

# Effect of women empowerment on women-owned business performance in Wakiso District, Uganda

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## Abstract

**Purpose:** This study identified women empowerment practices and investigated the challenges to women-owned business performance in the Kyengera Town Council.

**Research methodology:** This study employed a descriptive survey design using a qualitative data collection approach. A sample of 57 women was selected from 67 women who owned businesses using Yamane's formula. Data were collected through surveys and interviews, edited, cleaned, coded to develop themes, and entered into MS Excel to generate frequency tables.

**Results:** The results showed economic empowerment, competence development, market information sharing, and social networking as practices for women's empowerment. Furthermore, the results reveal economic issues, law and policy, environmental issues, sociocultural issues, geopolitics, and incompetence as key challenges.

**Limitations:** The study was limited by financial challenges and inaccessibility to women-owned businesses on the Kyengera town council.

**Contribution:** This study offers a new era for research on women's empowerment, key to addressing the existing gap in women's contribution to women-owned business performance. Thus, based on the results, women feel assured of their role in women-owned business performance and community development in the district.

**Novelty:** The originality of the study was expressed in the results elicited from the participants. Such a study has never been conducted in the Kyengera Town Council; thus, the results would provide avenues for referral for future researchers. In previous studies, male businesses were at the forefront of other areas. However, women who owned businesses in the Kyengera council were considered for study.

**Keywords:** Decision-making, sales, women-owned business, Women Empowerment

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## 1. Introduction

Women empowerment (WE) is a procedural arrangement to improve people/groups' capacity in better decision-making for sustainable outcomes (Pillai & BP, 2012). Thus, women empowerment (WE) refers to procedural undertakings through which women's ability to participate in decision making is enhanced. Furthermore, WE is explained as the means through which women make appropriate choices for the sustainable progress and well-being of the community (Mahbub, 2021). This enables them to gain power and control over their lives and to make lifelong strategic decisions (EIGE, n.d.). This implies that they make decisions regarding inclusion in socioeconomic, political, and technological

assignments without discrimination. Thus, women empowerment remains a crucial factor in the transformation of the business sector in the economy ([Huis, Hansen, Otten, & Lensink, 2017](#)). [Huis et al. \(2017\)](#) further assert that; empowering women does not only mean giving them power to make life choices but political ability for leadership which is a stimulus for business performance.

Notably, capital invested, number of workers employed, and sales turnover/total assets ([Eton, Mwosi, Okello-Obura, Turyehebwa, & Uwonda, 2021](#)) explain small and medium enterprises (SMEs), which are categorized into medium, micro and small businesses ([Muller et al., 2021](#)). However, micro enterprises employ four people and have a total assets value worth less than ten million, small employ between 5-49 and have total assets worth ten million valued at less than hundred million, and medium enterprise employs 50-100 people, with total assets worth 100–360 million ([Muller et al., 2021](#)). In addition, SMEs employ over 2.5 million people and contribute 70% of the Gross Domestic Product (GDP) in Uganda ([Asiimwe, 2017](#)). Thus, SMEs performance is explained by the effectiveness and efficiency of an entrepreneur in achieving set goals at a scheduled time per year ([Kiyabo & Isaga, 2020](#)). Such performance is measured by the firm's growth, reflected in sales, profitability, assets and equity, number of employees, and personal wealth.

Interestingly, women empowerment is at the forefront of most nations, which have steered gender-related organizations, government agencies (ministries/departments), and women activists ([Huis et al., 2017](#)). Based on this, women hold various positions ranging from politics, administration, management, technology, health, science and technology, to business establishment ([Purnamawati & Utama, 2019](#)). Because of their pivotal role in socioeconomic transformation, some governments have built women's capacity for information technology, entrepreneurship, and financial management ([Huis et al., 2017](#)). Further, skill training and mentorship programs for women with an emphasis on leadership and business management not only enhance professional development but also enlighten women and enable them to engage in useful decision-making processes that are key to business performance and growth ([Mbowa & Thomas, 2021](#)).

These empowerment mechanisms have stimulated women's role in entrepreneurship, and many start-ups have been established ([Purnamawati & Utama, 2019](#)). Currently, women start and manage their own businesses, and their progressive performance is unstoppable compared to their male counterparts. This view is supported by [Mbowa and Siraje \(2020\)](#), who infer that women's idiosyncratic experiences are important ingredients in setting the record for informal businesses. When women are empowered in the business field, they contribute to a high rating of society. This goes further in an enabling environment in which women can practice their business ventures.

By 2020, it was estimated that over 800 million women would join the business sector as producers, consumers, employees and entrepreneurs ([UNIDO, 2014](#)). This substantial growth increasingly resulted from women's capacity development and skills training hence becoming powerful drivers of SMEs growth and performance. This implies such economic empowerment of women will create equity, where men and women are equal to drive economies faster as ever before ([UNIDO, 2014](#)). This would further create more employment, sales volumes and increased market share, profitability, and market size, which are key dimensions for business performance.

In India, women are empowered through microcredit loans and skills training (competence), as a means to support their entrepreneurial activities ([Digan, Sahi, Mantok, & Patel, 2019](#)). Microcredits help extend financing for small businesses among women, while competence aids decision-making and management of the enterprises ([Anoke, 2023](#)). Other areas include political and social empowerment, which is extended to women to enable them to make leadership decisions for the strategic performance of businesses. This has given women entrepreneurial wisdom for self-determination, competence, and the perception of a meaningful impact on effectiveness and efficiency among SMEs. Furthermore, social empowerment motivates women to participate in social interactions with communities in which goods and services are sold. Findings indicate that female empowerment has a significant influence on

SMEs performance in India, for example, revenue generation, profitability, productivity innovation and access to resources, firm growth, and increased sales ([Digan et al., 2019](#)).

In developing countries such as India, Pakistan, Bangladesh, and Ethiopia, governments have instituted economic empowerment to support women's entrepreneurship through capacity building of entrepreneurial skills, strengthening women's networks, providing finance and training, and supporting policy and legislation. These programs have enabled the decision-making, start, and management of SMEs and support their families, leadership, and livelihood improvement. However, this has increased the performance of SMEs through sales, revenue, growth, and market share.

In addition, in Kenya, the government provides support to women entrepreneurs through the Women Enterprise Fund, and many women have benefited ([Matheka, 2015](#)). This gives them financial support to improve their business, which is in line with Kenya Vision 2030. Using this empowerment, women are now able to start and manage their businesses, such as stalls, merchandise, restaurants, mobile money, and agriculture.

Furthermore, in many countries, women's empowerment enhances the growth and development of SMEs. For example, women-owned businesses are supported through village saving associations (VLSA), savings and credit cooperative societies (SACCOs), and women groups, among others, as they are given low interest rate loans, business skills training, leadership, marketing, and customer care. In this way, women have expanded their business operations and developed better niches to reach a wider network. This implies that women's empowerment promotes the acquisition of leadership skills, which enables them to lead as entrepreneurs, farmer trainers, and cooperative leaders, all of which are vital for engaging workers, suppliers, and customers in business transaction care ([TechnoServe, n.d.](#)). However, despite women's empowerment being at the forefront, many women entrepreneurs are challenged in various ways in their operations, such as family issues, poor payback of customers who buy on credit, ever-increasing prices due to price fluctuations, and poor government policy on the support of women entrepreneurs.

The purpose of this study was to assess the effect of women's empowerment on women-owned business performance in Wakiso District, Uganda. This was achieved by identifying women's empowerment practices and investigating challenges to women-owned business performance in Kyengera Town Council. The study is necessary because, in contemporary times, women entrepreneurs are affected by various factors that need attention which they are unable to solve. Thus, this study recommends avenues in which they can be empowered and assisted in their business to prosper.

## **2. Literature review**

### ***2.1. Women empowerment practices***

Women entrepreneurs in the community have been empowered through competency-based learning, including training and capacity building in various disciplines ([Aduwari, 2022](#)). The various disciplines that aid women-owned businesses' growth include entrepreneurship, creativity and innovation, management, business leadership, governance, and financial literacy. This helps women to compete favorably with men in similar sectors. In addition, such training and capacity building engender women's entrepreneurship skills with the ability to make rightful decisions for business establishments. In most cases, women are equipped with innovative minds, critical thinking skills, and business leadership. Women who have acquired such skills manage their businesses beyond what men could do, and they gain knowledge on loan acquisition as a capital investment for their businesses.

Providing access to finance and its usage by women is the most appropriate practice for either the government or financial institutions ([Eton & Nkamusiima, 2022](#)). This enables women's businesses to grow through such empowerment mechanisms. Many female entrepreneurs fail because of the lack of collateral security required to access financial support. Based on this, women have formed groups through which they can access finances from government and microcredit institutions, and their groups act as security to access funds to grow their businesses ([Anoke, 2023](#)). Consequently, women can

acquire loans from microcredit lending institutions through their associations and government support through women's entrepreneurial funds. To make this work, governments have skilled women in financial literacy, entrepreneurial skills, and business management to break the dominance of men in most business sectors in Africa. However, it also reduces the gender biases that influence business startups and their sustainable management. In addition, women in groups can boost their businesses because this creates a network through which they interact with their fellow women and other business partners. Recall that group associations are one of the social capital elements vital for women's business success. With this, they create friends, teams, networks, behavior, culture, and relationships through which goods and services are traded ([Mbowa, Businge, Ssemaluulu, & Eton, 2023](#)).

It is worthwhile for the government to formulate education, employment, entrepreneurship, and social policies to support women's business leadership efforts. These help bring women to the forefront and give them the morale to manage corporations and business entities as men do. This also helps to remove the gender myths that would have killed business progress and affected career choices among young men and women regarding entrepreneurship and business management skills ([Piryanka & Tomar, 2020](#)). In addition, employment policy focuses most on equal financial incentives for all, including equal employment opportunities and fighting against discrimination in pay, recruitment, training, and promotion. This stimulates business sustainability through the removal of cultural barriers in collaboration with business communities, organizations, educational institutions, and the media. With such practice, information is shared to deter the public from gender stereotypes, which hinders women's progress in business ventures. In India, the government has created a favorable environment that enhances women's participation in education, politics, leadership, and governance. Such practices ensure women's active role in the political, sociocultural, economic, and spiritual transformation of their localities ([Piryanka and Tomar 2020](#)). [Piryanka and Tomar \(2020\)](#) added that women are now able to fight against misrepresentation, lack of involvement, misbelief, superstitions, rituals, habits, and unhealthy behaviors.

In most cases, women entrepreneurs are empowered in information sharing through Information, Communication and Technology (ICT), a practice for the delivery of goods and services by women entrepreneurs to their potential customers ([Worldbank, n.d.](#)). This implies that women must access and share market information about 4Ps for goods and 3Ps for services required for business success. Thus, ICT devices are a medium through which buyers and sellers meet to exchange their goods and services regarding the set business goal ([Kapesa, Nyagadza, Mugano, & Cheza, 2023](#)). Similarly, sharing information promotes relationships and networking between supply and demand to enhance business operation success, but also allows suitable decision-making among women entrepreneurs ([Meng, Zhao, & Zhao, 2022](#)).

Notably, in some countries, smartphones and mobile phones are used to link buyers and sellers and ensure access to the market for business transactions. For example, in Turkey, women use new technology for information access and the sharing and acquisition of knowledge and skills (competence) to stimulate business income ([Davis-Pluess & Pruzan-Jorgensen, 2016](#)). Therefore, women should be empowered to use such gadgets to effectively communicate with customers in different market segments. Further, for women to successfully share and receive market information about their products and services, they have created online platforms and groups to communicate effectively on price, product, place, promotion, physical evidence, people, and processes. Interestingly, access to proprietors' competence in designing and sharing information allows proper negotiations on optimal sales, middlemen, and other intermediaries - worthwhile for future sales and profits. Thus, this requires women to be equipped with communication and content design skills about products and prices before sharing within and between groups and individuals. It also enhances physical meetings with clients to provide key information on market opportunities and potential clients ([World Bank, n.d.](#)).

However, in cases where physical meetings are not viable, mobile SMS, social media posts, status, likes, and following raise potential sales of goods and services ([Mbowa et al., 2022; Nayma et al., 2023](#)). However, people in a conversation should be trustworthy and provide the reliable information required



for both parties. It is worthwhile to note that women receive and share information through ICT devices, including phones, which help them initiate and maintain relationships, market channels, data collection client profiles, and enhance entrepreneurial performance ([Mbowa et al., 2022](#)). Finally, more market information is shared through mobile and digital networks, including texts, videos, and audio, between the seller and buyer in the marketplace. Therefore, women are able to notify their colleagues and customers about the receipt and confirm deliveries in terms of quality, quantity, and arrival time. The eventual benefits are that digital information sharing and marketing of goods and services lowers transaction costs and limits blockages among individuals or groups in business operations ([Nayma et al., 2023](#)).

Interestingly, women entrepreneurs have embraced social media platforms to increase information sharing and marketing in global systems ([Erfanian, 2022](#)). Common social media platforms employed by women in their businesses include WhatsApp, Facebook, YouTube, X (Twitter), LinkedIn, TikTok, and Instagram ([Mbowa et al., 2023](#)). Therefore, social media has extended the awareness and education of women – women empowerment for effective and efficient support through avenues to access goods and services, including the ability to manage their own ventures ([Erfanian, 2022](#)). Similarly, social media helps to recreate entrepreneurship, in which creativity and innovation are enhanced, and the use of scarce resources to meet competing demands. Further, social media platforms equip women entrepreneurs with life-changing innovative means in business environments and allow them to exchange products on virtual markets without any interaction with men ([Merza, 2019](#)). Based on social media principles, women are encouraged to start businesses, as they initiate ideas through discussions on their social network groups. Eventually, the ideas are validated and enhanced into meaningful business opportunities worth starting, which are complemented by social capital resources ([Mbowa et al., 2023](#)).

## ***2.2. Challenges to women-owned business performance***

Women's business performance is greatly affected by several socio-cultural, political, economic, and ecological factors. Such factors include family responsibilities, inadequate knowledge and skills, limited access to finance, government policy and regulations, weak technology, limited access to information, fear of failure, inadequate support systems, gender inequality, timidity, unbalanced business environments, and risk of exposure ([Brauner, 2021](#); [Copley, Gokalp, & Kirkwood, n.d.](#); [Khan, Salamzadeh, Shah, & Hussain, 2021](#); [Ngek, 2018](#); [Tuyishime, Shukla, & Bajpai, 2015](#)).

Second, there is inadequate knowledge and skills in business management, record keeping, customer care, and business transactions ([Ayene and Abebe 2020](#); [Kamukama 2017](#)). This is attributed to the increased rates of school dropouts at lower levels and the search for a business as a tool to rescue them from poverty. Thus, incompetence in record-keeping and balancing books of accounts further limits access to loans from banks and other financial institutions ([Ayene & Abebe, 2020](#)). A lack of knowledge leads women to have limited access to information that propels business performance ([Ayene & Abebe, 2020](#); [Cheng, 2018](#)).

Furthermore, women are challenged by the fear of failure syndrome and entrepreneurial growth. Different women proprietors fear the risks associated with business startups due to unforeseeable circumstances, and these unknowns limit women's business prosperity ([Cheng, 2018](#)). [Cacciotti and Hayton \(2014\)](#) argue that fear of failure is expressed by losing customers, failure to pay, limited time with family and friends, financial accessibility and control, natural disasters, and political insurgencies. The above poses threats to women-owned enterprises and limits their ability to make substantial decisions to start and manage businesses. [Rani \(2020\)](#) and [Ayene and Abebe \(2020\)](#) stipulate that fear of failure among women entrepreneurs is seen as a success for their male counterparts.

Family responsibilities remain a main challenge among women in business and it has seriously affected their business performance ([Khalid, Ali, Mahmood, & Alasan, 2020](#)). Family responsibilities relate to the family roles that women play at home ([Cheng, 2018](#)). Thus, women find it difficult to balance their family responsibilities and business commitments to sustain their customers. This implies

that women are pressured to concentrate on their family roles at the expense of business commitment. In addition, because of a lack of social support from the family, they are burdened and find it hard to have control over their business venture, leading to their collapse. [Copley et al. \(n.d.\)](#) affirm that women-owned enterprises face a challenge of family gender roles including childcare, cooking, house cleaning, washing and cultivation. This implies that more working hours are spent looking after the family than the business.

Thus, monitoring changes in the performance of enterprises is difficult because less time is allocated. It is worth stating that businesses need more time, and to achieve this, family embeddedness is integrated into family business management. Family embeddedness means that family and business are inextricably intertwined. With its increased use, where challenges exist, families may be able to provide the required support for business growth – spiritual, moral, and financial ([Ngek, 2018](#)). Remarkably, family issues lower women's capacity to manage risks and uncertainties in business operations ([Ayene and Abebe 2020](#)). Due to a lack of family support, cooperation, and back-up coupled with external factors, the majority of women fall off the business line, resulting in poor performance and the collapse of their business establishments ([Rani, 2020](#)).

Moreover, women-owned businesses are adversely affected by gender disparities such as religion, culture, norms, and beliefs ([Cheng, 2018](#); [Khalid et al., 2020](#)). These gender-related issues lower their access to microcredit institutions, hence venturing into low-productivity sectors in the economy ([Ayene & Abebe, 2020](#); [Puerto, 2022](#)). For example, women are denied credit from lending institutions relating to their sociocultural beliefs ([Cheng, 2018](#)). [Kamukama \(2017\)](#) asserts that women are seriously denied credit because of a lack of collateral security, which is a requirement to access credit from financial institutions to capitalize on their businesses. In most communities, women are stymied by starting and marketing their businesses. Interestingly, because of cultural and religious sentiments, women have no access to or control over resources or inheriting property like land. With this, they are discriminated against by access to land and control over land. Therefore, they have no access to land titles or any other collateral paramount for credit accessibility to capitalize on their own businesses ([Ayene & Abebe, 2020](#); [ICReport, 2021](#)). Worse still, in some countries, women are not allowed to deal directly with business transactions; thus, they need male persons to help them in business negotiations.

Relatedly, Women-owned businesses are greatly hindered by a lack of education, knowledge, and skills that are aided by norms, beliefs, religion, and family backgrounds ([Amadi & Adim, 2020](#); [Rani, 2020](#)). Rani further claims that in most communities, girl child education is not a priority but rather encourages and promotes girls for good future marriage. Therefore, this limits girls in the future to be good women entrepreneurs because they lack knowledge, technical skills, and competencies, and they are limited to access to information, support services, business development, and management skills. In addition, girls are mentored into good wives and mothers, and much of their time is spent taking care of their families rather than business initiation and management. Moreover, despite their household roles, they lack access to and control over land–land title/sales agreements ([Copley et al., n.d.](#)) to access micro-credit. However, in most cases, land titles or land sale agreements are a prerequisite for loans from banks. Clearly, social norms and beliefs that deny girls access to education to acquire knowledge and skills impede their contribution to societal transformation. Therefore, a lack of knowledge and skills leads to a lack of business competencies, decision-making, competitive advantage, access to quality labor supply, innovation, and technical information for business performance. Therefore, these factors contribute to poor performance because of poor labor, capital base, and networking.

Furthermore, women lack information and support systems for their business growth ([Brauner, 2021](#); [Khalid et al., 2020](#)). Information related to prices, sources of quality products, markets, and appropriate tools and technologies for marketing. Similarly, the majority of women do not have the technical capacity for business management, management, and customer care, which are fundamental for their businesses as compared to their male counterparts. In addition, women lack a connection to help them access finance and any other support, be it emotional, spiritual, and financial ([Amadi & Adim, 2020](#)). Hence, this delays them from starting ventures in any locality ([Cheng, 2018](#)). Furthermore, limited

access to information on markets and prices for products and services forms a barrier to women-owned businesses ([Ayene & Abebe, 2020](#)). Relatedly, women lack exposure to the demands of foreign markets, which limits their ability to sell their products and services as they wish ([Mbithi, 2013](#)). Furthermore, the increased costs of entering new markets and distribution channels hinder women from achieving their desired goals. In other areas, it was argued that incidences of sexual harassment and mistreatment posed a threat to business growth ([Mbithi, 2013](#)).

Notably, culture has had a significant effect on women's business startups, and hence, fear of starting ([Ayene & Abebe, 2020](#); [Khalid et al., 2020](#)). In areas where women have overcome cultural barriers and started their own ventures, men feel insecure, threatened, and fear competition. In this regard, the majority of men think that when women get money, they will throw away their family responsibility and concentrate on the business – family breakup ([Amadi & Adim, 2020](#)). Thus, some reach the extent of not helping their wives (women) start any income-generating activities because of such fear. Therefore, such conservative mindsets jeopardize business prosperity, and women are left to participate in agriculture and take care of their families. This implies that culture is an impediment to women's business success.

Covid-19 affected women-owned businesses as compared to men-owned businesses, this was due to the fact that women would not move to their business entities as men ([Kapesa et al., 2023](#); [Lashitew, Birhanu, & Getachew, 2022](#)). Furthermore, the pandemic affected sales and income, which eventually affected their profit earnings. The pandemic showed that women-owned enterprises were at greater risk, and more women were lost in the business sector ([Mbithi, 2013](#)). Moreover, pandemic restrictive measures such as staying at home, working from home, school closure, and total lockdown worsened the situation for the business communities as unpaid services were done at home ([Lashitew et al., 2022](#)). This created imbalances between business and domestic work and the time spent on family activities ([Amadi & Adim, 2020](#); [Khalid et al., 2020](#)). This implied that even though one would have wanted to work online and market her business, time was not there as it was spent on domestic activities. [Mbithi \(2013\)](#) adds that family responsibilities limit business operation time because matching work and family affects business progress. This implies that women often trade within their vicinity compared with their male counterparts.

Finally, business prosperity depends on politics, leadership and governance. These are experienced in terms of political stability, policies, initiatives, and government support for business proprietors to achieve better performance ([Amegayibor, 2021](#)). As noted above, visionary leadership enhances employee performance, which in turn propels business success, and this is exhibited in female entrepreneurs as compared to male entrepreneurs. Thus, the government must develop favorable policies to support women entrepreneurs. Unfortunately, in some countries such as Pakistan, the government has not supported women in business. Their policies do not favor them at all, as they are neither financially supported nor morally supported. Furthermore, a lack of support in education, competence skills development, legal services, recognition and an unfavorably political environment continue to threaten business growth ([Zeb, Jan, Ihsan, & Shah, 2019](#)).

### **2.3. Research questions**

1. What are the common empowerment practices among the women-owned businesses of the Kyengera Town Council?
2. What challenges do women-owned businesses face in the Kyengera town council?

### **3. Research methodology**

This study employed a descriptive design using qualitative and quantitative approaches to data collection, which allowed the researchers to elicit data from the sampled women in the shortest time. The researchers used the design to identify prominent women who owned businesses in the Kyengera town council. Further, employing the design helped the researchers gather more data suitable for accurate results and in a cost-effective manner since the study was self-funded. A study population of 67 women-owned businesses was considered, and 57 women were determined to participate in the

study using Yamane's formula. Yamane's formula ( $n = \frac{N}{1+N(e)^2}$ ). Where in the formula;

n = Sample

N = Population

e = Sampling error

$$n = \frac{67}{1+67(0.05)^2} = \frac{67}{1+67(0.0025)} = \frac{67}{1+0.1675} = \frac{67}{1.1675} = 57.387; n = 57 \text{ Women Owned Businesses}$$

The researcher purposely selected women who operated their own businesses and had knowledge of their empowerment and business performance. This formula was used to determine the sample because of the limited time and financial resources to support the study, and women-owned businesses were scattered within the study area.

Data were collected using survey methods and both online tools were employed. Researchers have used online, telephone, and face-to-face surveys to elicit data from women who owned businesses. The researchers designed survey monkey questions, which were shared with experienced scholars for validation before sharing with the selected participants via their smartphones to provide their responses. Using an online survey, open-ended and closed-ended questions were sent to respondents who had smartphones with access to the internet, which they filled and returned. Further, for other participants who had no smartphones and were in distant places, phone calls were made in line with the set questions, and their responses were recorded using a pen and paper strategy. Those without smartphones but accessible were reached and data were elicited through a face-to-face survey technique, using the interview approach. In addition, the researchers sought permission from the respondents to use a voice recorder to capture the exact responses given by the respondents.

Researchers tested online survey tools to determine the reliability and validity of the questions. The reliability and validity of the tools have helped researchers elicit credible and reliable data. Therefore, data elicited from participants were edited, cleaned, and coded, and then entered into MS Excel to generate frequency tables from which interpretation and analysis were performed. Finally, the recordings were transcribed, and data were recorded from which analysis was performed.

## 4. Result and discussion

Data gathered through the online survey and offline and face-to-face interviews were retrieved, cleaned, coded, and later attached to develop themes for analysis. Our responses are presented in the following sections.

### 4.1. Results

#### 4.1.1. Empowerment Practices

In response to the question, what are the common practices employed to empower women in business in your area, participants had varying perspectives. These generated rich data that were categorized into major themes, namely economic empowerment, competence development, market information sharing, and social networking (See: Table 1). However, each broad category has its own parameters from which the major categories were derived (See: Table 2).

Table 1. Empowerment practices among women owning businesses

Empowerment practices	Frequency (n=57)	Percent
Economic empowerment	35	61.4
Competence development	41	71.9
Market information sharing	49	86.0
Social networking	50	87.7

Source: Primary Data, 2022



The results in Table 1 indicate that social networking (87.7%) is a common practice for women's empowerment in the Kyengera Town Council. This was followed by market information-sharing (86%) and competence development (72%). Economic empowerment was the least common practice, accounting for 61% of the total respondents. The results imply that women knew about empowerment, and the means of empowerment could be achieved in the Kyengera town council. Table 1 presents the categories of empowerment practices and their descriptions as per the respondents in the Kyengera Town Council.

Table 2. Category and description of empowerment practices

Empowerment practices	Description
Competence Development	Capacity building: mentorship, leadership, decision making; skills training, ICT, financial literacy, record keeping; education: financial management, entrepreneurship development, business plan; awareness: customer care, marketing (4Ps).
Economic empowerment	Some of our women are empowered through the provision of loans, establishing strong women groups, Emyooga
Market information sharing	We receive market information from our fellow women through social media platforms, online marketing
Social networking	We build strong network to ease access to information

Source: Primary Data, 2022

The results in Table 2 show that economic empowerment of women was still desired. For example, the provision of loans was limited to a few, as the majority of women did not have collateral security required by microfinance institutions. Fortunately, the women formed groups through which they could raise their finances to support themselves. On the other hand, they specified that the government introduced Emyooga to support organized groups, but a few received this money, and its impact on businesses was insignificant. Furthermore, it was revealed that women are empowered through competence development, which includes skills training in ICT, record-keeping, financial literacy, and entrepreneurship. The results show that capacity building, such as mentorship, leadership, and decision-making, is provided to women to empower them to lead, guide, and formulate sustainable policies for business growth. Other areas include awareness, customer care, marketing, and education, which are also centers of economic empowerment among women in the Kyengera town council. Women reported receiving and sharing market information as a way to increase the clientele and customer base. This information is shared through social networks coupled with social capital. They reported that they used various social platforms to organize and share content on their businesses. This has been useful with the help of competence-based skill training in ICT, market information, and marketing.

#### 4.1.1. Challenges to women owned businesses

Respondents responded to the following question: What challenges affect your business? The research collected data and categorized the themes from which the analysis was derived. The major themes established included environmental issues, economic issues, sociocultural issues, geopolitics, law, and policy (Table 3).

Table 3. Challenges to women owned businesses

Challenges	Frequency (n=57)	Percent
Economic issues	56	98.2
Environmental issues	42	73.7
socio-cultural issues	51	89.5
Geopolitics, law & policy	37	66.9

Source: Primary Data, 2022

The results in Table 3 indicate that economic issues (82%) are the most influential for women-owned businesses in the Kyengera town council. On the other hand, sociocultural issues accounted for 89% and this was followed by environmental issues with 74%. The least were geopolitics, laws, and policies (67%). This implies that women entrepreneurs are still challenged despite the empowerment practices, and several of them have not benefited. This continues to pose threats to women's businesses, and some women have even left them. This calls for more practical solutions to help women out of such threats, for a better business sector in the area and country.

Table 4. Category and description of challenges to women-owned business

Challenge	Description
Sociocultural	Our businesses are affected by family issues, inheritance, religion, beliefs, norms, theft of our products, Limited access to and control of land, and untrustworthy customers.
Economic issues	Economic issues such as high costs, increased rent fees, high taxes & interest loans, inaccessibility to loans, inflation, price fluctuation affect our businesses, lack of collateral security, and seasons.
Geopolitics, law & policy	The global politics of Russia & Ukraine (conflicts, war), legal constraints, eviction, confiscation of goods/products and poor leadership are challenges to our businesses.
Environmental issues	Climate change, drought, erratic rains, dust & mud, poor sanitation & hygiene, slippery roads, emergencies (covid-19), and high temperatures.

Source: Primary Data, 2022

Based on the above results, economic issues are harmful to women-owned businesses. These include high product costs, increased rent fees, high taxes, high interest in loans, inflation, price fluctuations, and limited access to credits. Furthermore, socioculturalism was identified as a menace to women-owned business performance. For example, inheritance, lack of control and access to land, incompetence, theft, religious beliefs and norms, and untrustworthy clients can seriously affect business growth. In some communities, women are not allowed to own property, which would allow them to obtain loans from microcredit institutions to supplement their business for better growth. Notably, the emergence of covid-19 forced many businesses in the area to close. This was because of limited access to products and a lack of income by community members to buy products from enterprises. The post covid-19 pandemic effects have escalated by the geopolitics of Russia and Ukraine, which has led to increased prices of goods, increased taxes, and lowered disposable income, thus reducing sales and market share. One participant reported that the town council confiscates their goods after a failure to pay tax... She states, but as you know, the economy is worse; we sometimes fail to even get transport back home. So, how can you manage to pay taxes, rent, and take care of your family? Further, the government policy (Uganda National Roads Authority) demarcation of the road reserve has not only left us landless but our business stalls have also been demolished and left with nothing.

In addition, environmental issues such as drought, high temperatures, unreliable rains, poor hygiene, and sanitation have posed serious blows to our business. For instance, during intense sunshine, those dealing with produce always have their businesses at a standstill. Unfortunately, for those on community roadsides, during heavy rain, mud is an issue but also during dry periods, dust is a threat.

## 4.2. Discussion

### 4.2.1. Empowerment practices among women owning businesses in the Kyengera Town Council.

The findings reveal that market information sharing is a key means through which women are empowered in the Kyengera town council. Respondents asserted that through their women's groups, they were able to get various information through their groups and radios, especially Central Broadcasting Services (CBS) FM stations. This is supported by [Nankinga, Omona, and Bukirwa \(2019\)](#) who claim that information is vital for women in business as they use it to acquire relevant market information on sales, price, and accessibility to other factors of production. This market information is

received through mobile phones, radio, and product suppliers ([Nankinga et al., 2019](#)). They further noted that market information is of great value to businesses. Thus, financing and training of women entrepreneurs on how to use mobile and smartphones as communication channels for market and business information is vital for business success ([Malhotra, Schulte, & Patel, 2009](#)). Another respondent stated that they are in a group where they save money, and at the end of the year, they share the savings. She adds you can even borrow that money and add it to the business for growth.

Social networking has been reported as a means by which women in business are empowered. Respondents claimed that they formed social networking groups such as WhatsApp groups, which helped them interact, initiate, and maintain relationships with their customers, share business information, and business ideas between themselves. This implies that knowledge and information shared through the Internet, smartphones, and other alternative energies on businesses and agro-entrepreneurship enhances women's empowerment and promotes increased business growth levels ([Malhotra et al., 2009](#)). Therefore, governments should regulate the reduced cost of data and the Internet to stimulate the use of smartphones and social media platforms for business transactions among users who are later turned into potential customers. One of the respondents noted that female groups, WhatsApp groups, and group meetings helped in information sharing about market prices, source of quality products, and appropriate means for sustainable bookkeeping. She added that she had received great information through WhatsApp groups as people shared their business ideas, which helped improve her business. Social networks have encouraged people to compete favorably with savings. In our group, we discuss poor spending on money but encourage more savings in business growth. Previous studies have indicated that women entrepreneurs can interact with their colleagues through social networks ([Amadi & Adim, 2020](#); [Nankinga et al., 2019](#)).

Findings indicated that women are empowered economically through village-saving schemes, such as Projects to Empower Women through Savings and Loan Associations (PEWOSA). This is in agreement with [Mugabi \(2014\)](#) and [Anoke \(2023\)](#), who affirm that women in business easily access microcredits from group loans compared to SACCOs and banks. Additionally, this helps them acquire low-interest loans that would not have been accessed through local and national banks, because too much interest in loans requires collateral security for loan accessibility. These findings concur with [Stevenson and St-Onge \(2005\)](#), who claim that microfinance charges high interest rates, which deter women from borrowing to boost their business, because they also have no collateral security required. In our group, a woman can be given a loan of up to four million (4,000,000/-) Ugandan shillings. Further, we use our women's groups to borrow money and invest in business. One of the respondents noted the savings and trustworthiness that form security on the loan (*obwesigwabwo, ne saving bikola ng'omusingo mu kwewola*). Hence, this money is reinvested in the business for better performance. Another respondent noted that her husband economically empowered her by adding to the business, "He capitalized my business venture." The findings are in line with [Roomi, Harrison, and Beaumont-Kerridge \(2009\)](#) who infer that emotional, physical and financial support from family members and husbands are vital for women empowerment in business and their performance. This view is supported by [Mbowa and Siraje \(2020\)](#), who inferred that women's idiosyncratic experiences are important ingredients in setting the record for informal businesses.

Another respondent reported that if you save for a long time, such as a year, you can borrow money from the group and use it to improve the business. For example, I borrowed 200,000/- because that was what I could afford for repayment, but also it was enough for the business, "You see, my business is very small, so why should I borrow too much not desired by the business" (Respondent A, 2022).

Further, the majority of women revealed that they fear borrowing money, especially from banks, because they require collateral security that most women do not have ([Roomi et al., 2009](#)). One participant noted that her relatives and husband provided her with capital to start a business venture she now runs in the Kyambazzi cell. Another respondent added that "*musajja wange anyambye nnyo okumba sente zenteeka mu buzinensi* literally means that my husband helped me so much by giving me

capital to add to my business'. She added that loans are good, as you can get money once and invest in business growth.

The findings also indicated that groups helped build competencies among members and gain more knowledge of business management. One respondent noted that friends have been of great importance in providing loans for business management. Further, participating in workshops to acquire competencies in record keeping and other business skills vital for micro business growth. Previous studies have confirmed that training programs help address managerial and technical skill deficiencies among women in business keeping ([Stevenson & St-Onge, 2005](#)). Such skills may include, but are not limited to, business management skills, accounting, records and archives, customer care management, business starts, and record keeping (Ibid) ([Nayma et al., 2023](#)). However, the results disagree with [those of Huis et al. \(2017\)](#), who claimed that governments have built women's capacity in information technology, entrepreneurship, and financial management.

Other respondents noted that the POWESA has taken the responsibility to empower them in business entrepreneurship, including record keeping, marketing of the business, customer attraction, and retention. It is important to note that women-owned businesses are supported through VLISA, SACCOs, and women groups, as they provide low interest rate loans ([TechnoServe, n.d.](#)). A respondent asserted that this training course has really helped her, as in the start, she would not take any records regarding sales, expenditure, and income. This view is supported by [TechnoServe \(n.d.\)](#), who states that business skills training, leadership, marketing, and customer care are key and are provided by women's groups to their members. However, as of now, "I have different record books that are used to establish expenditure, income, and profit per month. One of the respondents reported that,

*"based on such business skills, as a woman I have expanded my business from a kiosk to renting a small room and now I able to pay for this big room which you see now"*(Respondent B, 2022)

This has been due to encouragement from the group members to which I belong. This implies that failure to be in a group is a disadvantage to business performance. Similarly, a respondent from Twezimbe women group stated that her group had acquired trainers and skilled its members in business growth, "which I took seriously and now I have managed to grow my business."

Additionally, respondents revealed that through their groups, they were sensitized about shares (*emigabo*) and their relevance to the capital base and loan portfolio. This implies that the more shares savings are at the end of the financial year. When dividends on shares are received at the end, the loan recovers. Thus, shares indicate the amount that someone can borrow for business support. Respondents added that their facilitators equipped them with knowledge and skills regarding loan size and type of business. Thus, one should not borrow to start a business but to borrow for an existing enterprise. Further, one of the respondents stated that the facilitators taught them how to repay the loans promptly and continue to save, as the savings can help to cover up the loan in case of any setbacks in loan payments. One respondent asserted that the facilitator emphasized that it is better to apply for the loan at the start of the month than in the middle or end of the year, and better to get the loan at your pace and business. For example, if your business requires a loan of 200,000/- Uganda shillings, why should you borrow a million? So, never borrow because your friends have borrowed a certain amount, but because you need the loan, and you have the ability and willingness to repay the loan.

#### 4.2.2. Challenges to women-owned businesses in Kyengera Town Council

Field evidence indicates sociocultural issues such as proprietors withdrawing money from the business for personal/home use, domestic work, ownership, and education. These findings concur with [those of NORAD \(2011\)](#), which asserts that sociocultural factors have hindered the progress of women-owned business performance. Respondents attributed this to men shifting their responsibilities away from their families, which resulted in women taking sole responsibility for caring for the family. Such cultural norms and gender-related perspectives continue to affect women's performance ([Adiza et al., 2020](#); [NORAD, 2011](#)). Thus, women who withdraw money from the business for home use, for

example, buying children's clothes, shoes, and paying school fees, affect their businesses. However, despite women providing needs such as school fees, clothing, and food to children, men feel bad and sabotage their businesses, thus limiting their performance (Mugabi, 2014). However, clients despise women in business because of their body size and age, which affects their ability to operate at their full potential. One of the respondents asserted that a client came to me at the business station and asked where the boss was. I said, here I am. She disbelieves and goes away. Thus, whenever I remember what she said that I was too young to provide service to her, she nodded her head and disappeared. The respondent added that, because of my body size and looks, customers think, I am a very young girl. This brings to my attention that nurses should be big and tall. For example, a client asks Ye Gwe Musawo? "Are you the nurse," this affects me emotionally.

Further, the findings revealed the untrustworthiness of clients who buy on credit but fail to pay within a specified time. This implies that some clients delay paying debts to the extent that they are written off as bad debts. However, those who pay back beyond the agreed time affect their business performance. Notably, by the time debtors pay, the price of goods fluctuates, which does not correlate with current prices. One of the respondents asserted that,

*Because their businesses rely on the community, they would not run away from credit sales. She further narrated that when the buyer gets used to business owners, a buyer comes, orders on credit a number of merchandise, and then disappears. As a seller, you remain hopeful for the buyer to pay back, but you wait, and all in vain. In this case, by the time you realized, he/she had even changed the original route or location. Another respondent asserted that, "ba kasitoma batulyazamaanya era abamu batuba nebabuliddala ne mukitundu". Notably, other customers pay poorly as they pay very small amounts and for a long time; for example, a customer who bought goods worth 10,000/- can pay as low as Uganda shillings 400/-, 1000/-, 700/- until they finish. Such poor payment behavior was attributed to poor livelihoods among households and the difficulty in paying their debts promptly (Respondent D).*

Furthermore, it was found that price fluctuations and inflation were due to poor government policy. They further noted that the government has no control over the prices of goods and services due to liberalization, which gives liberty for suppliers to charge prices as per their wishes. This implies that goods are purchased today, and their prices fluctuate after a few days. This has an impact on the business because a customer who bought a product, for example, at 5,500/-, if he/she finds at 5,000/-, forgoes buying the product. In this case, if the selling price is not lowered, customers will run away and travel where the price is low. One of the respondents added that,

*They have a rich businessman who sells products at a lower price. She claimed that we wondered where he got his products. This has caused more harm than good to our businesses as women because even if we lower the prices, we cannot compete favorably with him. She justified that a difference in price of 100/- can make a buyer move over 2 km to obtain a product, then what about if you increased by 2,500/-, then how can you compete with such a businessperson? A respondent reported that ebeeyi y'ebintu esusse obungi, emiwendo gikyukakyuka buli kaseera olwo ate bakasitoma ne batudduka (Respondents C). Literally means that the High retail prices and price fluctuations of goods have reduced the customer base and customer loyalty.*

In addition, the emergence of covid-19, a pandemic led to the closure of businesses in the area. This was a result of the total lockdown of the country to which access was a menace, and people had no money since they were not working to earn income. This affected the purchasing power of households in the community for the products. Respondents asserted that the post covid-19 pandemic effects, coupled with the war between Russia and Ukraine, worsened the economy, causing more price increases in goods and services. The results are supported by Kapesa et al. (2023), who confirms that Covid-19 significantly affected small businesses' survival, as it led to total lockdown, close-up of institutions, and restricted movement of persons (Akena, 2022). This worsened women-owned businesses, which could not even be allowed to access products and services as compared to their male counterparts. This further lowers disposable income, thereby reducing sales and market share. Respondents further revealed that increased taxes coupled with rent fees hinder business performance. They also reported



that they were billed with different taxes, such as taxes for weighing scales, housing, and licenses. Another respondent noted that sometimes there are no clear guidelines on how much and when to pay, and if you fail to pay, they seal your shop and open it, you must pay tax arrears. Further, landlords keep increasing rent fees, attributing this to housing and property taxes, which have an adverse effect on women-owned business performance. Respondents asserted that if the business cannot self-sustain due to increased expenses, such as taxes, licenses, and rent fees, then women in business will shift to another location that affects their business prospects. One of the respondents noted that, “*emisolo mingi ddala oba wakasasula minzane ate owa license naye naja*”.

Finally, the respondents reported that the bureaucratic process for licensing clinics and drug shops was too costly. One respondent asserted that much time was spent throughout the clearance and licensing process. This bureaucratic nature of renewing with different departments, such as ALLIED, UNEB, UWAHEB, and NDA, among others, hinders the progress of women-owned health services, as well as other businesses. Notably, the money paid is not equal to revenue collected from the business. Thus, the government should regulate the renewal processes and ensure that they are cleared once every five years.

## **5. Conclusion**

### **5.1. Conclusion**

Conclusively, the majority of the women interviewed agreed that they were empowered economically through their groups, relatives, and husbands. Groups access group loans at a very low interest rate, and no collateral security is required. Groups have also equipped them with competencies in business management, entrepreneurial development, accountancy, record keeping, and accessibility to market information through their social networks, which are vital for business performance. Further, government agencies have had no influence on women's empowerment, as respondents noted that they had never received any means of empowerment from the government, but their business growth and performance are dependent on groups, friends, and family. Regardless, women-owned businesses are affected by family issues, price fluctuations, untrustworthy customers, high rent fees, lack of government support, and the aftereffects of Covid-19 pandemic.

### **5.2. Limitation**

The study identified women empowerment practices and investigated the challenges to women-owned business performance in the Kyengera Town Council. However, the study did not cover the role of women empowerment in women-owned business performance in other areas of Wakiso District, Uganda.

Furthermore, the study faced financial challenges and inaccessibility to women-owned businesses in the Kyengera town council. Women empowerment not only means giving them the power to make life choices but also political ability for leadership, which is a stimulus for business performance. Therefore, future researchers should consider the influence of women's empowerment on women-owned business performance in other areas of Wakiso District.

### **5.3. Suggestion**

The study suggests that women who own businesses should get more involved in groups and use business funds as required for business growth. Husbands should consistently support their families to limit women withdrawing money from the business for home use, while the government should streamline support for women in business by providing tax subsidies and subsidizing license fees, providing free-interest loans, organizing business clinics for women, and capitalizing on credit purchases.

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