2.1 Correlation analysis of education and entrepreneurship

In order to determine the linear relationship between education attainment and entrepreneurship, the study conducted correlation analysis by determining the direction magnitude of the relationship. The study used Pearson's Product Moment Correlation Coefficient to determine the linear relationship between the study variables as recommended in the works of Hair *et al.*, (2013) and Field, (2009). The resulting relationships are shown in the table 4.16 below:

Table 4.16: Pearson's correlation analysis of education attainment with Entrepreneurship in Bunyoro Sub -Region.

Variables correlated		r-value	Sig-value	Interpretation	Decision on Ho
Interpersonal competence Vs Entrepreneurship		.397**	.000	Significant Correlation	Rejected
Cultural competence Vs Entrepreneurship		.393**	.000	Significant Correlation	Rejected
Technical Knowledge Vs Entrepreneurship		.441**	.000	Significant Correlation	Rejected
Overall Education attainment Vs Entrepreneurship		.535**	.000	Significant Correlation	Rejected

Source: Survey Data, 2021

As shown in table 4.16, the findings show a statistically significant correlation between interpersonal competence and entrepreneurship ($r = .397^{**}$, sig. $0.00p < 0.05$). The person's correlation coefficient ($r = .397^{**}$) shows a moderate positive relationship between interpersonal competence and entrepreneurship while a p-value $< .05$ shows a significant relationship between interpersonal competence and entrepreneurship. This implies that a change in interpersonal competence is associated with a change in entrepreneurship.

Regarding cultural competence, the person's correlation coefficient ($r = 0.393$) shows a moderate positive relationship between cultural competence and entrepreneurship while a $p\text{-value} < 0.05$ show a significant relationship between cultural competence and entrepreneurship ($r = 0.393$, sig. 0.00, $p\text{-value} < 0.05$). By implication, a change in cultural competence is associated with a change in entrepreneurship.

Regarding technical knowledge, the person's correlation coefficient ($r = .441^{**}$) shows a moderate positive relationship between technical knowledge and entrepreneurship while (sig. 0.00, $p\text{-value} < 0.05$ show a significant relationship between technical knowledge and entrepreneurship ($r = .441^{**}$, sig. 0.00, $p\text{-value} < 0.05$). By implication, a change in technical knowledge is associated with a change in entrepreneurship.

Overall, results reveal a moderate positive and significant relationship between education attainment and entrepreneurship ($r = 0.535$, sig. 0.00, $p\text{-value} < 0.05$). This implies that aggregately, an increase in education attainment significantly relates to an increase in entrepreneurship and vice versa. Therefore, the Null hypothesis that there is no significant relationship between education attainment and entrepreneurship is rejected while the alternate hypothesis that there is a significant relationship between education attainment and entrepreneurship is accepted.

In general, the above findings imply that there is a possibility of a causal effect between education attainment and economic empowerment. As such, the next level of analysis calls for executing of regression models to prove such casual effects (Martin & Bridgmon, 2012; Hair *et al.*, 2013).

4.6.3.1.2.2 Regression analysis for education attainment and entrepreneurship

This subsection shows results of multivariate determining how education attainment

Variables Regressed	Adjusted R ²	F	Sig	Interpretation	Decision on Ho
Education Attainment Vs Entrepreneurship	.282	48.092	.000 ^a	Significant effect	Rejected
Standardized Coefficients	Beta	T	Sig.		
(Constant)	1.326	5.652	.000	Significant effect	Rejected
Interpersonal competence	.223	4.413	.000	Significant effect	Rejected
Cultural competence	.216	4.253	.000	Significant effect	Rejected
Technical Knowledge	.251	4.762	.000	Significant effect	Rejected

predicted entrepreneurship. The resulting relationships are shown in the table 4.17

Table 4.17 Multivariate regression analysis for education attainment with entrepreneurship in Bunyoro Sub- Region.

Source: Survey Data, 2021

Results in Table 4.17 indicate that at statistic Adjusted $R^2 = 0.282$, education attainment in Bunyoro Sub-Region predicted 28.2 % of entrepreneurship. By implication, entrepreneurship in Bunyoro Sub - Region is influenced by other factors other than education attainment.

Results in Table 4.17 further show multiple regression results on the effects of individual education attainment constructs on entrepreneurship in Bunyoro Sub - Region. Multiple regression applied the allied equation ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$), which statistically explains the extent to which each construct of education attainment predicts a change in entrepreneurship. The equation was expanded as: $Y = 0.282 + 0.223X_1 + 0.216X_2 + 0.251X_3$.

The regression equation established that holding all the three constructs of education attainment at zero, the level of entrepreneurship was 0.282. It also implies that holding all the constructs of education attainment (independent variables) at zero, a unit increase in interpersonal competence led to a 0.223 increase in entrepreneurship, while a unit increase in cultural competence led to 0.216 increase in entrepreneurship. Likewise, a unit increase in technical knowledge led to a 0.251 increase in entrepreneurship.

Results of standardized coefficients of Beta statistics also indicate that, of all constructs of education attainment, technical knowledge(0.251) had the highest prediction power on entrepreneurship, followed by interpersonal competence(0.223), and finally by cultural competence (0.216).

Furthermore, all constructs of education attainment had a significant effect on entrepreneurship (Sig, $0.00 < 0.05$). Aggregately education attainment had a significant effect on entrepreneurship (Sig, $0.00 < 0.05$).

4.7 Testing of Hypothesis

Testing hypothesis involved testing for the direct effect of the independent variable education attainment on the dimensions of the dependent variable economic empowerment.

Direct testing applies to testing of the three hypotheses.

4.7.1 Direct Effect Hypothesis Testing

The Purpose for testing the direct effect hypothesis in this study was to achieve the objectives 1, 2, and 3 of the study. Specifically, the three objectives are achieved through testing $H0_1$, $H0_2$, and $H0_3$. The statements about each of the hypothesis that were tested are;

$H0_1$: Education Attainment has no significant effect on women's control of Land

$H0_2$: Education Attainment has no significant effect on labor force participation of women

$H0_3$: Education Attainment has no significant effect on entrepreneurship of women.

Table 4.18: Hypothesis one ($H0_1$): Education attainment has no significant effect on control of land.

Modal Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.
1	0.346 ^a	0.120	0.112	0.68892	0.000 ^a

a. Predictors: (Constant), Interpersonal competence, Cultural competence, Technical knowledge.

Source: Survey data, 2021

The first hypothesis ($H0_1$) stated that ‘education attainment has no significant effect on control of land’, findings in table 4.18, reveal a statistically significant effect of education attainment on access to and control over land (p-value < 0.05). The adjusted R square of 0.112 indicates that education attainment predicts control of land by 11.2%. As such, a unit change in education attainment causes an 11.2% change in control of land. The results confirm that education attainment has a statistically significant influence on control of land. Therefore, the null hypothesis that ‘education attainment has no significant effect on control of land is rejected. The results also imply that the remaining percentage of change in access to and control over land maybe be explained by other factors (outside the scope of this study) other than education attainment.

Table 4.19: Hypothesis two (($H0_2$): ‘education attainment has no significant effect on labor force participation

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.
1	0.407 ^a	0.166	0.159	0.64325	.000 ^a

a. Predictors: (Constant), Interpersonal competence, Cultural competence, Technical knowledge.

Source: Survey data, 2021

The second hypothesis ($H0_2$) stated that, ‘education attainment has no significant effect on labor force participation. The findings in table 4.19 reveal a statistically significant effect of education attainment on labor force participation (p-value< 0.05). The adjusted R square of 0.159 indicates that education attainment predicts labour force participation by 15.9%. As such, a unit change in education attainment causes a 15.9% change in labour force participation. The results confirm that education attainment has a positive and statistically significant effect on labor force participation. Therefore, the null hypothesis that ‘education attainment has no significant effect on labor force participation is rejected. The results also imply that the remaining percentage of change in labour force participation maybe be explained by other factors (outside the scope of this study) other than education attainment.

Table 4.20: Hypothesis three ($H0_3$): ‘education attainment has no significant effect on entrepreneurship.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.
1	0.537 ^a	0.288	0.282	0.55530	0.000 ^a

a. Predictors: (Constant), Interpersonal competence, Cultural competence Technical knowledge.

Source: Survey data, 2021

The third hypothesis ($H0_3$) stated that ‘education attainment has no significant effect on entrepreneurship’. Findings in table 4.20 reveal that education attainment has a positive and statistically significant effect on entrepreneurship (p-value < 0.05). The adjusted R square value of 0.282 indicates that education attainment has a 28.2% prediction power over entrepreneurship. Therefore, a unit change in education attainment causes a 28.2% change in entrepreneurship. The results confirm that education attainment has a statistically significant effect on entrepreneurship. Therefore, the null hypothesis ($H0_3$) that ‘education attainment has no significant effect on entrepreneurship’ is rejected. The results also imply that the remaining percentage of change in entrepreneurship maybe be explained by other factors (outside the scope of this study) other than education attainment.

4.8 Summary of Hypothesized Testing Results

The purpose of this section is to present a summary of the hypothesis testing results. The section tabulates the hypotheses that guided the study. It shows the beta values for each of the tests that were carried out in respect to each hypothesis and the corresponding values of significant. Resulting from the interpretation of results, the table provides the decision as to

whether the hypothesis is rejected or accepted based on the criteria that all results whose corresponding values of significance are less than or equal to 0.05 are rejected. While those with values of significance more than 0.05 are accepted. The summary is as presented in table 4.21.

Table 4.21: Summary of Hypothesized Testing Results

Hypothesis	Beta values	P values	Decision on H_0
H_{01} : Education attainment has no significant effect on control over land	0.112	0.00	Reject
H_{02} : Education attainment has no significant effect on access to labor force participation	0.159	0.00	Reject
H_{03} : Education attainment has no significant effect on entrepreneurship	0.282	0.00	Reject

Source: *Survey Data, 2021*

CHAPTER FIVE

DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter conveys what study findings mean including: statement of important results, comparison of results with previously reported findings, explanation of results, interpretation of evidence, description of impact of the study and recommendations for the future course of action as indicated in Bavdekar (2015). It also entails triangulation by combining theories, methods or observations which ensured that fundamental biases arising from the use of a single method of data collection were overcome.

5.1 Discussion of Findings

Presentation of findings was by objective; the general objective was to investigate the effect of education attainment on economic empowerment of women. The specific objectives were: to examine the influence of education attainment on women's access to and control over land; to evaluate the nexus between education attainment and women's labor force participation; and to analyze the influence of education attainment on women's entrepreneurship. Consequently, the next subsection is the discussion of findings in reference to objective one of the study.

5.1.1 Influence of education attainment on women's control over land

The study found that education attainment has a significant effect on control of land as reflected in the path coefficient of (Adjusted $R^2 = 0.112$, p -value < 0.05). The P -value of less than 0.05 ($p < 0.05$) shows that education attainment has a significant effect on access to and control of land. The R^2 value of 0.112 indicates that when education attainment changes by

one unit, access to and control of land is likely to change by 11.2.%. Overall, results are significant and reveal that a negative or positive change in education attainment is associated with a decrease or increase in control of land respectively. This is collaborated in a study by Almazi (2016) which revealed that education enhances women's ability to control land. Further, the International Organization for Migration (IOM); 2016; Women's Land Link Africa (WLLA; 2010) reported that education plays a major role in promoting women's access to and control of land.

Similarly, interview and FDG results indicated that education was critical to women's ability to acquire land in Bunyoro Sub - Region. Most Focused Group participants agreed that education was critical to women's ability to acquire land. A participant said that educated women in her village owned better shops and could easily purchase land. This was attributed to skill impartment power of education that is assumed to increase productivity and hence earnings of women. In addition, the increase in productivity and earning could increase a woman's purchasing power to buy land. This corresponds with findings in a study by Khanykin, (2020), which showed that education and wages are directly related because it enriches the skill of a laborer and enables him/ her to efficiently use modern technology.

This finding also collaborates with a study by Todaro & Smith (2012), who reported that education leads to human capabilities which are critical for development. Moreover, Kelly *et al.*, (2015), indicated that, education has a positive bearing on self-efficacy and confidence, business initiation, and ability to adjust to dynamic business environments.

However, a few discussants said that education had a more direct effect on women's access to labour markets than land acquisition and business ownership. This could be due to the fact that education has a trickle-down effect on different sectors through skill and knowledge and knowledge impartation. Despite the variance in opinion among participants, there was consensus that education is crucial for women to acquire and own land.

The study findings are also consistent with the position of most scholarly works reviewed in the literature. For example, the International Organization for Migration (2016), reveals that most women can't access and control land, because they lack knowledge of the legal provisions relating to land rights and ownership. This is in line with Wangari (2016) and Mwagae, (2013) who identified illiteracy as the major constraint to women's land ownership in Kenya. More so, Mwagae (2013) cited illiteracy as a factor for women's low access to and ownership of land in most African countries. Additionally, according to FAO (2020), education attainment highly determines women's access to house and residential titles, as well as land in Vietnam. Similarly, a study by Almazi (2016), reported that women's extreme low access to land and property in Saudi Arabia is due to low literacy levels.

Scholarly literature and study findings indicate that education significantly influences women's access to and control of land not only in Bunyoro Sub - Region in Uganda but also in East Africa, Asia, and other parts of the world.

Much as land ownership is taken as an important factor in women's economic empowerment; and whereas the importance of land for any given country cannot be underestimated; and that land is the basis of income, sustenance, and identity for most Ugandans (Hannay, 2014), statistics from Bunyoro Sub - Region reveal that men are more privileged to access and control of land. This is further amplified by results in Table 4.9 with

perception scores for 'less women than men having and owning land' generating a very high arithmetic mean ($\bar{x} = 4.34$). The scores additionally generated a narrow standard deviation ($S = 0.785$) thus, respondents were not much spread from the perception mean; which implies that respondents strongly agreed that less women than men have/own land. This is inspite of Uganda being one of the countries that have ratified the Convention on the Elimination of all forms of Discrimination against Women as shown by UNOHCHR, (2014). This gender disparity in access to and control of land in Bunyoro Sub - Region puts women in a disadvantaged position in wealth ownership. In addition, Interviews revealed that financial institutions consider land as collateral for credit. This therefore means that women cannot match their male counterparts in accessing credit due to lack of this specific form of collateral.

Collaboratively, Focus Group Discussion results also reveal a prevailing gender inequality in land acquisition and ownership in Bunyoro Sub - Region. For example, while one participant reported that her brothers had been given land by their parents to farm, none of her female siblings had received any. Another participant revealed that in her ancestral village, all the clan lands had been divided amongst male relatives, moreover an third participant reported that their village, women were only allowed to use family land for growing temporary crops while her brothers could plant trees on the same land.

Relatedly, these findings on education and economic empowerment conform to principles of both the human capital theory, and the Liberal Feminist theory as shown by Khanykin (2020) and Tong (2009) respectively. While the human capital theory shows that education provides knowledge, skills and values that empower a person to triumph over a wide range

of obstacles to development; the liberal feminist theory shows that access to a social resource like education, may positively influence economic empowerment of women in terms of ability to own land.

This finding also resonates well with the liberal feminist theory that portrays education as a critical resource for women's empowerment (Giddens, 2001). In agreement with tenets of the Liberal feminism theory, the social resources focused on in this study include access to and ownership of land is an outcome of education as reflected in other scholarly findings as well as discussions from interviews and FGDs. The analysis therefore, confirms that access to a social resource like education, may positively influence economic empowerment of women in terms of: ability to own land. The findings also confirm the liberal feminist theory as relevant for the study. Much as the liberal feminist theory has been critiqued for example by Gilligan (1982) and Groenhout (2002), those criticisms do not refute the fact that equal access to education is a mechanism for women's empowerment.

Although education attainment has a significant impact on women economic empowerment in Bunyoro Sub - Region, it is not the only factor affecting women's access to and ownership of land as shown by the path coefficient of ($R^2 = 0.112$, $p < 0.05$). For example, interview and FDG results suggest that besides illiteracy, culture and poverty also affect women's' ability to access and own land in Bunyoro Sub - Region. Some respondents reported that due to culture, women in Bunyoro cannot inherit land, limiting their access to it. Likewise, it was reported that because of poverty, many women don't have the means to buy land of their own so they rely on their husband's inheritance. Accordingly, in some cases even when a woman has money to buy land, some community members sulk at selling land to women.

Another interviewee in Kibaale District reported that some land in Bunyoro is community land and for cultural reasons, women are not allowed to access it. Instead, it was believed that upon marriage, women co-own the land that their husbands inherit. The respondent however noted that, even though they co-own land with their husbands, they don't have absolute rights over the land and hence can't sell the land or transfer ownership of the same. In this case, most women in Bunyoro are practically land users, but not land owners. Yet, one focus group participant in Kibaale District explained that Bunyoro Sub - Region was patrilineal, putting authority and control of family resources in the hands of men.

This position is also consistent with the findings of most scholarly works reviewed in the literature. For example, Giovarelli, 2004; Deere *et al.*, 2013; Gender Across Border (GAB), 2012; Women Land Link Africa, 2010; Wangari, 2016; Mwagae, 2013, identified culture as a major factor affecting women's access to and control over resources. According to Giovarelli (2004), patrilineal societies bequeath land only to male members in society. This is supported by Deere (*et al.*, 2013), that women's access to land in Ecuador is dependent on marital regime while in Southern and South Eastern Nigeria, traditions restrict women from owning and controlling land. In the same vein, MGLSD (2014) reports that the predominant customary system of land ownership in Uganda gives land control and management rights to men. For example, upon death of a spouse, land is shared among male relatives of the deceased (MGLSD, 2014). Moreover, even where women have access to land for cultivation, traditions and norms tend to restrict them from inheriting or purchasing land (Women's Land Link Africa, 2010). Ramachandra (2008) attributes this to prevailing gender roles and a narrow financial independence. Wangari (2016) also shows that, practices

restricting women from asking questions in front of men in Kakamega county of Kenya deprive them access to pertinent information.

A woman's limited access to and control of land is also affected by discriminatory attitudes and practices. OCED (2015) reports that in Uganda, one in three people believe that women should have less access and control of land and financial services than men. For example, 54 percent of people in Mid-Northern and 43 percent in south western regions believe that women should not have equal access to, and manage land as men (OECD, 2015). While central region faces the highest level of discriminatory attitudes against women's economic rights and empowerment opportunities, eastern region has the least discriminatory norms on land ownership and control in Uganda. For example, while a tenth of people in the eastern region believe that women should not have equal rights to establish their own non-agricultural businesses; this number is three times lower than in the western region. This is an indication that attitudes and norms regarding women's access to land vary by region, and therefore by culture.

This is evidenced by Kevane (2004), that within matrilineal societies and the house-property systems of East Africa women enjoy greater opportunities for land rights. For example, in Central Africa, matrilineal villages, allow women retain their land ownership rights after marriage and inheritance. While under the house property system in East Africa, a husband apportions each wife property. In addition to education therefore women's access to land and economic opportunity is affected by discriminatory attitudes and norms. The impact of these may differ by region, and therefore cultural setting. The researcher thus considers gender based discriminatory attitudes as a factor that creates and sustains disparity in women's access to and ownership of land in Bunyoro Sub - Region and Uganda in general.

The wider implication of this is that social norms and attitudes affect economic opportunities as they influence gender bias in productive assets and resources distribution, which may shape decision-making power over income and household capital.

Scholars have further associated lower levels of women's land ownership to gaps in access to property rights (Mutangura, 2015; Gomez, 2012; Pallas, 2011; Aliber *et al.*, 2004). According to Aliber *et al.*, 2004; Pallas, 2011, property rights give women opportunity to own land thereby enhancing their social status, economic security and ultimate empowerment. Denial of ownership of land and property rights constrains sustainable development in various sectors (Gomez, 2012). Women's access to and control of land is hence influenced by not only education attainment but other factors. From the review, women's land rights and ownership are considered as a major driver of not only economic empowerment of women through access to land, but sustainable development as a whole. Basing on these findings, therefore, the researcher rejected the null hypothesis that: education attainment does not significantly influence access to and control of land and accepted the research hypothesis that: education attainment significantly influences access to and control of land.

5.1.2 Impact between education attainment and women's labour force participation

The study found that education attainment has a significant effect on labor force participation as reflected in the path coefficient of (Adjusted $R^2 = 0.159$, $p < 0.05$). The P value of less than 0.05 ($p < 0.05$) shows that education attainment has a significant effect on labor force participation. The Adjusted $R^2 = 0.159$ indicates that when education attainment changes by one unit, labour force participation is likely to change by 15.9%. Overall, results are significant and reveal that a negative or positive change in education

attainment is associated with a decrease or increase in labor force participation respectively. Several scholars have documented Evidence on the positive relationship between women's education and labour force participation including Aslam, Bari & Kingdon, (2012); Aslam, De, Kingdon & Kumar, (2010). Additionally, (ILO, 2000; Cazes & Verick, 2013; Yakubu; 2010) show that Education attainment is a key determinant of labour market out comes in most countries; while Greenstone *et al.*,(2012) associate education with future employment.

The results from interviews and FDGs also indicated that education is fundamental to women's ability to access labour market. Interview results showed that an educated woman has higher chances of getting a job and if that happens then her capacity to own land and a business increases. An interviewee in Buliisa District reported that illiteracy was a challenge for women's access into the labour market. According to this participant, more men than women were attending school in Bunyoro Sub - Region, which implies that in the future, men would still have an upper hand in labour market engagement and performance. Another interviewee in Kiryadongo said that considering the cultural practices that consider women inferior to men, education was the only key to unlock women's potential in Bunyoro Sub - Region.

Focus group participants also agreed that education was critical to women's ability to access labour markets. In fact, one participant in Kibaale district said that most people go to school with the hope of getting a good job in future. According to this participant, educated women not only had better paying jobs but also had higher chances of getting other jobs. To show the critical role of education attainment in labour force participation, one discussant thought that education had a more direct effect on women's labour force participation, arguing that primarily, every parent educates their child to get a good job. In line with principles of the

human capital theory, education imparts knowledge and skills to increase productivity and fetch higher earnings. These higher earnings may increase a woman's ability to own land through purchase, or set up a business. From this participant's view, education attainment has both direct and indirect benefits for a woman.

The study finding is also in line with several studies reviewed in the literature. For example, Sperling *et al.*, (2016) concludes that the quality of education provision is closely related to women and girls' ability to access decent employment. It also collaborates with Mryyan, (2014) who reported that in the Mena region, women's propensity to participate in the workforce increases their desire to attain a high level of education. Also, the study finding conforms with ILO (2016) report, which revealed that working women in Algeria, Egypt, Morocco and Tunisia have considerably higher levels of education compared to women in the same age range who do not work. Similarly, ILO (2014) showed that 70% of women Algeria with a tertiary degree are gainfully employed or actively trying to find a job, compared to 44% of those with vocational training and 7% who do not have any degree. In essence, the success of women's getting desired jobs is highly dependent on education outcomes

The study finding further corresponds to scholarly works on education and women economic empowerment carried out in other countries. For example, Blau and Goodstein (2010) reported that more schooling among older men in the United States increased labour force participation in the recent past. Similarly, 95percent of students in America relate education attainment with job acquisition (The Gallup-Purdue Index Report (2014). The findings are also in line with Aslam, Bari and Kingdon, (2012); Aslam, De, Kingdon and Kumar, (2010); who argue that education attainment has an impact on women's labour force

participation in Pakistan and India. As well, the rapid growth in female labour force participation rate within the Asian Tigers (Hong Kong, Singapore, South Korea, and Taiwan) is attributed to higher female education levels in relation to other developing economies (ILO, 2008). This suggests that education not only increases women's ability to participate in the labour force, but also increases their wages.

The study finding is also consistent with similar studies on education and women economic empowerment in Brazil, Guinea, India and Pakistan. For example, Malholtra *et al.*, (2003); Aslam *et al.*, (2010) reveal that women with a high level of education are less likely to work in informal or family labour sectors characterized by low or subsistence wages. In the same way, the International Labour Office (2000) argues that education is the major indicator of access to the labour market. In a study on the factors influencing female labour force participation in South Africa, Yakubu (2010), contends that education enhances female labour force participation. He however noted that, even with increased participation, women are still under-represented in the labour force.

Tansel (2002) reported that in Turkey, a woman's level of education strongly and significantly influences her labour force participation. In their study on the returns to education, Nasir and Nazli (2000) revealed that an additional year of education increases returns for wage earners by 7 percent. This implies that education enhances a woman's chance to participate in more formal employment, which fetches higher wages. These authors' arguments are in line with the study findings that education attainment has a significant effect on labour force participation. This could be attributed to the fact that

education and skills enhance access to more lucrative occupations that fetch higher earnings. It is these higher earnings that give women a wide range of economic freedom and empowerment. According to (Trostel et al., 2002), individuals with more education tend to have better employment than those who are less educated. Similarly, Olaniyan and Okemakinde (2008) revealed that education has a high potential to improve the production capacity of a population. This assumption could explain the higher productivity levels of the Northern bloc of nations when compared with the Southern counterpart. Additionally, Olaniyan and Okemakinde argue that the higher the knowledge level of an individual, the more their economic capital- revenue and income.

Contrary to the above arguments in favour of education as a significant pillar for women economic empowerment, Jansson *et al.*, (2017) argues that higher education does not automatically lead to a better outcome for an individual. The authors made reference to the middle-income countries in Africa, where more than one-third of university-educated youths were unemployed, and in low-income countries, the corresponding amount was one-fifth. Similarly, the OECD (2012) report suggests that compared to lower educated youths, highly educated youths in Africa face a higher risk of unemployment, though they also have a higher chance of being in waged employment. Lagemann and Lewis (2012), also argue that the purpose of education has less to do with the pursuit of economic or employment benefits, but much more about preparing young adults with generic skills, civic values and virtues. To Lagemann and Lewis, education should provide learners with new knowledge, competencies and applied skills such as problem solving, communication, critical thinking, and creativity, which are essential for success in the global economy. This coincides with views of a participant in an interview, another who said, that while universal Primary and

secondary education policies have given both boys and girls equal chances for schooling, many girls, the perception that women should be home nurturers still holds many women as house wives rather engage in paid labour outside their homes. The participant added that such circumstances hinder women's ability to fully exploit the economic benefits of education.

Although results show that education attainment is a significant determinant of women's labour force participation in Bunyoro Sub - Region, it is not the only factor affecting women's level of participation in the labour market as shown by the path coefficient of ($R^2 = 0.159$, $p < 0.05$). According to Fernandez (2013), cultural norms, beliefs and attitudes have shaped female labour supply. Gendered differences in laws affect women's participation in the labour market. For example, over 2.7 billion women are legitimately restricted from having the same choice of jobs as men the world over (World Bank, 2018). Also, of the 189 economies assessed in 2018, 104 still had laws prohibiting women from working in specific jobs; 59 had no laws on sexual harassment in the workplace, while in 18 economies, husbands could legally stop their wives from working (World Bank, 2018).

Labour force participation is also affected by social security systems and pension plans. In the United States, increased social security retirement benefits led to a decline in labour force participation rates for older men in the 1980s. Yet an increase in the full retirement age and introduction of the DRC increased older adults' participation rates (Blau & Goodstein, 2010). In a similar vein, the Uganda Plan for Modernization of Agriculture (PMA) report states that women have limited economic opportunities due to their societal roles and

responsibilities, their low social status, relationships with men, lack of ownership and access to productive resources, low participation in decision making and high workload (PMA, 2000). The allocation of time within the household is an important gender issue in many parts of Uganda. There is

The study findings are in line with the canons of the human capital theory which postulates that education enhances efficiency and skill of productivity, thereby increasing an individual's earnings in the labour market (Becker, 1994; Hanushek et al., 2011). This is attributed to the fact that education imparts knowledge and skills which improve one's productive capacity, leading to higher wages. The theory further stipulates that education is the major prerequisite for improving a country's production capacity by tapping into one's innate ability (Olaniyan and Okemakinde, 2008; Khanykin, 2020). The human capital theory portrays education as an investment with returns both to individuals and states (Gillies, 2017; Hanushek *et al.*, 2011; UBOS, 2017).

Moreover, with the knowledge economy today, intangible abilities and skills like interpersonal and culture competence constitute major assets to organizations and states (Rothaermel, 2012; Mahoney & Kor, 2015).

The study concludes that education attainment has a positive impact on women's labour force participation. Education empowers women to gain employment in the formal sector, increasing their chances of getting higher wages. This is supported by the private perspective of the human capital theory which purports that education equips an individual with knowledge, skills and competences considered vital for not only entry into, but also survival in the job market.

5.1.3 Influence of education attainment on women entrepreneurship

On the above objective, the study found that education attainment has a significant effect on entrepreneurship as shown in the path coefficient of ($R^2 = 0.282$, $p < 0.05$). The P value less than 0.05 ($p < 0.05$) indicates that education attainment significantly influences entrepreneurship. On the other hand, R^2 value of 0.288 indicates that when education attainment changes by one unit, entrepreneurship is likely to change by 28.2%. Overall, results are significant and reveal that a negative or positive change in education attainment is associated with a decrease or increase in entrepreneurship respectively.

This is collaborates with results in Table 4.11 on perception scores for ‘Women entrepreneurship venture being constrained by lack of education’ which generated a very high arithmetic mean ($\bar{x} = 432$). The scores showed a narrow standard deviation ($S = 0.811$) implying that, respondent’s views were not much spread from the perception mean. By implication, respondents strongly agreed that women entrepreneurship venture was constrained by lack of education.

In addition, results from interviews and FDGs also showed that education increases a woman’s chances of managing a business in Bunyoro Sub-region. One interviewee said that, female sole proprietors were more likely to enjoy the positive effects of education for their businesses than those not educated. Another respondent noted that, educational attainment greatly improved quality of women entrepreneurs. One FGD participant reasoned that, education is empowers entrepreneurs with skills to address multi-faceted challenges embedded in business environments.

The study findings are also in agreement with several scholars; Kelly *et al.*, (2015), report that education increases an individual's chances of starting a business and ability to adjust to the dynamic business environment. Kyler *et al.*, (2013) and Naguib & Jamali (2015) similarly show that there exists a positive relationship between education attainment and women's self-employment; while Todaro & Smith, (2012) indicate that education generates human capabilities which are critical for development. This is also supported by Gakidou *et al.*, 2010; Kiziltepe, 2010 ; Kelly *et al.*, 2015; Centobelli *et al.*, 2016), who found that education has a positive bearing on a variety of skills necessary for business success. Similarly, educational attainment is believed to be positively correlated with women's self employment (Kyler *et al.*, 2013; Naguib & Jamali, 2015) gender empowerment (Wilhelm & Wilhelm, 2011) and sustainable development (Shah& Saurabh, 2015).

Dickson, Solomon & Weaver (2008); Razmi & Firoozabadi (2016), also found that years of schooling positively correlate with female entrepreneurship. In the same lens, Kelly *et al.*, (2015) found that entrepreneurs have higher levels of education than non-entrepreneurs while, training makes differences for females in less developing regions. Furthermore, Van Der Sluis *et al.*, (2008); Amin and Islam (2015); Meunier *et al.*, (2017) reveal that, women's chances of being top managers increase with education. Todaro & Smith (2012) also reported that education helps developing worlds to appropriately use information technology to steer sustainable growth. The aforementioned studies are in line with the study finding that education positively influences women entrepreneurship in Bunyoro Sub - Region.

Much as education attainment plays a significant role in female entrepreneurship in Bunyoro Sub - Region, there are other factors which might affect women entrepreneurship as shown

by an R^2 0.288. This collaborates with the findings of scholars such as (Breen, Gillanders, McNulty, & Suzuki, 2015; Matti & Ross, 2016; Trentini & Koparanova, 2013) who found that safety significantly influences entrepreneurial activity; while (Mirzaie, 2015; Vijayakumar, 2013) reported that age dependency ratio influences entrepreneurial activity. Matti & Ross (2016) found that crime affects direct and indirect costs of doing business and also creates uncertainty on running businesses. Moreover, Islam (2013) reported that criminal activity targets businesses with a female presence at the upper level of the firm. Studies further indicate that culture influences women entrepreneurship.

According to Hechavarría *et al.*, (2012) society traditionally ascribes family financial control to men while women are expected to undertake domestic work. These roles and stereotypes lead to the conclusion that it is men who are ideal to start and run a business. Jennings & McDougald, (2007) indicate that female business owners are more likely than males to experience work-family conflict due to the nature of their social roles. This argument is also supported by Mirzaie (2015) whose study on female labour force participation in Iran revealed that a raise in the age dependency ratio, constraints women from working outside the home. This implies that gender roles seem to influence the degree of business activity for men and women.

In addition to the above aspects influencing women entrepreneurship, psychological factors could determine important trends in female business activity such as capital accumulation. A study by Naguib and Jamali (2015) on female entrepreneurship in the United Arab Emirates revealed that female entrepreneurs were skeptic about acquiring loans, due to risk aversion,

a lack of confidence in their financial capabilities, and fear of institutional regulations and mechanisms. Noguera, Alvarez, and Urbano (2013) found similar results in a study on female entrepreneurial activity in Catalonia (Spain). In the same vein, women's goals tend to explain the size of their businesses. Jennings and Brush (2013) reveal that female entrepreneurs seem to have hybrid goals, which are both, economic, and non-economic. As such, they tend to attach less value to business expansion and financial success than their male counterparts do. These studies show that women's entrepreneurship is influenced by a spectrum of factors in addition to education attainment.

Several studies have also reported on other factors other than education that might influence entrepreneurship at the macro level. For example, Minniti (2010) reports that countries with lower per capita GDP tend to have more female entrepreneurs than those with higher per capita GDP. Similarly, Acs (2006) reveals that a country's level of development will influence the level of entrepreneurship. For instances, the first stage has high rates of self-employment; the rate of self-employment reduces in the second stage ; and there is increased entrepreneurship in the third stage, as firm size distribution drifts away from larger corporations. For Aquilina, Klump, & Pietrobelli (2006);Acs(2006), higher entrepreneurship levels in the final stage of economic activity is attributed to a reduction in the proportion of share of manufacturing to smaller service firms. The authors seem to imply that entrepreneurship varies with level of economic development. Additionally, at different levels of economic development, women engage in entrepreneurship for different reasons.

The study findings are also in agreement with the human capital theory which posits that, education enhances an individual's efficiency and skill of productivity to enhance earnings. Basing on the human capital's private investment perspective, education enhances lifetime

earnings, access to better paying jobs, and minimizes prolonged periods of unemployment. On the public investment perspective, the Human capital theory shows that education promotes growth through increased productivity, health, and social development (Wahrenburg & Weldi, 2007). Thus, the theory is largely used to address the question of returns to investment in education and training. Additionally, this perspective posits that education enhances an individual's efficiency and skill of productivity. This view is shared by Khanykin, (2020), who argued that education and wages are directly related because it enriches the skill of a laborer and enables him/ her to efficiently use modern technology. In the context of this study, this is explained by the fact that an entrepreneur organizes other factors of production like land and labour, for better earnings.

Contrary to the findings, Hindle & Lansdowne (2005); Dana and Riseth, (2011); Nabacwa (1997) indicate that entrepreneurship is informed by low levels of education and status. These studies, argue that women with low educational attainment tend to venture into business, while those with high education attainment usually target formal employment. The above narrative is hinged on the assumption that women who lack education, usually turn to business for survival. In most cases, they start own business with little capital from savings, loans, or family support. This view was also supported by United Nations report (2000), which states that in Uganda, women at the grassroots level with minimal education attainment are more engaged in own businesses and income generating activities. One Focused Group Discussant in Kibaale reported that there were many successful women who were not educated, as well as those who dropped out of school but have ended up as successful business people. The discussant further revealed that some female entrepreneurs

took over family businesses; and those that had dropped out of school ventured into business at an early age ending up as powerful business women.

Generally, there is overwhelming scholarly evidence that education attainment has a significant impact on women entrepreneurship in Bunyoro Sub - Region. This is further confirmed by the P- value less than 0.05($P < 0.05$) which indicates education attainment has a positive and significant effect on women entrepreneurship in Bunyoro Sub - Region. The perception scores for 'Women entrepreneurship venture being constrained by lack of education' generating very high arithmetic mean ($\bar{x} = 432$); with a narrow standard deviation ($S = 0.811$) implying that, respondents strongly agreed that women entrepreneurship is constrained by lack of education.

It is further underpinned by the human capital theory which states that education enhances an individual's efficiency and skill of productivity to enhance earnings

5.2 Conclusions

On the first objective, the study concludes that education attainment significantly influences women's control of land in Bunyoro Sub - Region.

However, women's ability to control land is not informed by education attainment alone, but other factors determine women's control of land in the region. The study findings are in agreement with the tenets of the liberal feminist theory that, access to a social resource like education, may positively influence economic empowerment of women in terms of ability to own land; and expansion of opportunities to participate in the labour market. Amongst the constructs of education attainment adopted for this study, interpersonal competence had the highest predicative power over control of land while cultural competence had the least.

Since results indicate a significant influence of education attainment on women's control of land, the null hypothesis that education attainment does not significantly influence women's control of land was rejected while the research hypothesis that education attainment significantly influences women's control of land was accepted.

On the second objective, the study concludes that education attainment positively and significantly influences women's labour force participation in Bunyoro Sub - Region. However, it is not the only factor influencing women's labour market outcomes in the region. Among the constructs of education attainment adopted for this study, technical knowledge had the highest predicative power over labour force participation while cultural competence had the lowest.

The study findings conform to the canons of the human capital theory that, education enhances efficiency and skill of productivity, thereby increasing an individual's earnings in the labour market.

In view of the fact that results indicate a positive and significant effect of education attainment on women's labour force participation, the null hypothesis that education attainment does not significantly influence women's labour force participation was rejected while the research hypothesis that education attainment significantly influences labour force participation was accepted.

Regarding objective three, the study concludes that education attainment has a positive and significant positive impact on women entrepreneurship in Bunyoro Sub- region because it helps women to acquire the necessary training and skills needed to open and manage a

business successfully. On the other hand, it is not the only determinant of women's participation in the labour force.

For the constructs of education attainment adopted for this study, technical knowledge had the highest predicative power over entrepreneurship while cultural competence had the lowest.

The study findings conform to the tenets of the human capital theory that, education enhances an individual's efficiency and skill of productivity to enhance earnings. In the context of this study, this is explained by the fact that an entrepreneur organizes other factors of production like land and labour, for better earnings. Since results indicate a positive and significant effect of education attainment on women's entrepreneurship in Bunyoro Sub - Region, the null hypothesis that education attainment does not significantly influence entrepreneurship in Bunyoro Sub - Region was rejected while the research hypothesis that education attainment significantly influences entrepreneurship in Bunyoro Sub - Region was accepted.

Thus, the study concludes that education attainment is the bedrock of women's economic empowerment. Therefore, education attainment plays a significant role towards the economic empowerment of women in the Bunyoro Sub - Region. The study however acknowledges that other factors besides those examined in the study may also influence women's economic empowerment in Bunyoro sub-region.

5.3 Recommendations

Having presented, interpreted, analyzed, discussed, and provided conclusions for the study, the following recommendations are made to address pertinent issues identified in the course of the study. The recommendations were presented in line with the study objectives.

5.3.1 The influence of education attainment on women's access to and control over land

Given that the study revealed a positive and significant influence of education attainment on women's control of land in Bunyoro Sub - Region, it is recommended that the ministry of Finance, Labour and Economic Development should set up a special fund for women's education not only in Bunyoro Sub-Region but across other regions in the country. Women and girls who wish to further their education should be provided with scholarships as a way to bridge the disparity in land ownership and wealth in the region.

Due to the fact that other factors such as culture, beside education attainment influence women's control of land, the parliament of Uganda and all stakeholders, should publicize and create awareness of the new succession law which gives women equal inheritance rights. Such a law will go a long way to provide women with a legal basis to fight for inheritance, which is considered an avenue for access and control of land economic empowerment.

Furthermore, it is recommended that the government, through the ministry of Lands and Surveys should set up District Land commissions of inquiry to not only settle land disputes but also sensitize communities on formal property rights. This will give women an opportunity to understand their land rights and other processes pertaining to property

ownership. Among these are land purchase and value, and title deeds acquisition and benefits, which will enrich their economic status of women and their position in the society.

5.3.2 The nexus between education attainment and women's labor force participation

Since the study findings revealed a strong and significant influence of education attainment on women's participation in the labour force in Bunyoro Sub - Region, the study recommends that the affirmative action programme that gives female students 1.5 points at entry to public universities should be extended to lower levels of education. For example, right after senior four, girls should be given an extra point so as to boost their grades especially for science subjects. This will boost female selection for more competitive courses at the advanced level of learning (S.5-S.6).

Due to the fact that technical knowledge had the highest predictive power over labour force participation of women on Bunyoro Sub - Region, both the government and private sector should be emphasis ICT training in the country. The education syllabus should be revised to make ICT learning mandatory for all pupils and students. Teachers at all levels should be trained on ICT tools and how to incorporate them into teaching. Government should regulate mobile network providers such that prices for data and similar services are affordable for all. Government should further waive or reduce taxes on ICT equipment such that more women and nationals at large, can readily access them. This will enhance competitiveness and productivity for women to engage more profitably in the labour market.

Education institutions in Bunyoro Sub – Region and Uganda as a whole should prioritize adoption of E-learning plat forms right from primary to higher levels of learning. In the

present day error plagued with the Covid-19 pandemic, only learning institutions that had prior embraced E-learning were able to continue with virtual classes. This however had negative outcomes for many learning institutions. Due to the uncertainties surrounding the dynamics of pandemics, education institutions in Bunyoro Sub - Region should embrace E-learning so as to allow the smooth running of the national education calendar.

5.3.3 The influence of education attainment on women's entrepreneurship

The government of Uganda in conjunction with Bunyoro kingdom should set up women's focused business incubation program in Bunyoro. The incubation program will train and equip women with the necessary skills and knowledge needed to open up and manage a business venture. As well, the government should establish a micro finance scheme for women in Bunyoro. The purpose of the scheme should be to offer credit to women at low interest rates and with minimum collateral, so as to enable them secure business startup capital at a convenient process and reasonable interest rate. With training and availability of capital, many women will venture into business, create employment and bridge the gender disparity in wealth creation and ownership in Bunyoro Sub - Region. Equally, increase in women entrepreneurship will impact positively on the economic growth of Uganda and enhance the country's overall development. Also, it will help the country to achieve the SDG's that hinges on women empowerment and literacy for all.

Given that technical knowledge was indicated as the major predictor of entrepreneurship in Bunyoro Sub – Region, the private sector should prioritize establishment of vocational schools and institutions to transfer practical skills to women and other members of the community country wide. This recommendation is supported by the fact the new lower

secondary curriculum is also advocating for competence based education system. Acquisition of technical skills will be a gateway to higher levels of women empowerment in the region. By and large, all stakeholders in the struggle for women economic empowerment should embrace a multi-dimensional approach to the same because women's economic empowerment is informed by a range of factors.

5.3 Contribution to Knowledge

This study contributes by exploring the influence of education attainment on women's economic empowerment in the context of Bunyoro Sub - Region. Well as several studies have previously been conducted on education attainment and women's economic empowerment, none of these were carried out in Bunyoro Sub - Region. Using women as the unit of analysis, this study revealed that education attainment was important for women's economic empowerment. However, other factors in Bunyoro Sub - Region affect the economic empowerment of women. Therefore, all attempts to economically empower women in the region should be guided by a multi-sectoral approach for effective results.

The study further makes a significant methodological contribution by using a combination of designs and methods to investigate the influence of education attainment on women's economic well being. Guided by the pragmatic philosophical perspective to research as well as descriptive and correlation research designs, this study appropriately examined the concepts under investigation. Further, the combination of quantitative and qualitative approaches provided a rich pool of data to further understand the phenomena under investigation. While correlation and regression analysis gave a deeper insight into how education attainment influences economic empowerment of women in Bunyoro Sub - Region.

Basing on the findings, the study confirms the human capital theory assumption that education enhances an individual's productivity, thus raising an individual's bargaining power and earning in the labour market. This study highlights that a unit change in education attainment corresponds to a unit change in economic empowerment of women in Bunyoro Sub - Region. Therefore, from the private investment perspective, interpersonal competence, cultural competence and technical knowledge enhance women's control of land, participation in the market, as well as entrepreneurial success in Bunyoro Sub - Region. The study has shown however, that women's economic empowerment in Bunyoro is not informed by education attainment alone but by other factors such as culture. Therefore, the human capital theory alone may not sufficiently inform women's economic empowerment in different contexts.

In agreement with tenets of the liberal feminism theory, this study portrays land and education as critical resources for women's economic empowerment in Bunyoro Sub - Region. This research hence confirms that access to a social resource like education, may positively influence economic empowerment of women in terms of: ability to own land. This study has portrayed education as a critical resource for women's empowerment in Bunyoro Sub - Region.

This research made conceptual contributions to the existing body of knowledge on education attainment and women's economic empowerment. The study operationalized education attainment as interpersonal competence, cultural competence, and technical knowledge. On the other hand, economic empowerment was constructed as control of land, labour force participation, and entrepreneurship. An in-depth analysis of descriptive and inferential

statistics in this study led to important inferences that will benefit different stakeholders in women's economic empowerment in the country. The study for example showed that women economic empowerment can be more successful if bench marked on interpersonal competence, cultural competence, and technical knowledge.

The study made significant practical contributions through the detailed insight provided by study findings that, much as education attainment significantly influences women's ability to control land, participate in the labour market and enterprise, it is not the only factor informing women's economic empowerment in Bunyoro Sub - Region. Therefore, interpersonal competence, cultural competence, and technical knowledge alone may not influence women's economic empowerment in Bunyoro Sub - Region. This implies that for effective economic empowerment of women, a multi-sectoral perspective should be adopted. This will enhance women's economic well being in the region.

5.4 Areas for Further Study

Future research should investigate other variables that could facilitate the relationship between education attainment and women economic empowerment both directly and indirectly. Further studies should be done pertaining to the following:

Investigation of other determinants of economic empowerment of women in Uganda:

Since this study revealed that education attainment is not the only factor affecting women's economic empowerment in Bunyoro Sub - Region, similar studies should be undertaken to examine the influence of other factor(s) on women's economic empowerment in Uganda.

Education attainment and entrepreneurship: Due to the fact education attainment had a higher predicative power over entrepreneurship in Bunyoro Sub - Region when compared with the other aspects of economic empowerment adopted for this study, a similar study should be carried out in another Sub - Region of Uganda and beyond so that these findings can be compared with findings from a similar study.

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APPENDICES

APPENDIX I: SELF-ADMINISTERED QUESTIONNAIRE FOR WOMEN

Dear Madam,

My name is **Barongo Eleanor Kirahora**. I am conducting research for the purposes of obtaining a PhD in Development Studies of Kampala International University. This study seeks to establish the role of Education Attainment in Women's Economic Empowerment in Bunyoro Sub - Region of Uganda. I kindly request you to create time out of your busy schedule to fill out the questionnaire. All your responses will be held confidential and, used only for academic purposes.

SECTION A: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Please provide the following information as requested. This information will remain confidential and will ONLY be used in aggregate form for statistical purposes.

District of Residence

Kiryadongo	<input type="checkbox"/>	Kibaale	<input type="checkbox"/>
Hoima	<input type="checkbox"/>	Buliisa	<input type="checkbox"/>
Masindi	<input type="checkbox"/>		

What is your highest level of education?

No schooling	<input type="checkbox"/>	Diploma	<input type="checkbox"/>
Primary	<input type="checkbox"/>	Degree	<input type="checkbox"/>
Ordinary Level	<input type="checkbox"/>	Masters	<input type="checkbox"/>
Advanced Level	<input type="checkbox"/>	PhD	<input type="checkbox"/>

What is your marital status?

Married ☐

Single ☐

Divorced ☐

Widowed ☐

In which age group do you fall?

18-23Yrs ☐

24-30Yrs ☐

31-40Yrs ☐

41-50Yrs ☐

51 -60Yrs ☐

61 and Above ☐

Employment Status (Private sector/ Public sector)

Unemployed ☐

Self employed ☐

Employed ☐

SECTION B: Education Attainment

Read each of the following items and indicate how often you effectively demonstrate or perform the following behavior/ skills.

Use the scale below to indicate your responses to the left of each item. Never = 1, Rarely = 2, Sometimes = 3, Often = 4, Very Often = 5.

		Strongly Disagree (= 1)	Disagree (= 2)	Undecided (= 3)	Agree (= 4)	Strongly Agree (= 5)
	Subsection I: Interpersonal Competences					
1	Women's ability to create a good impression when relating with others is key to economic empowerment.					
2	Readiness to help solve a problem is a great virtue.					
3	Ability to admit a fault is a major conflict management tool.					
4	Women who are outspoken when one has done					

	something wrong are confident and effective leaders.					
5						
	Sub-section II: Cultural Competence					
1	Dedication to diversity and inclusiveness is critical for development					
2	A zero tolerance policy against all discrimination should be mandatory for organizations					
3	Team work and cooperation are essential for economic development.					
4	Women are less dedicated to diversity and inclusion than men.					
5	It is constructive to interact with people of different religions and values.					

	Subsection I11:Technical Knowledge					
1	Women with ICT knowledge have an advantage over those without					
2	Record keeping is vital for a firms' success					
3	Problem identification and solving skills are key to economic development					
4	Successful entrepreneurs pay major attention to book keeping					
5	Training and skill are key to women's economic empowerment					

SECTION C: Economic Empowerment

Read each of the following items and indicate how often you effectively demonstrate or perform the following behavior/ skills.

Use the scale below to indicate your responses to the left of each item. Strongly Disagree = 1, Disagree = 2, Undecided = 3, Agree = 4, Very Agree =5.

		Strongly Disagree (= 1)	Disagree (= 2)	Undecided (= 3)	Agree (= 4)	Strongly Agree (= 5)
	Subsection i: Control of land					
1	Less women than men have own land.					
2	Women acquire land through purchase marriage, inheritance, and donation.					
3	More women than men who have access to land do not control it.					
4	Land is a critical resource for women's economic empowerment					
5	Culture is a hindrance to women's land access and ownership.					

	Subsection ii: Labour force participation				
1	Many girls experience severe exploitation and abuse as well as unpredictable and insecure working hours.				
2	Women's education attainment equips them with the necessary knowledge to acquire better employment.				
3	Women are most likely to engage in economic activity to survive when family income falls				
4	Domestic care responsibilities limit women's ability to travel to long distance for work.				
5	Limits on women's mobility in the public domain weaken women's opportunities for accessing				

	decent work.					
	Subsection iii: Entrepreneurship					
1	Women produce more house hold-related crops and products.					
2	More men than women are more likely to start and own a new business.					
3	Less women than men are more likely to start their own business than work for someone else.					
4	Less women than men are more likely to undertake risky business ventures.					
5	Women entrepreneurs' success is constrained by limited capital stock.					

APPENDIX II: INTERVIEW GUIDE FOR KEY INFORMANTS

Dear Sir/ Madam,

My name is **Barongo Eleanor Kirahora**. I am conducting research for the purposes of obtaining a PhD in Development Studies of Kampala International University. This study seeks to establish the role of Education Attainment in Women's Economic Empowerment in Bunyoro Sub - Region of Uganda. I am kindly requesting for your consent and time to participate in an interview for the purpose of collecting data for the study. Be assured that your answers will be held confidential and used solely for academic purposes.

1. Do you think that there is gender disparity in land acquisition and ownership in Bunyoro Sub-region?
2. If your answer is yes, can you explain the reason(s) for the disparity in access to and control of land between men and women in Bunyoro Sub-region?
3. Do you think that there is a challenge with women accessing the labour market in Bunyoro Sub-region? Kindly explain your answer
4. What are the challenges faced by women in starting their own businesses in Bunyoro Sub-region?
5. Do you think that education plays a role in women's capacity to acquire land, access labour force and, own and manage a business in Bunyoro Sub-region?
6. In your opinion, how can gender disparities in land acquisition, access to labour market and entrepreneurship in Bunyoro Sub-region be addressed?

APPENDIX III: FOCUS GROUP DISCUSSION GUIDE FOR KEY INFORMANTS

Dear Sir/ Madam,

My name is **Barongo Eleanor Kirahora**. I am conducting research for the purposes of obtaining a PhD in Development Studies of Kampala International University. This study seeks to establish the role of Education Attainment in Women's Economic Empowerment in Bunyoro Sub - Region of Uganda. I am kindly requesting for your consent and time to participate in a group interview for the purpose of collecting data for the study. Be assured that your answers will be held confidential and used solely for academic purposes.

1. Do you think that there is gender disparity in land acquisition and ownership in Bunyoro Sub-region?
2. If your answer is yes, can you explain the reason(s) for the disparity in access to and control of land between men and women in Bunyoro Sub-region?
3. Do you think that there is a challenge with women accessing the labour market in Bunyoro Sub-region? Kindly explain your answer
4. What are the challenges faced by women in starting their own businesses in Bunyoro Sub-region?
5. Do you think that education plays a role in women's capacity to acquire land, access labour force and, own and manage a business in Bunyoro Sub-region?
6. In your opinion, how can gender disparities in land acquisition, access to labour market and entrepreneurship in Bunyoro Sub-region be addressed?

APPENDIX IV: SUMMARY OF DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Item	Categorization	Frequency	Percent (%)
Marital status	Married	262	71.8
	Single	70	19.2
	Divorced	5	1.4
	Widowed	28	7.7
	Total	365	100
District of residence	Kiryadongo	48	13.2
	Hoima	107	29.3
	Masindi	39	10.7
	Kibaale	153	41.9
	Buliisa	18	4.9
	Total	365	100
Age bracket	15-20 years	1	.3
	21-30 years	124	34.0
	31-40 years	162	44.4
	41-50 years	63	17.3
	51-60	14	3.8
	Over 61 years	1	.3
	Total	365	100

Education level	Primary	21	5.8
	Ordinary	64	17.5
	Advanced	21	5.8
	Diploma	82	22.5
	Degree	165	45.2
	Masters	12	3.3
	Total	365	100.0
Employment status	Un employed	2	.5
	Self employed	117	32.1
	Formally Employed	246	67.4
	Total	365	100

Source: Survey data 2021

APPENDIX V: INTRODUCTION LETTER FROM UNIVERSITY



**KAMPALA
INTERNATIONAL
UNIVERSITY**

Ggaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 – 501974
E-mail: dhdrinquiries@kiu.ac.ug * Website: <http://www.kiu.ac.ug>

Directorate of Higher Degrees and Research Office of the Director

Our ref. PhD-DS/14049/141/DU

Wednesday 20th November, 2019

Dear Sir/Madam,

RE: INTRODUCTION LETTER FOR BARONGO ELEANOR KIRAHORA REG. NO. PhD-DS/14049/141/DU

The above mentioned student is a student of Kampala International University pursuing a Doctor of Philosophy in Development Studies.

The student is currently conducting a research study titled, *“Education Attainment and Women’s Economic Empowerment in Bunyoro Sub-Region of Uganda”*.

Your organization has been identified as a valuable source of information pertaining to the research subject of interest. The purpose of this letter therefore is to request you to kindly cooperate and avail the student with the pertinent information needed. It is our ardent belief that the findings from this research will benefit KIU and your organization.

Any information shared with the researcher will be used for academic purposes only and shall be kept with utmost confidentiality.

I appreciate any assistance rendered to the researcher

Yours Sincerely,

Wardah M. Rajab-Gyagenda, PhD
Director

C.c. DVC Academic Affairs
Principal CHSS

Dep. Dir.

“Exploring the Heights”

APPENDIX VI: INTRODUCTION LETTER FROM HOIMA DISTRICT



**KAMPALA
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Ggaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 - 501974
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**Directorate of Higher Degrees and Research
Office of the Director**

Our ref. PhD-DS/14049/141/DU

Dear Sir/Madam,

**RE: INTRODUCTION LETTER FOR BARONGO ELEANOR KIRAHORA
REG. NO. PhD-DS/14049/141/DU**

The above mentioned student is a student of Kampala International University pursuing a Doctor of Philosophy in Development Studies.

The student is currently conducting a research study titled, *"Education Attainment and Women's Economic Empowerment in Bunyoro Sub-Region of Uganda"*.

Your organization has been identified as a valuable source of information pertaining to the research subject of interest. The purpose of this letter therefore is to request you to kindly cooperate and avail the student with the pertinent information needed. It is our ardent belief that the findings from this research will benefit KIU and your organization.

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I appreciate any assistance rendered to the researcher

Yours Sincerely,

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Director

C.c. DVC Academic Affairs
Principal CHSS

Dep. Dir.



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APPENDIX VII: INTRODUCTION LETTER FROM KIBAALE DISTRICT



**KAMPALA
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Ggaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 - 501974
E-mail: dhdrinquiries@kiu.ac.ug * Website: http://www.kiu.ac.ug

Directorate of Higher Degrees and Research Office of the Director

Our ref. PhD-DS/14049/141/DU

Wednesday 20th November, 2019

Dear Sir/Madam,

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REG. NO. PhD-DS/14049/141/DU**

The above mentioned student is a student of Kampala International University pursuing a Doctor of Philosophy in Development Studies.

The student is currently conducting a research study titled, "*Education Attainment and Women's Economic Empowerment in Bunyoro Sub-Region of Uganda*".

Your organization has been identified as a valuable source of information pertaining to the research subject of interest. The purpose of this letter therefore is to request you to kindly cooperate and avail the student with the pertinent information needed. It is our ardent belief that the findings from this research will benefit KIU and your organization.

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Wardah M. Rajab-Gyagenda, PhD
Director

C.c. DVC Academic Affairs
Principal CHSS

EXPLORING THE HEIGHTS

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The SIB - Bwamiwami Stc
The SIB MAIN Stc

please kindly attend the
researcher in the necessary

"Exploring the Heights"



APPENDIX VIII: INTRODUCTION LETTER FROM MASINDI DISTRICT



**KAMPALA
INTERNATIONAL
UNIVERSITY**

Ggaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 - 501974
E-mail: dhdrinquiries@kiu.ac.ug * Website: http://www.kiu.ac.ug

Directorate of Higher Degrees and Research Office of the Director

Our ref. PhD-DS/14049/141/DU

Wednesday 20th November, 2019

Dear Sir/Madam,

RE: INTRODUCTION LETTER FOR BARONGO ELEANOR KIRAHORA REG. NO. PhD-DS/14049/141/DU

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I appreciate any assistance rendered to the researcher

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Wardah M. Rajab-Gyagenda, PhD
Director

C.c. DVC Academic Affairs
Principal CHSS

Dep. D.C.



Recommended
Gmues
10/07/2020
DCAO

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APPENDIX IX: INTRODUCTION LETTER FROM KIRYANDONGO DISTRICT



**KAMPALA
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Gigaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 - 501974
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Directorate of Higher Degrees and Research Office of the Director

Our ref. PhD-DS/14049/141/DU

Wednesday 20th November, 2019

Dear Sir/Madam,

RE: INTRODUCTION LETTER FOR BARONGO ELEANOR KIRAHORA REG. NO. PhD-DS/14049/141/DU

The above mentioned student is a student of Kampala International University pursuing a Doctor of Philosophy in Development Studies.

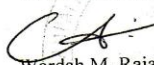
The student is currently conducting a research study titled, *"Education Attainment and Women's Economic Empowerment in Bunyoro Sub-Region of Uganda"*.

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Any information shared with the researcher will be used for academic purposes only and shall be kept with utmost confidentiality.

I appreciate any assistance rendered to the researcher

Yours Sincerely,


Wardah M. Rajab-Gyagenda, PhD
Director For

C.c. DVC Academic Affairs
Principal CHSS

EXPLORING THE HEIGHTS

DCDO
Mr. Kwahora is permitted to conduct his study in the district and I urge you to support and cooperate with him accordingly.



6/1/2020

APPENDIX X: INTRODUCTION LETTER FROM BULIISA DISTRICT



**KAMPALA
INTERNATIONAL
UNIVERSITY**

Ggaba Road, Kansanga * PO BOX 20000 Kampala, Uganda
Tel: +256704572770/+256774808621 Fax: +256 (0) 41 - 501974
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Our ref. PhD-DS/14049/141/DU

Wednesday 20th November, 2019

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REG. NO. PhD-DS/14049/141/DU

The above mentioned student is a student of Kampala International University pursuing a Doctor of Philosophy in Development Studies.

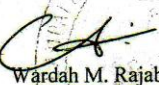
The student is currently conducting a research study titled, "*Education Attainment and Women's Economic Empowerment in Bunyoro Sub-Region of Uganda*".

Your organization has been identified as a valuable source of information pertaining to the research subject of interest. The purpose of this letter therefore is to request you to kindly cooperate and avail the student with the pertinent information needed. It is our ardent belief that the findings from this research will benefit KIU and your organization.

Any information shared with the researcher will be used for academic purposes only and shall be kept with utmost confidentiality.

I appreciate any assistance rendered to the researcher.

Yours Sincerely,


Wardah M. Rajab-Gyagenda, PhD
Director

C.c. DVC Academic Affairs
Principal CHSS

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APPENDIX XI: MAP OF BUNYORO SUB-REGION



Source: Bunyoro-Kitara Kingdom .org.com (2009-20159)