

**THE IMPACT OF ECONOMIC ACTIVITIES ON WOMEN INCOME:
CASE STUDY COUNCIL FOR ECONOMIC EMPOWERMENT
OF WOMEN OF AFRICA (CEEWA-UGANDA)**

BY

**KIMOTHO ANASTASIA WAMBUI
MBA 9776/52/DF**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE DEGREE OF MASTERS OF
BUSINESS ADMINISTRATION OF KAMPALA
INTERNATIONAL UNIVERSITY**

SEPTEMBER 2007

DECLARATION

I hereby declare that this work is a result of my own effort and has never been submitted to any other university or institution of higher learning.

Signature.....

Name..... ANASTASIA KIMOTIHO

Date..... 26/10/07

DEDICATION

My special dedication is to my beloved parents, sisters, brothers and all those who have contributed to this thesis

ACKNOWLEDGEMENTS

I would like to acknowledge the support of the following people for their tireless contribution towards the successful completion of this study.

Special thanks go to Dr. Musiime Andrew who took all the necessary devotion to assist in putting this document to value for the benefit of who will use it as a reference and guide for the accumulation and dissemination of knowledge to others.

I also wish to extend my thanks to the Director, Deputy Director, Administrator, Dr. Alex Ijjo, and other lecturers of the post graduate school, Kampala International University, who accorded me with all the necessary learning materials to go through this programme.

Thanks go to Mr and Mrs. Kimotho for their courage, encouragement, financial support, and endurance during hard times of research contributed to the success of the study.

Finally all my friends and course mates for all the moral support.

May God bless you all!

TABLE OF CONTENTS

DECLARATION.....	i
APPROVAL.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	vii
LIST OF FIGURES.....	viii
ABBREVIATIONS.....	ix
APPENDICES.....	x
ABSTRACT.....	xi
CHAPTER ONE	
1.0 Introduction.....	1
1.1 Background of the study.....	2
1.2 Problem statement.....	4
1.3 Purpose of the of the study.....	5
1.3.1 Objectives of the study.....	5
1.3.2 Research Questions.....	6
1.3 Scope of the study.....	6
1.5 Significance of the study.....	6
1.6 Theoretical orientation.....	7
1.7 Conceptual Framework.....	9
CHAPTER TWO	
LITERATURE REVIEW	
2.0 Introduction.....	13
2.1 Women participation in economic activities.....	13
2.1.1 Farming Activities.....	14
2.1.2 Fishing Activity.....	15
2.1.3 Beekeeping.....	16
2.1.4 Women and livestock production.....	18
2.2 Gender and its role in the economy.....	19
2.2.1 Women in agriculture increasing national wealth.....	20
2.3 Business Activities in the Economy.....	22
2.3.1 Women and small business (Micro enterprises).....	24
2.3.2 Women Entrepreneurs' Effect in the Business World.....	25
2.4 Women employment in the informal sector.....	27
2.5 Economic development.....	31
2.6 Women savings and credit.....	32
2.7 Women and poverty.....	33
2.7.1 Poverty and gender inequality.....	35

2.8	NGOs in promoting economic activities.....	37
2.9	Uganda government policy in economic advancement of women.....	38
2.10	Challenges faced by women in economic activities.....	39
CHAPTER THREE		
RESEARCH METHODOLOGY		
3.1	Introduction.....	42
3.2	Research Design.....	42
3.3	Sampling technique.....	42
3.4	Data collection methods.....	43
3.4.1	Questionnaire.....	44
3.5	Data analysis.....	44
CHAPTER FOUR		
DATA PRESENTATION, ANALYSIS AND INTERPRETATION		
4.0	Introduction	48
4.1	Data presentation, analysis and interpretation.....	48
CHAPTER FIVE		
DISCUSSION, CONCLUSION AND RECOMMENDATION		
5.0	Introduction.....	59
5.1	Discussion of the Findings.....	59
5.2	Conclusion.....	62
5.2.1	Economic activities of women.....	62
5.2.2	How economic activities influence women income.....	62
5.2.3	Effects of economic activities.....	62
5.3	Recommendations.....	63
5.3.1	Policy Recommendations.....	63
5.3.2	Economic empowerment of women Recommendations.....	63
5.3.3	Recommendations for further study.....	64
REFERENCES.....		65
APPENDICES		

LIST OF FIGURES

Figures

Figure 1: Indicating the level of Education of Beneficiaries	41
Figure 2: Sex of the Respondents	46
Figure 3: level of Education	48
Figure 4: Program of Participation	49
Figure 5: Economic Activity Involvement	50
Figure 6: Women that have Received Credit Facilities	52
Figure 7: Women Engaging in Income Generating Activities	54
Figure 8: Change in Income	55
Figure 9: Women Savings	57
Figure 10: Economic Activity as a Tool for Economic Development	58

LIST OF TABLES

Tables

Table 1: Consumption as a Staple Component of Income	9
Table 2: Gender Disparities	20
Table 3: Employment Status by Sex	30
Table 4: Indicating the Respondents Representative Sample	43
Table 5: Age Group	45
Table 6: Marital Status	46
Table 7: Occupation	47
Table 8: Knowledge of CEEWA-U	50
Table 9: Hours Spent on Work	51
Table 10: The Ability of women in Buying an Asset	53
Table 11: Respondents with Dependants on Income	55
Table 12: Number of Dependants on Women Income	56

ABBREVIATIONS

CEEWA-U-Council for Economic Empowerment of Women of Africa-Uganda

EASS-East Africa Sub-regional Support

I LO- International Labour Organization

MPC-Marginal Propensity to Consume

MAAIF-Ministry of Agriculture, Animal Industry and Fisheries

MFFED-Ministry of Finance Planning and Economic Development

MGCD-Ministry of Gender Community Development

NAADS-National Agricultural Advisory Services

UN- United Nations

W & A-Women and Agriculture

W & F-Women and Finance

W & E-Women and Entrepreneurship

APPENDICES

Appendix I	
Questionnaire.....	i
Appendix II	
Map of Uganda.....	v
Appendix III	

ABSTRACT

In order to empower women economically, it is important to find out the impact of economic activities on women income. This involves the identification of the economic activities, examining the economic activities in influencing women income, consumption and expenditure, and the effect of economic activities on women productivity. This study employed a case study of the beneficiaries of CEEWA-U in its programmes Women and Agriculture, and Women and finance, and women and entrepreneurship.

A descriptive research design was applied, and a questionnaire was designed. In selecting appropriate sample, stratified and random sampling was used in drawing the number of women from the stratas, women and agriculture, women and finance, and women and entrepreneurship. Data collection involved both primary and secondary data. In addition, data was edited and captured using SPSS .Frequencies and percentages were reflected with respect to each of the three research questions.

The findings of the study indicates that women have participated in the economic activities that have led to an increase in income. Due to the availability of the income, they have accumulated wealth through savings, thus uplifting their standards of living. In addition, participation in economic activities have led to a rise in parameters of income like expenditure and consumption. In the recommendations, there is need to educate women on macroeconomic policies, incorporate the young women in economic activities that will enable the women earn income. The area of further study is to find out the factors that hinder women to participate in economic activities. Since women form half of the population there participation in economic activities leads to economic growth.

CHAPTER ONE

1.0 Introduction

Uganda economic growth performance taking into consideration the economic empowerment of women has led to achieving sustainable and equitable economic development. Both the government and civil society are already tackling the causes of poverty and the marginalization of women. In the process of development, women both individually and in groups are accessing credit, taking training in business management and are beginning to acquire deferent types of economic power. (MAAIF, 2000) Leading to an increase in income. Thus women have started to penetrate in areas of economic activities, which were traditionally considered to be the male domain.

In Uganda, Women participation in economic activity is often in the informal sector and is largely invisible. They contribute over 70% of the total agricultural labour force and perform many of the domestic tasks of family caring and maintenance. Their workload typically between 12 and 18 hours per day (Racheal Tolhoust, 2000).

The food produced is mainly for household use and therefore generates no income. None of these activities are remunerated hence the contribution of Women to cross product is not recorded. Moreover, despite these contributions they have little control over and ownership of productive resources only eight percent have leasehold and seven percent actually obtain land (UNDP, 1997). Women associations in recognizing these phenomena, CEEWA-U in its economic activities of promoting economic empowerment under the programs Women and agriculture, women and finance, women and entrepreneurship play a part in promoting women income, wealth and ability to purchase a commodity.

Thus women have started to penetrate in areas of economic activities, which were traditionally considered to be the male domain.

Inequalities persist in many countries. Therefore of particular observation is the feminization of poverty. Women are often the most affected by social economic decline and the effects of liberalism. Many women faced with situations characterized by lack of income have no choice other than to earn money to ensure their survival and that of their children. Their working conditions are often hard, low paying and long working hours (Diane Elson, 1998).

1.1 Background of the study

CEEWA-U is a chapter to a regional body that was born at the NGO forum held in 1994, Dakar Senegal, prior to the Beijing Conference. It was created to articulate regional and country specific strategies to address the causes of poverty and lack of economic empowerment for women in Africa. (CEEWA-U, 2006)The economic activities of women in Mukono district by CEEWA-U include fishing, farming, livestock keeping, poultry and advocative strategy of financial institutions concerning the borrowing of loans.

CEEWA-U in its activities of raising women income recognizes that poverty is particularly acute for women living in rural households. The households by women, 29% have a high risk of poverty because they normally have less income, smaller land, buildings, inferior access to services, lack of information and have less credit and labour markets (Diane Elson, 1998).

In Mukono district, CEEWA-U in its programmes, women and finance and women and agriculture have had a significant economic impact on women income, consumption and expenditure. The women and agriculture programme seeks to promote gender sensitive agricultural policies and programmes in Uganda. The programme recognizes the special need to boost the position of women, who make up 80% of agriculture labour force and yet often lack control over economic and productive resources namely land, agricultural information, skills and capital necessary to improve their agricultural output. (Diane Elson, 1998).

CEEWA-U major accomplishment is the spearheading the mainstreaming of gender in the mainstreaming of the national agricultural advisory services, (NAADS) programme. The NAADS implementers are influenced into considering gender as a development concern in Mukono district. Women in economic activities such as livestock keeping, poultry and horticulture acquire information concerning the best practices to use in their activities to increase productivity. Female farmers play a control role in agricultural production and household food security, women constitute more than half of the agricultural labour force and are responsible for most of the household food production. (World Bank, 2001).

Agriculture remains the main source of employment for production, providing work and income to more than three thirds of the female workforce. Despite this many agricultural sector strategies are not firmly grounded in an analysis of gender roles and relations in the sector. (World Bank, 2001).

In bringing to light the constraints and challenges with regard to equitable agricultural developments, gender imbalances are rooted in values, norms, myths, taboos and traditions widely accepted by both men and women. In the agricultural sector, they are reflected in distorted decision making, equal access to and control over resources, land, capital, agricultural inputs, income and major work burden on women, leading to a situation in which ownership and decision making is in men's hands while the factual cultivation and management is done by women. (Macharia, 1997)

In the programme women and finance, CEEWA-U advocates for effective and gender sensitive credit policies and programmes that address the credit policies which are financially sustainable. This is addressed through training and sensitization of MFIs in gender-sensitive financial product kikalu, a capital asset loan credit product that was specially designed to help women entrepreneurs with small enterprises acquire capital assets such as machinery and buildings. In

Uganda women take up a large disproportionate fraction of the poor 50-51% and the poorest households rely more on women's income (UNHS, 2003).

Women use of financial services in establishing small and medium enterprises can increase their income and economic security, in turn enhancing their independence, reducing the vulnerability of their families and stimulating local economies (Seibei and Almeyanda, 2002). Transforming agricultural productivity from a subsistence focus to full-scale market oriented production that have potential of increasing over all output and household income. Women in Africa's informal economy, United State say that it is women who constitute the principle labour force in the informal sector and their presence is wide spread in Africa (UN 1996:11).

Women are usually located in the trade and service sectors which are less lucrative than such areas as manufacturing, their lack of capital produces is their inequalities, less access to important information and longer work hours despite their home responsibilities; informal sector development in Africa identifies lack of access to credit as the leading constraint for the small scale entrepreneur, adding that it is particularly acute for women (UN, 1996)

CEEWA-U in recognizing the role of women in the informal sector, it has established the programmes women and agriculture, women and finance, and women and entrepreneurship to assist women to venture into income generating activities in which women earn income that uplift their standard of living.

1.2 Problem Statement

As a human group, women form about half of any population, yet they receive less than their proportional share of attention (Betts, 2000). In Uganda women are predominantly employed in unpaid family work mostly in agriculture. Thus, creating a gap between the incomes received from the women participation in economic activities

The existence of this gap, is especially in agricultural sector where women's labour is considered a "free good" that can be employed and controlled. Therefore, as women participate in the economic activities, they have limited access to and control over productive resources, resulting in the misallocation of economic factors of production.

Despite economic activities in labour credit and goods/ services markets, the results is relatively low attainment levels of production and concentration of women in low skilled and unpaid family jobs. Hence women life is not changed. In addition, their productive capacity is unnecessarily low, thus undermining the process of economic growth and sustainable development.

Therefore, this creates the need for participation of women in the use of modern technology and skill in agriculture market, and establishment of businesses that provide income, leading to economic growth.

1.3 Purpose of the study

The study focused on the impact of economic activities on women income, economic activities were identified, and then examined on their influence on consumption, expenditure, and living standards of the women. Moreover, the study found the effects of the economic activities on women productivity.

1.3. 1 Objectives of the study

- To identify the economic activities that women are involved in
- To examine the economic activities in influencing women income, consumption and expenditure.
- To find out the effect of economic activities to women productivity

1.3.2 Research Questions

- What economic activities are women involved in?
- How have the economic activities influenced women income, consumption and expenditure?
- What are the effects of economic activities to women productivity?

1.4 Scope of the study

- The study was conducted in Mukono district of Uganda
- The study focuses on the council for economic empowerment of women of Africa Uganda and its Economic activities and their impact on women income.
- Using CEEWA-U, the programmes of concentration were Women and agriculture, women and entrepreneurship and Women of finance

1.5 Significance of the study

Women involvement in economic activities has made tremendous changes in the economy. As the Eastern Africa sub-regional support initiative for the advancement of Women (EASS) aims at evaluating achievements of Women and the economic activities, show that development initiatives and their impact on Women's lives is key to the fundamental question of determining whether women's income, consumption and purchasing power results to their improved standard of living. Participation in remunerated work in the formal and non-formal labour market has increased significantly and has changed during the past decade.

Women contribute to development not only through remunerated work but also through a great deal of unremunerated work. On the other hand, women participate in the production of goods and services for the market and household consumption in agriculture, food production or family enterprises (Lewis and Bussel, 1990).As the Third World Network Africa (T W N-A F) takes active participation in the advocacy of the national machinery for women in the

economic development, it encourages intellectuals in Africa to carry out researcher into specialized aspects of economic reforms that generate income in Africa. (Elson and Evers, 1997).

1.6 Theoretical orientation

In the theory of consumption function, the consumption function relates household consumption spending C to disposable income Y . the vertical intercept of this consumption function is C which determines how much people plan to spend on consumer goods and services in a given period. (Robert and Ben, 2001). Moreover, Keynes himself stressed the importance of disposable income in determining household decisions a "psychological law" that people tie their spending closely to their incomes. An equation that captures the link between consumption and disposable income is $C=C+c(Y-T)$ (Robert and Ben, 2001). The consumption function relates consumption spending or its determinants such as disposable (offer tax) income. Right side of the equation certain the terms c and $(Y-T)$. The first term C is constant term in this equation other than the disposable income that affect consumption thus consumers work to become more optimistic about the future so that they desire to consume more and save less at any given level of disposable income, would be represented in the terms C on the right side of equation $(Y-T)$ of consumption. The parameter C fixed number called marginal propensity to consume. The MPC is the amount of which consumption rises when current disposable income risks by and I presumably, if people receive on extra dollar and save the rest, in other words their consumption will increase but by less than the full dollar of extra income (Martin and Philip, 1991)

In this theory of consumption, with relation to the economic activities include fishing, farming, livestock keeping, bee keeping, poultry and advocative strategy of financial institutions concerning the borrowing of loans and their effect on women income, expenditure and ability to purchase a commodity. The Keynesian consumption function can easily be combined with the permanent income or

lifecycle theories of consumption. According to these theories, households' savings is in order to accumulate wealth that they can use later or pass to their heir (Lipsey and Chrystal, 1991).

Therefore, the rise of the women wealth means that less of current disposal income needs to be saved for the future, and will tend to cause a large fraction to be saved. Thus consumption function will be shifted upward and saving function downward. (Henderson and Poole, 1991) In relation to consumption and income, Keynes argued that people can become involuntarily unemployed. Even if they want work, some might not be able to find work thus for Keynes the amount of income person could earn might be completely beyond the individual's control. Therefore, consumption depends directly on income and not an individual willingness to work (Henderson and Poole, 1991)

CEEWA-U in its activities of raising women income recognizes that poverty is particularly acute for women in rural households. Poverty increases in the female-headed household as men migrate in areas of jobs. This phenomena places higher responsibility for the well being of the family entirely on women, the gender women receive on their time is lower than for men. (Racheal , 2000)

In Keynesian theory, there are facts that affect the overall economy's output in relation to rise and fall of the prices (Henderson and Poole, 1991). Moreover Keynes view from the detailed facts of experience, is that men are disposed as a rule and on the average, to increase their consumption as their income increases, but not by as much as increase in their income. (Henderson and Poole, 1991) In this study, the pertinent concern is to review the economic activities and the impact to the women with determinants of the major components of aggregate demand, consumption, income, expenditure savings and purchasing power in total economic development of Mukono district. (Robert and Ben, 2001)

Table 1: showing that consumption is a staple component of income

Disposable income	Consumption
1,000	1,400
2,000	2,200
3,000	3,000
4,000	3,800
5,000	4,600

Source: Principles of Economics, (1991)

Consumption is a function of disposable income in that it varies with disposable income. When disposable income goes up, so does consumption, though by a smaller amount. And when disposable income declines, so does consumption but again by a smaller amount. (Stephen, 2002). The permanent income hypothesis according to Milton Friedman a prominent conservative economist, the strongest influence on consumption is ones estimated average lifetime income.

Earnings tend to rise until late middle age about 55 or so and then decline. Therefore, the permanent income hypothesis would predict that most people's consumption is greater than their income until their mid or late 20s. From the late 20s to early 60s current disposable income is usually greater than consumption. In old age, the relationship between consumption and current disposable income is again reversed, so consumption is greater than income. Thus consumption is determined by the average expected income, or percentage income. That income is a constant consumption is a constant percentage of that income (Stephen, 2002).

1.7 Conceptual Framework

In Uganda, the economic activities are in farming, fishing and livestock keeping and the manufacturing sector. Agriculture is a dominant structural composition of economic activity in Uganda contributing 45.5% to GDP. (MGCD, 1998).

This is an indication of over reliance of the economy on agriculture. Women contribute 70% of the total agricultural labor force and perform many of the domestic tasks of family caring and maintenance. Their workload ranges between 12 and 18 hours a day. The food produced is mainly for household use and therefore generates no income. None of these activities are remunerated; hence the contribution to Gross Domestic Product is not recorded. (Racheal Tolhoust, 2000).

This indicates a low income received from the women in relation to their higher contribution to the GDP. Inability to access credit, absence of domestic technology severely compromise women productivity, cultural beliefs in women is physical inferiority tends to limit women in opportunities to participate in the labor market, male sanctions on their spouses seeking wage labour and education limitation are the factors contributing to women participation in labour market and their ability to earn income.

This concurs with Keynes theory in that, women expenditure, savings, and their ability to purchase a commodity is in relation to the income earned. Thus low participation of women in labour market, leads to low income.

(Henderson and Poole, 1991) Uganda as a country has a great potential endowed with significant natural resources including ample fertile land, regular rainfall, and mineral deposits. It appeared poised for rapid economic growth and development at independence. However, chronic political instability and erratic economic management produced a record of persistent economic decline that left Uganda among the world's poorest and least developed countries.

Since assuming power in early 1986, Museveni's government has taken instant steps toward economic rehabilitation. Uganda negotiated a policy framework paper with IMF and the World Bank in 1987. It subsequently began implementing economic policies designed to restore price stability and sustainable balance of payments, improve capacity utilization, rehabilitate infrastructure, restore produce

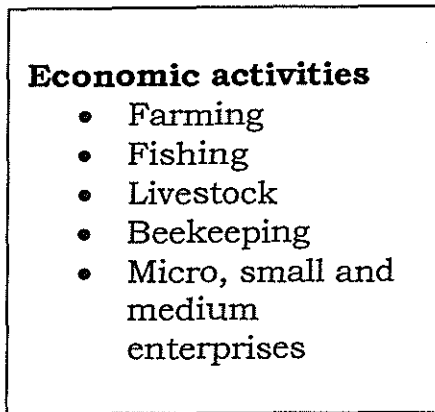
incentives through proper policies, and improve resource allocation in the public sector. These policies produced positive results. Inflation, which was 240% in 1987 and 42% in June 1992 was 5.4% for fiscal year 1995- 96 and 5.1% in 2003 (MGCD, 2002). This is in line with Keynes suggestions that the effect of the overall economy's output is in relation to the rise and fall of prices of goods/services. Agricultural products supply nearly all of Uganda's foreign exchange earnings, with coffee accounting for about 19% and fish 17% of the country exports in 2003. Exports of non-traditional products, including apparel, hides, skins, vanilla, vegetables, fruits, cut flowers and fish are growing while traditional exports cotton, tea and tobacco continue to be mainstays.

The government has introduced a range of measures to address widespread poverty and the social concerns of the most vulnerable groups. The most recent initiative is the National Poverty Eradication Program (PEAP) designed to remove mass poverty by 2017 in increasing household incomes and improving the quality of life of the poor through the provision of basic services. The PEAP is complemented by a medium term Agricultural Sector.

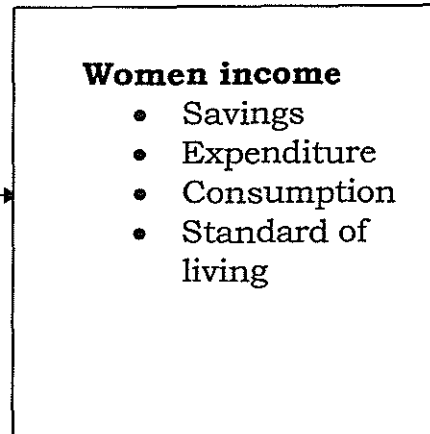
This is in agreement with consumption function in that, with women participating in income generating activities, their households' income increases, this their ability to accumulate wealth that they can use later or pass to their heir. (Lipsey and Chrystal, 1991) Modernization Plan, 1998-2003. Several NGOs and Microfinance Institutions (MFIs) run savings and credit initiative targeting women (MGCD, 2002). However, these initiatives are almost silent on gender disparities and alone, will do little to contribute to economic environment of women. Thus the integration of gender, through the implementation of activities identified in the National Platform for Action is central to achieving sustainable and equitable economic development.

The Conceptual Structure

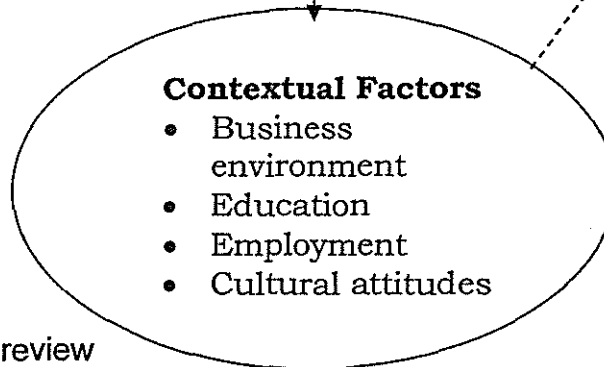
Independent variable



Dependent variable



Intervening variables



Source: Literature review

The conceptual structure above shows that, women are involved in economic activities like farming, fishing, livestock, beekeeping, small and medium enterprises. The participation of women in these activities have enabled the women earn income, thus raising the parameters of income like savings, expenditure, consumption, and standard of living. The participation in these economic activities is influenced by business environment, the availability of factors of production like capital, labour and land that facilitates the establishment of enterprises. The social beliefs that the society hold about women is that, women are expected to stay at home and perform domestic duties. In addition, women lack of education and training on economic policies has led to their participation in unpaid family work and agricultural sector. Hence women do not receive income that changes their life.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In the world today, more than 1 billion people majority of them are women, lack income as a means to satisfy basic social needs as well as a feeling of powerless to break out of the cycle of poverty, insecurity of person to natural resource, human factors, financial assets, social capital and physical infrastructure. This clearly show frustrations faced by the poor as they lack a source of income. (Ogaba, 2001)

According to Henderson, (1991) economic activity is the exchange of goods and services. He further says that it is about industry, jobs, earning a living and producing wealth. In this research, the main focus will be on the economic activities and the impact on women income. The availability of income leads to an increase in consumption and expenditure. Henderson, (1991) says that MPC is the amount of which consumption rises with the increase in disposable income.

This chapter includes, women economic activities like farming, fishing, beekeeping, and small medium enterprises. The informal sector as a major occupation of the women, poverty in women, the gender role in the participation of economic activities, some of the truths and myths that the society uphold in the relation to women productivity and the challenges faced in the economic development of the economy.

2.1 Women participation in economic activities

Women participation in Africa's economies cut across the many sectors of Uganda's economy reaching from a woman who sells her surplus, beans and maize in the village market to one who creates an international air business. Africa and Uganda economic life is followed by a history of the surge of women entrepreneurship and women political activist after 1986. Therefore, as women

create wealth, and invest in human well being, their own and other children, they broaden their country's economic base and in so doing, they offer a new non-western model of development. (MGLD, 1995)

Founder director of the United Nations Development Fund for Women (UNIFEM), argues that women's rising entrepreneurial spirit makes it essential to a country's self interest and development to recognize, measure that give a monetary value in supporting their economic productivity. In boosting women's entrepreneurship with positive policies and actions, policy makers and international investors can counter poverty while giving the world an economic growth model.

CEEWA-U in its economic activities puts into consideration that it is through income generating projects that women get income to sustain themselves considering the impact of consumption on women, of importance to remember is that women have a lot of spending power that they can use to demand production that benefits all people around the world. Hence, women are not just passive recipients of toothpaste and ready-made dinners; they are powerful and have a powerful role to play. (Khortina, 1996)

2.1.1 Farming Activities

It is women who take care of household food production and small-scale cultivation of cash crops, requiring low levels of technology. This pattern is particularly pronounced in sub-Saharan Africa, where men and women customarily form separate plots. Men tend to grow cash crops and keep the income, while women use their land primarily for subsistence crops to feed their families. Women make an essential contribution to producing staple crops for example, it is women who provide 90 percent of the labour for plant cultivation. They do almost all the work of planting, fertilizing, weeding, irrigating and harvesting. (MCGD, 1998)

Women play a big role in growing secondary crops, such as legumes and vegetables. In addition to providing essential nutrients, these crops are often the only food available during the lean season between harvests or the main harvest fails. Home gardens, often tended almost exclusively by women, also claim precious intensive time (MAAIF, 2000)

According to MAAIF (2000), Coffee the mainstay of Uganda's economy, a sector that accounts for 65% of exports, employs 80% of the labour as women. In addition the tea sector which employs women as labour force, exports have risen from 2,000 tonnes in late 1980s to 16940 tonnes in 1999, this indicates the participation of women in the exports of the Uganda cash crops. Despite their often-contemporary roles in agriculture, studies have shown that in almost all societies, women tend to work longer hours than men. The difference in workloads is particularly marked for rural women, the world's principal food producers. (MAAIF, 2000)

Women are involved in every stage of food production and although, there is a gender-based division of labour, women tend to shoulder the larger share. In addition to food production activities women have the responsibility of preparing and processing the food while fulfilling their fundamental role of nurturing and caring for children and lending to elderly members of the household. (MAAIF, 2000)

2.1.2 Fishing Activity

In gender economic development programs of CEEWA-U, its comparative advantage is to develop agricultural financing product such as fishing industry. Fish is a major exchange earner among the non-traditional exports coming next to coffee export earnings. Fish contributes 3% of GDP and is therefore contributing to pillar one of the poverty eradication Act Plan (i.e. fast economic

growth), this sector generates substantial incomes for the thousand of households engaged in the various fish related activities (MAAIF, 2000)

Fish is a rich source of high quality animal protein; it is expected that the women living in fishy communities have a high consumption rate of the protein contributing towards the quality of life (Olinga, 2000). Commercialization of fisheries has had adverse effects on women. The high demand of Nile perch, has changed social relations of production Madanda examined the effect of commercialization of fisheries on the roles of women fisher folk. His findings reveal the benefits from commercialized fishing as the increase in employment and income improved institution and household food security (Madanda, 2002)

In Uganda, due to the increase of private sector investment in fish processing, the production of fish and its products have led to its continued upward trend for the last 4 years, registering growth of 4.3% in 1997/98. (MCGD, 1998 Analysis of the dynamic and changing gender roles in fisheries sector resulting from commercialization by forestry or the experiences of two fishing lake Victoria shore communities namely Majaji in Busia district, eastern Uganda and Katosi, in Mukono district, central Uganda. This shows that fisheries sector is highly utilized and that cultural practices of the community that determine whether or not a woman will perform a role related to fishing in some extents cultural barriers have been broken and challenged especially in katosi in Mukono. The benefits that have resulted from the new commercialization environment to the women is the increase in income. (Madanda, 2002)

2.1.3 Beekeeping

Uganda is endowed with a rich variety of bees e.g. *Apis mellifera* Saute latta, *A. Malifera* Adansonil and *A. Malifera* Monaticula and several species of sting less bees, that have been exploited especially by women for the reduction of household poverty. The exploitation of bees provides a sustainable environmentally beneficial food and income source for people in Uganda. The

estimated honey production is at between 8000-9000 tonnes annually. According to Ogoba (2000), the factors favoring women in beekeeping industry include; Abundance of natural resources for beekeeping; There is a rich variety of indigenous honeybee populations free of major bee diseases and parasites. This is coupled with an abundance of flowering plants and crops and water to provide the natural resources necessary for successful development of beekeeping as viable economic enterprises. Indigenous knowledge and skills. (Ogoba, 2001).

Honey hunting and exploitation of honeybees is well understood and has been practiced in time immemorial. Therefore there is rich indigenous knowledge and skills that can be easily developed through training. Farmers have hunted for honey and beeswax as a way of obtaining high carbohydrates and protein with no financial cost. When a buyer is experiencing this, there have been a way of poor people especially women to obtain cash as income. (Ogoba , 2001).

Low technology requirement and in case of processing. There is abundance of traditional processing skills that have stood the test of time. Low technology beekeeping can be done near to the homesteads making beekeeping especially suitable for women. Hires can be made from cheap, locally available materials, it is possible to harvest good quality honey and beeswax from local hives, and capacity to meet their costs can be developed by increasing the quality of honey and beeswax, and the possibility of higher yields(Ogoba, 2001).

khortina (1996) suggests that, effective processing of honey is achieved using only simple tools such as straining cloth and bucket. Easy integration in the crop production systems; Crop production in Uganda is compatible with apiculture. Major food crops, which include tree crops, cereals, pulses and spices, benefit from pollination by bees provide very useful forage services for the bees. Even more relevant is the fact that pesticide use is minimal in most crop production systems. Thus making it favorable to the rural women. (Khortina, 1996).

2.1.4 Women and livestock production

The importance of livestock in the rural economy is well documented in pastoral societies, social and economic life is centered on livestock, while in some farming societies, some of the livestock is kept in most farming households although the degree of which animals are integrated with crop production varies with locality. (Keller, 2002)

In Uganda during 1996/97 livestock production continued its recovery from the 1994/95 decline. In terms of numbers available, statistics for cattle show an increase of 3.8% from 5.2 million 1995 to 5.4. Million during 1996/97/ Sheep increased in livestock production has mainly been in response to the increasing demand for milk. New milk plants opening up countrywide have encouraged dairy farming. The local market has also seen an increase in the demand of goats. (MGCD, 1997)

Women are involved in livestock activities they are generally responsible for feeding and caring for livestock that are kept near the home; where households owns or manage cattle, women are usually responsible for milking and milk processing. Many rural women keep small stock like pigs, goats or sheep, and most raise a few chickens for home consumption and surplus sale. These livestock activities family nutrition and are an important growing source of farm income providing women with the means to accumulate savings. Livestock is sold for cash in times of need, and women obtain control over this income. (Keller, 2002)

Women's preference for livestock is based on tradition and concern for their families, but in reality, poor women with little land have few alternatives. CEEWA-U recognizes both the roles of women in livestock production and its importance to them. Thus through its increasing advocacy strategy to the NAADS have been made to address the constraints faced by women in livestock production to

ensure that animal health measures and livestock extension recommendations reach the rural women. (CEEWA-U, 2003).

2.2 Gender and its role in the economy.

A distinguishing characteristic of sub-Saharan Africa economics is that both men and women play substantial economic roles. Much of Africa economics is in the hands of women and agriculture and the informal sector in particular (Baden and Millard, 1997) In Africa, women have less access to productive assets including land and to such complementary factors of production as credit, fertilizer and education. Women farmers receive only 1 percent of the total credits to agriculture. Therefore there are less likely to control the product of their labour than men, reducing their incentives to pursue productive income earning opportunities, despite the increasing evidence that income earned by women is more likely to be used productively for family needs, such as food, clothing, health and education (ILO, 1999)

Women work for longer hours than men. On average, their workdays are 50% longer and their work is closely integrated with household production systems. Indeed, the boundary between economic and household activity is less well drawn in Africa than in other regions (Anne, 1992). In addition to their prominence in agriculture, women bear the brunt of domestic tasks processing food crops, providing water and firewood, and caring for the elderly and the sick, this latter activity assumes much greater significance in the face of HIV/Aids pandemic (Synder, 2000)

Survey of the rural travel and transport patterns in villages in Uganda have found that African women move an average via head loading, 26 metric ton kilometers a year compared with less than 7 metric ton-kilometers for men. This combined with women's contribution to agriculture, has led to estimate that women contribute two thirds of the total rural transport effort. (ILO, 1999).

Gender differences in access to assets limit the options of women farmers, differences in labour remuneration lead to conflict and the sub optimal labour allocation at the household level, thus the difference in labour productivity limit economic efficiency and output. Those differences affect supply responses, resource allocation within the household, and labour productivity. (CEEWA-U) though its programme women and finance assist farmers in obtaining financial services that enable them to purchase a commodity. (ILO,1999) suggest that, the measures to increase gender equality in Africa in addition to their social and distributional implications have considerable potential to accelerate growth and poverty reduction. Hence, effective strategy needs to be put in place to ensure gender equality in accessing the productive assets and services (Anne, 1992).

In investing gender inclusive growth, the key policy priority is to break through the asset poverty of women farmers. Agricultural institutions need to treat women farmers as priority clients, and develop outreach systems to them. The right mix of assets including land, labour, technology and financial services, is critical to ensuring that women contribute to Africa's growth and development. (ILO,1999). CEEWA-U in its advocate strategy advocates for Uganda National Agricultural Advisory Services to incorporate women farmers in their new technology and other farm inputs implementation.

Table 2: Showing Gender Disparities

Statistics	Women	Men
Ownership of registered land	7%	93%
Contribution to agricultural labour force	80%	20%
Control of agricultural proceeds	30%	70%

Source: Uganda National Gender Policy

2.2.1 Women in agriculture increasing national wealth;

The government of Uganda has responded positively and have participated in global and regional meeting in recognizing the role women play in agriculture in

creating wealth. On the World Food Day, 7th march 1998, United Nations (FAO) recognized women roles in agriculture as a vital tool for development. In almost all Ugandan societies it is commonly held that the role of the wife is to provide for the household. It is the wife who knows how much food that is left in the granary and which bunch of banana is ready for harvest. A wife with no garden, or no granary has no security in the home. (MGLCD, 2000)

In the traditional peasant agriculture system in Africa, the women on account of her twin roles as the mother and wife was the prime mover of the domestic food economy. However, this is giving way to new forms of agricultural production; these changes are bringing more and more into prominence the role of the women as the backbone of an economy such as that of Uganda. (Accord, 2006).

Uganda is still a rural economy, of which agriculture is the leading sector. The leading person in the sector is the woman. Besides providing labour, the women also play a supervisory role in the cases where the husband can afford to hire extra labour. Thus throughout the year women in Uganda are fully engaged in the various stages of agricultural production; tilling the land planting, weeding, harvesting processing storage. The role of women in marketing is mainly the women who are to be found retailing maize and cassava flour, beans, groundnuts, and other produce. (UN, 1995).

The unmistakably significant role that women play in agricultural production, processing and marketing of crops as well as in the preparation of food, poses a challenge to those involved in planning for the development of agricultural sector in our economy (<http://www.womenconnect.com>). It is therefore important that policies for increased agricultural production should be formulated with bias towards the training of women in agriculture. It is also essential for the improvement of the social status of the women, that new initiatives be taken by government and parliament to reward women handsomely for the work they do to increase the national wealth. (UN, 1995)

Today, a married woman will work as much as her husband in the production of food or export crops. Some of the food crop is sold in the local market. The cash income, which comes to the family out of this combined work by the man and his wife goes almost wholly on the man.

The women maybe rewarded with one kikoi, one handkerchief, one pair of shoes or necklace. The men will take the rest of the income, besides what go into the housekeeping and the welfare of the children. Even when he is capable of banking part of the money, the account is always in the names of the man alone. He is free to drink part of this income practically everyday, but the women, unhappily never gets a little income for an occasional drink with fellow women. (Betts, 2000). Therefore, the need to encourage women in agriculture as a great producer of wealth, the backbone of the economy known as women. (<http://www.womenconnect.com>)

2.3 Business Activities in the Economy

As technology speeds up lives and the new millennium, it is useful to take time to reflect what will surely be on the driving forces of the global economy of the 21st century. Women are emerging force in the business world that policy makers cannot afford to ignore. (Brush, 1998). The world's modern economy, and in fact democracy, depends on the participation in economic activities of both sexes. In the global economy of the 21st century, international trade shall be a key source of income thus economic growth and development.

Recent surveys conducted in several countries by the National Foundation of Women Business Owners (NFWBO) indicate that women owned firms have involved in the global market place, have greater revenues, are more optimistic about their business prospects and are more focused on business expansion than women-owned firms that are domestically oriented. (Brush, 1998)

Women's business associations should ensure that their members, large and small are equipped to reap the rewards of expanding into the international arena. Women must learn how to play the international trade game, and a global network of women's business association can help them do that. Thus CEEWA-U Forums for Economic Development are scheduled every year to provide information and skills necessary in operating a business. (CEEWA-U, 2006).

As one of the Hindrance of incorporating women into business globally, a seminar that took place at Hotel Africa in Uganda 2006, CEEWA-U, coordinator, advise to the women was that they should not only participate in petty businesses, but think of big ideas with that she meant venturing into international trade. (CEEWA-U, 2006). The millionaire Oprah Winfrey is one of the most powerful women in America, she owns Hampo Productions, Inc. a Chicago-based movie production company. In addition, Winfrey has partnership of three network-affiliated shows. As an influential example to the women, she is an emerging economic force. (Gary, 1995)

Information about women-owned business enterprises is surely needed to force policy makers to realize that women are on economic force to be reckoned with. Women's business organizations (WBOs) can provide is summed up in three words Access, organization and Advocacy. WBOs can offer access to contacts for sources of credit, access to training in international trade issues, access to mentoring as well as access to the more basic skills of corporations management and marketing. (Schiller, 2000).

Organization; WBOs advising women within the business community identify their interests and advocate for them. The upcoming conference for directors of women's business associates and women entrepreneurs is designed to deliver valuable information on how these groups can expand their capacity and better needs of the women's business community worldwide. (Schiller,2000).

Advocacy; WBOs can demonstrate how successfully targeted advocacy is critical if women are to overcome the institutional and informal constraints that continue to hamper them in many parts of the world. Advocacy can increase access to education, foster the growth and dynamisms of women-owned firms, spar reform of laws, raise the awareness of international development organizations, and alert negotiators to consciously communicate trade pacts. Most importantly, advocacy can change attitudes. (Chun, 1995).

Phyllis O. Bonanno, a consultant on international trade says that one thing certain is that, the national business associations and policy makers of the world can no longer ignore the bargaining power of women in the world economy. Encouraging that realization and helping it take root sooner than later must be the major goals for the new millennium (Chun, 1995)

2.3.1 Women and small business (Micro enterprises)

Lack of land for farming is the severest constraint faced by the rural poor, and one that affects more women than men. In rural areas, there are very few employed opportunities. Moreover work, as casual and seasonal laborers in agriculture or construction may not be an option for women for those with little or no land. (UHDP, 1999).

CEEWA-U has provided strong support for non-farming activities such as marketing, processing and other micro enterprises. Self-employment in small-scale business presents a constructive option for income generation. In many developing countries, a high percentage of small-scale business that caters for the local needs is controlled or owned by women. (<http://www.ceewires.org>).

Women's enterprises tend to be relatively small, have informal structures, flexibility, low capital needs, modest educational requirements, high labor intensity, and depend on local raw materials. They are also characterized by their dependence on family labour and limited technical and managerial skills. These

enterprises are not registered, maintain no business records and do not have access to credit from formal credit institutions. (World Bank,2001).

Rural women are active participants in retail trade and marketing, particularly where trade is traditional and not highly commercialized women account for nearly all local marketing. Through their valuable links among farmers, intermediaries and consumers. Petty trade often though of in the past as non-productive, in fact serves to stimulate the production and consumption linkages in the local economy. (World Bank, 2001).

Women associations in Uganda facilitate a variety of micro enterprises developments among the rural poor by helping the women form groups in order to gain access to services including credit.Features that characterize rural women's work include labour intensity local materials and local markets also constrain product diversification and market expansion. (Ester, 2003).

Other constraints include field-tested appropriate technology, interference by men in the use of capital reserves, lack of managerial skills, direct and indirect competition with formal enterprises and lack of access to credit and financial services. CEEWA-U overcomes those obstacles in three ways; principally through its financial services, through the attention of national governments, donors and NGOs on improving existing activities and creating new opportunities. (Ester, 2003).

2.3.2 Women Entrepreneurs' Effect in the Business World

Female business owners will be recognized for whom they are, what they do, and how significantly they impact the global economy in terms of generation of income. Change is a foot in the global economy and it's a bearing a woman's face increase steadily. For example, women produce more than 80% of the food for sub-Saharan Africa, 50-60% for Asia, 26% for the Caribbean 34% for North Africa and the Middle East, and more than 30% for Latin America. Female

entrepreneurs are active at all levels domestically, regionally and globally. (UN, 1995)

A recent United Nations Report concluded that establishment of enterprises is closely related to the advancement of women income. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. According to the 1995 UN Survey, two changes have occurred over the past 10 years in the enabling enrolment of women in the economy. (UN, 1995).

One is the establishment of legal equality for women. The other is granting women equal access to education and training women entrepreneurs are significantly affecting the business world. Growth in many countries whether developed, developing or transitional, has been driven by trade evidence suggest a gender dimension to economic development in trade, which the UN's International Trade Centre (ITC) has addressed. Three factors galvanized the ITC to focus on female entrepreneurship and trade. (UN, 1997).

The expanding of private sector where small and medium entrepreneurs (SMEs) are playing an increasing large role in developing and transitional countries. Shift in general economic policy from inward looking, import substitution policies to outward looking, market-oriented strategies. Increasing number of SMEs, which are female owned and engage in international trade. Thus enhancing visibility of women owners around the globe. (Esther, 1999)

Dr. Zoya Khortina, a senior researcher at Moscow's Russia Academy of Sciences Gender Centre, trains and consults potential entrepreneurs stated that "the economic effect has yet to be seen, since there are no statistics on women entrepreneurs as yet, and the process of women setting up small enterprises, firms, foundations and associations, which began so recently is so dynamic that even information a month old is out of date. (Khortina, 1996).

The remarks could easily pertain to other regions of the world as well. A highlight of 1997 conference "organizing for success" was Jehans Sadat's opening address titled women: preparing for the future. Mrs. Sadat noted, "in the most developed countries, business women are off and running, while those in less developed ones are taking small steps and there are those who yet realize that they too can enter the race." Khortina and Sadat concur that female entrepreneurship is catching on with great rapidity (Khortina, 1996)

As the organizations of women advocate and implement the economic programmes of women to start income generating projects, entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self-sufficiency, self esteem, education and growth, not only to women themselves, but also for their families and their employees. And women are changing the face of business ownership internationally; between one-quarter and one third of the world businesses are owned by women. As their numbers grow this leads to the economy growth. (Carter, 1992)

2.4 Women employment in the informal sector

The ILO informal sector in Latin America for 1990-1995, define informal sector employment as consisting of all over account workers but excluding administrative workers, professional and technicians, and working in establishments with less than 5 or 10 persons engaged.

(ILO, 1995)

Notwithstanding social, cultural and economic reason, women have continued to account for the greater share of informal sector employment. Their share has been estimated at typically 60 percent and 80 percent. In the informal sector, women tend to be concentrated in a narrower ranger of occupations and activities such as food processing, garment industry, domestic services and at the lower end of the market, less remuneration and less production. (ILO,1995).

Increasing trend in use of subcontracting from larger firms in the formal and global markets to even smaller firms, household production units and home workers has major implications for women's employment. (ILO, 1995).

In the global economy, women participate in the production of commodities, the goods that are frequently made in developing countries, because the labour costs are expensive for the companies and the majority of workers in manufacturing factories are women, they are paid less than men and many fired after the age of 25 or if they marry. Women work in export factories are frequently, treated poorly, common experience include being restricted from going to the washroom, forced pregnancy testing, and sexual harassment by male management. (Khortina, 1996) Thus the lack of opportunity to work, and acquire money in order to provide for the family needs and wants.

International Labour Organization suggests that, with the majority of women working in the retail trade, and unremunerated activities, the returns from these activities is of low pay with few benefits thus making it difficult for women to support themselves and their families. (ILO, 1999). Available studies point that subcontracting and homework have contributed to the further informalization of women's employment. In addition to obstacles faced by informal sector workers and producers to improving their incomes and employment such as lack of access to productive resources and assets. (World Bank, 2001).

Women have to surmount gender-based constraints. These constraints include cultural and institutional restrictions on ownership, control of property, income household, childcare responsibilities and attitudes towards women economic activities and access to resources. (World Bank, 2001) The informal sector units of the in focus programme a knowledgeable skills and employment is concerned with these issues; Gender diversions and gender specific implications of informalisation of employment and patterns of informal employment. The implications of these gender informal employment interfaces for the development

of skills and knowledge among women workers, especially those in marginal and insecure occupations. (ILO,1995).Strategies and policies, which address barriers and constraints to skill development among women in the informal sector, and their outcomes. The contribution of skills and knowledge on women's employment gender equality and women's economic empowerment and decent work. (ILO, 1995)

Resolutions concerning statistics of employment in the informal sector, adopted by the fifteenth international conference of labour statisticians (ICLS), January 1993, conceives the informal sector as consisting of productive units that typically operate at a low level of organization with little or no division between labour and capital and on a small scale labour relations where their existence are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees.(ILCS,1993).

These units possess the characteristics of household enterprises which are fixed and other assets do not belong to the unit but to the owner units, he cannot engage in transactions or enter into contracts nor incur liabilities on their own behalf; expenditure for the production and capital goods are often distinguishable from household purposes. (ICLS, 1993) Informal sector in non agricultural activities, rural-urban self employed workers, most of whom are own account and unpaid family workers, are considered the major component of the rural and urban informal sector in all regions of the world, the number of self employed in non –agricultural activities increased between 1980s and 1990s. In the 1990s, own account and family workers represented nearly two thirds of the total non-agricultural labour force in Africa. (Jacques , 1998)

Women's share of informal sector employment has remained high, estimated at typically 60 to 80 percent. Although in a few countries men dominated urban informal sector, women most probably are much more in number than reflected in available statistics. Women comprise most of the unpaid family helpers and

home based workers, and thus fall easily through gaps in enumeration. Productive but unpaid work is often confounded with household work. (Charms, 1998)

Widespread strategy of subcontracting production and services to family enterprises and home based labour has contributed to the further integration of women's home based labour into the formal production system under informal, flexible employment arrangements. (ILO,1999).In contrast with their male counterparts in the informal sector, women tend to be concentrated in a narrower range of activities or occupations. Common stereotype activities are food processing, garment setting and domestic services in tasks that require less or no skills and pay less in the market. (ILO, 1999)

Table 3: showing Employment status by sex (1999)

Employment status	Women %	Men %
Employee	5.4	18.4
Self employed	28.9	59.0
Unpaid family worker	65.7	22

Source: UNHS 1999

The table above highlights the picture on gender distribution of the Uganda's population by main occupational engagement in 1999. There is clear evidence that gender inequalities persist with women dominating the unpaid economy. On the other hand, most of the men are involved in well paying jobs in the formal sector

2.5 Economic development

In her book, the role of women in economic development, Ester Boserup defines economic development as the progress towards an increasing intricate pattern of labour specialization (Boserup, 1970). By this she means a situation in which "all more and more people become specialized in particular tasks" and thus are able to contribute to the general welfare of the community. In her words, "the economic autarky of the family group is superceded by the exchange of goods and services."(Cited in Ekechi et al, 1995)

According to group development workers cited in Burkey (1993) the following definition of economic development was formulated, Economic development is a process by which people through their own individual and or joint efforts boost consumption and to have surplus to sell for cash. This requires that the people themselves analyze the problems identifying the causes, set their priorities and acquire new knowledge. (Ekechi, 1995). It also requires them to organize themselves in order to coordinate and mobilize the effective application of all factors of production at their disposal. Meaning that they must plan implement and manage their own economic activities the higher income that accrues through increased savings and investments can be used to satisfy a wide range of the peoples' wants enabling them to realize greater well being. However continued progress requires the reinvestment of part of the surplus. (Cited in Burkey, People First; 1993)

According to Burkey (1993) women are generally worse off than men in most countries especially in the third world. In addition to their income generating activities, women's household duties include caring for the children, the sick and elderly, household maintenance, preparing food, and fetching firewood and water. Yet because of women's more limited access to education and other opportunities, their productivity is relative potential as compared to men's productivity. Improving women's productivity. Improving women's productivity can

contribute to both economic growth, efficiency, and poverty reduction. (Burkey, 1993).

Lack of access to credit for female entrepreneurs limits the profitability and growth of their enterprises. Limited educational and cultural barriers restrict women's contact with institutions that offer financial services. Collateral requirement a vital role, as female rights to property are often more restricted than men. (Ekechi 1995) Grames Backin Bangladesh has shown that group lending can bring down successfully perceived and real transaction costs and default risks. (Ekechi, 1995).

Diane Elson, a professor in economics at the university of Manchester stresses the fact that more attention should be paid to understanding the economy as a gendered structure. In various fields, she makes a distinction between a paid and unpaid economy. Where in the latter most of the work which include activities such as taking care of children, fetching fuel-wood, preparing food as being done by women. This kind of work however is not registered like wage labour and thus often do not exist. (Diane, 2002).Improving female well-being therefore includes more than removing anti-female discrimination. It also involves recognizing the economy as a gendered structure where gender is always present even if women are not. (Diane, 2002)

2.6 Women savings and credit

Credit help alleviate poverty; when women have access to credit facilities and obtain a loan, the increased income translate into an increase in household assets, when the loan is used in establishing income generating project, then said investments with cash flow prospects, allowing for profit and margins for loan repayment lay the foundations for a sustainable escape from poverty. (World Bank, 2002)However, credit is not a panacea for the poor, it can sometimes make their situation worse. Non-productive use the credit does not create income and can lead to problems in loan repayment. To improve the

status of a poor woman borrower, her credit funds must be invested properly. Women often start by investing in livestock, and the small enterprises and then move to other more profitable activities. (World Bank, 2002)

CEEWA-U through the programmes WOF provides women with training, skills and bookkeeping services that are necessary in operating a business. In Uganda during 1996-1997 livestock production continued its recovery from the 1994/95 decline. In terms of numbers, available statistics for cattle show an increase of 3.8% from 5.2 million in 1995 to 5.4 million during 1996/97. Sheep increased by 13.66% from 5.5 million to 6.3 million in the same period. (Keller, 2002) The increase in livestock production has mainly been in response to the increasing demand for milk. New milk plants opening up countrywide, has encouraged dairy farming. The local market has also seen an increase in the demand for goods. (MGCD, 1997)

2.7 Women and poverty

Poverty is a complex, multidimensional problem, with origins in both the national and international domains. The globalisation of the world's economy and the deepening interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as world economic (Kakande, 2001) Migration and consequent changes in family structures have placed additional burdens on women, especially those who provide for several dependants. The macroeconomic policies focus almost exclusively on the formal sector hence tending to impede the initiatives of women and fail to consider the differential impact on women and men. (Kakande, 2001)

Thus the application of gender analysis to a wide range of policies and programmes is therefore critical to poverty reduction strategies (CEEWA-U), plays a role in advising and training women on skills that are necessary in establishing small businesses. (Kakande, 2001) In order to eradicate poverty and achieve sustainable development, women and men must participate fully and

equally in the formulation of macroeconomic and social policies and strategies for the eradication of poverty. This cannot be accomplished through anti poverty programmes alone but will require democratic participative and changes in economic structure in order for women to access the resources.

Feminization of poverty has also recently become a significant problem in the countries with economies in transition as a short term consequences of the process of political, economic and social transformation, in addition the rigidity of social ascribed gender roles and women's limited access to power, education, training and productive resources that lead to family insecurity are responsible for women lack of income to purchase commodity. (Kakande, 2001)

While poverty affects households as a whole, because of the gender division of labour and responsibilities for household welfare, women bear disproportionate burden, attempting to manage household consumption and production under conditions of increasing scarcity. Poverty is particularly acute for women living in rural households. (MGLD, 1995) CEEWA-U in its establishment of economic activities programmes, recognizes that women's poverty is directly related to the absence of economic opportunities and autonomy; lack of access to economic resources including credit, land ownership and inheritance, lack of access to education and support services and their minimal participation in the decision making process. (Arriagada, 1990)

The risk of falling into poverty is greater for women than for men, particularly in old age, where social security systems are based on the principle of continuous remunerated employment. (Arriagada, 1990). In reference to this CEEWA-U in its programme women and finance, women and agriculture promote economic activities that women are involved in by advocacy, providing financial services and educating the women to start their own businesses to be economically empowered. (www.ceewires.org.2005)

In concurring with the objectives of CEEWA-U on establishment of enterprises. Available studies indicate that women business owners create a clear culture of their own. Female enterprises tend to centre on the delivery of service responding to traditionally unsatisfied needs. Sally Helgesen commented that women managers liberally seek information, exchange ideas with others and let information crystallize before making a final decision. Women started businesses show a tremendous willingness to seek business guidance and education to compensate for perceived weaknesses. ([http:// www.ceewires.org](http://www.ceewires.org).2005).

2.7.1 poverty and gender inequality

Poverty and gender inequality; Robert, in his quotation says that experiences of poverty is shared and distributed within families. All suffers but some suffer more than others. Due to inadequate sex disaggregated, gender-relevant and time series data, not only in Uganda but in most other countries as well. It is difficult to establish clear correlations and track change over time. (Robert Chambers, 1991) Furthermore, Chambers says that in general women and children are more vulnerable to poverty than men. This is due to their unequal distribution of resources, as a woman is expected to remain at home, take care of the husband. (Women and democracy, 1999)

In the Uganda, Participatory, Poverty Assessment Report, (UPPAP PPAI) the poor themselves identifying certain groups as vulnerable to poverty. The landless, casual Labourers, women, widowers with children, orphans and neglected children, the youth and elderly, the chronically sick, the displaced and refuges, people living those with large families.

(Women and democracy, 1999)

According to Poverty assessment report (1995), Women and widows are treated as homogenous categories, and the implication is that all women are equally vulnerable to poverty in comparison with men. A simplistic assumption of limited analytical value, as one academic put it "not all women are poor; not all the poor

are women” (Poverty Assessment Report, 1995)The process leading to poverty and the process enabling or constraining escape from poverty differently, and the processes by which some escape from poverty are often gender differentiated. Some categories of women are more vulnerable to poverty than are some categories of men, because they are vulnerable to the processes that lead to poverty and they have fewer options of escape. (MFPED and OXFAM, 2003)

In her remarks, Deborah says that female households clearly face more constraints than their male counterparts, in accessing labour markets, services and resources such as funds for purchasing or renting land. These constraints make them poorer and make it more difficult for them to escape from poverty. (MFPED, Oxfam, 2003)Some of the traditional stereotypes that have been accepted by women do not share any economic benefits. This has affected women economically depending on their income, consumption and ability to purchase a commodity. The upheld stereotypes are associated with women in some ethnic groups in the north of the country, is that women are culturally expected to be “brave” during the birth of child only cowards deliver in hospitals (MFPED,Oxfam,2003).

Women and children are responsible for water collection for domestic use, however youth collect water for sale using bicycles and men sometimes collect water for domestic use if they have access to transport.Women have access to use of land for agriculture product through men, fathers and husbands; men inherit and own land while women generally do not. (Kakande and Sengendo ,2001).Therefore, regarding land women and men are not equal. In the above culturally defined concepts on women, Economic activities and their effect on women income, consumptions and expenditure is eliminated. Thus the establishment of CEEWA is in spearheading economic enrolment of women. (Kakande and Sengendo ,2001).

2.8 NGOs in promoting economic activities

NGOs are important in developing or transitional of economy. Women organize NGOs to overcome isolation, achieve goals, gain support, educate, train, market products and services, promote one another's interests and expand their businesses.

A recent handbook for international private enterprises notes:

Though associations are not well phenomena in most parts of the world, their operations and methodologies have historically differed depending on other existing economic underpinning association in governmental planned and controlled systems customarily performed public functions and were not involved in efforts to expand job opportunities in market based economies have always played a significant role, not only in shaping investment and performance decisions for free enterprises, but also in determining public policy decisions affecting private business interests. (www.womenconnect.com)

In reference to this CEEWA-U in its programme women and finance, women and agriculture promote economic activities that women are involved in by advocacy, providing financial services and educating the women to start their own businesses to be economically empowered. (CEEWA-U, 2006). In concurring with the objectives of CEEWA-U on establishment of enterprises. Available studies indicate that women business owners create a clear culture of their own. Female enterprises tend to centre on the delivery of service responding to traditionally unsatisfied needs. Sally Helgesen commented that women managers liberally seek information, exchange ideas with others and let information crystallize before making a final decision. Women started businesses show a tremendous willingness to seek business guidance and education to compensate for perceived weaknesses. (CEEWA-U, 2006)

2.9 Uganda government policy in economic advancement of women

Uganda government made a policy commitment to mainstream gender concerns in development process by passing a national gender policy (1997). The policy provides guidance for policy makers, planners, and other stakeholders, on their roles and responsibilities to promote gender equity in national development. The national gender policy provides an institutional framework, to implement the national gender strategy. By passing a national gender policy in which government committed ministries and development implementers mainstream gender issues in all development policies, plans and programmes. (MFPED and OXFAM, 2003)

Ministry of Finance, Planning and Economic Development is a key line ministry required by government to develop gender responsive sectoral policies. The medium term competitive strategy (2000-2005) falls within the sectoral policies of trade and commerce, that employs a proportion of men and women thus the MTCs calls for high level of gender responsiveness to positively impact on the private sector. (MFPED and OXFAM, 2003)

One of the objectives of the MTCs is to transform the private sector into a powerful engine of growth and a central pillar for increasing incomes and consequently poverty reduction on sustainable bases. Indeed the first pillar of the Uganda Poverty Eradication Act Plan (PEAP) is creating an enabling environment for rapid economic growth and structural transformation. In order to eradicate poverty based on sustainable economic development, it is essential to design, implement and monitor gender sensitive development policies and programmes at all levels that will foster the increase of income on women, their standards of living and involvement on economic activities. (UNDP, GGP 1997-2000). Studies of gender and poverty show a clear link between poverty and gender. They argue that perceptions, experiences, methodological approaches and interventions, establish the similarities and cause-effect relationship between causes and consequences of poverty and gender imbalances. (Keller, 2002)

One of the policy implications is that for anti-poverty strategies to be sustainable and equitable, they must go beyond practical concerns with a more strategic analysis of gender i.e. they must seek to address the more tangible aspects of women empowerment. Keller (2002) says that micro economic policies, such as those to expand markets and promote private sector development, need to be relevant to the circumstances and impact positively on the country's poor female subsistence farmers, the small commodity producers and small entrepreneurs in the segments of the informal sector.

The 2007/08 budget allocated an additional Ug. Shs. 12 billion up to Ug. shs. 60 b, to NAADs, bringing their budget to shs. 60 billion. For inputs to farmers to help them move from transitional subsistence farmers to commercial high return production. Moreover, he cited that in the next fiscal year, real GDP growth is also projected to grow by 6.5% expecting stronger growth in cash crop production. He called the government of Uganda's export economy "truly remarkable" exports earning are projected to increase by 22% to \$1.714m this fiscal year, up from \$ 1,403m. (New Vision, 2007)

According to the ministry of Agriculture, earnings for coffee exports alone are expected to grow by 29% as a result of both higher coffee prices and bigger volumes. Most of the women play a role in the farming activity, therefore the support in farms input, incentives for export and production, increases the output. Thus additional revenue to the farmers. (New Vision, 2007).

2.10 Challenges faced by women in economic activities

Women are active in a variety of economic areas, which they often combine, ranging from wage labour and subsistence farming and fishing to the informal sector. However, legal and customary barriers to ownership of or access to land, natural resources, capital, credit, technology and other means of production, as well as the wage differentials contribute to impeding the economic progress of women. (Arniagada, 1990) Thus the contribution of women to development is not

only through remunerated work, but also through a great deal of unremunerated work. (Unemployment in women is one of the challenges. Unemployment has been defined as "a state of being without paid work, though willing and able to work and actively seeking work." (Armiagada, 1990)

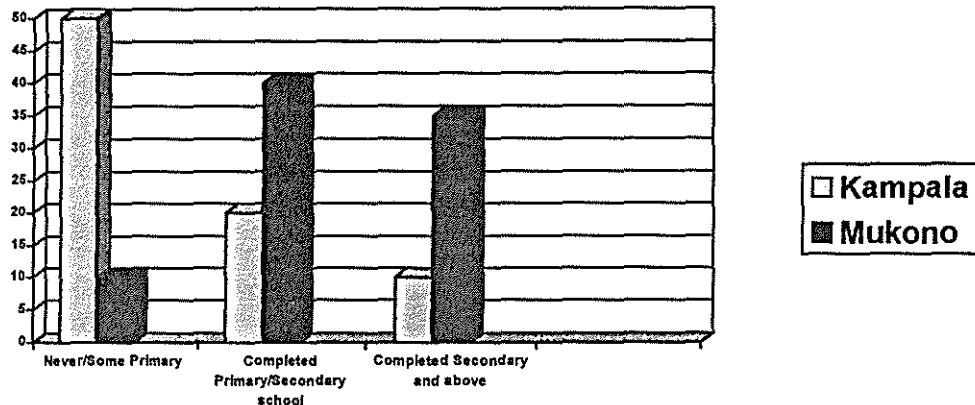
A number of factors have been attributed to the decreasing number of women in the paid sector. (Baden and Milliard 1995) noted some of the factors as follows; Women are constrained by the demands of domestic labour and childcare, which inhibit them from participating in forms of employment involving flexible hours, overtime, extensive travel or shift work, given the cost and difficulty of making childcare arrangements and difficulties of leaving children unattended (the most common outcome among the poor) women themselves may "choose" typically female occupations influenced by strong socio-cultural norms and gender stereotype inculcated through the education system.

(Baden and Milidard, 1995)

Women's relative lack of education and training also contributes to their unemployment. Lower returns to female labour force participation also act on disincentive to future investments in female education perpetuating a vicious circle. In addition, employees' lack of education and experience as a screening device to exclude women and other disadvantaged groups from employment.

(Baden, 1995)

Figure 1: Indicating distribution of beneficiaries of CEEWA-U level of education in the project sites



Source: CEEWA-U

He further states that, “relatively low education levels also limit women’s access to information sources about employment (Baden: 1995) and other training opportunities (Arniagada, 1990). However, gender differentiated entry barriers for women and occupational segregation exists even in the informal sector in terms of lack of access to capital and to markets in different activity profiles). Men are drawn into the labour force to produce commodities in exchange for wages, while women are relegated to domestic and subsistence activities within the household (Kuhn, 1999).

In the agro-economic field, men control the cash based crops while the women remain in the non-monetized subsistence sector growing the food crops. (MGCD, 1995) In another report by the ministry of gender, community development (1995) it is stated that, “a man who is in paid employment is highly regarded even if he cannot feed his family. Whereas a woman who is merely a subsistence producer is undervalued even if she feeds her family. women contribute more than 40% of Africa’s GDP and more than 60% of non-agriculture GDP. (MGCD, 1995)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methodology of the study, explains the sample selection, and describes the procedure and instrument used in collecting data, as well as statistical procedure used to analyze the data. Limitations encountered in carrying out the research have been included in this chapter.

3.2 Research Design

A descriptive research design was used in this study. The researcher choose this design, and designed a questionnaire instrument to examine economic activities in influencing women income, savings, expenditure and standard of living.

The use of the questionnaire in this study provided a number advantages which include: it was inexpensive and easier to administer, they lend themselves to group administration, and allowed confidentiality to be assured. These were in line with what Sander et al (2000) suggested.

The study was based on focused on CEEWA-U. The programmes women and agriculture, women and finance, and women and entrepreneurship were analyzed with respect to women productivity in the the use of modern technology as a factor influencing the increase on women income.

3.3 Sampling technique

In order to select an appropriate sample, stratified random sampling was applied in drawing the number of women from the stratas. The stratas consisted of three programmes, women and agriculture, women and finance, and women and entrepreneurship. According to CEEWA-U, there are 600 beneficiaries benefiting from the programmes in mukono.

Simple random sampling was used in selecting samples from each strata. This provided advantage in that each respondent had a known and equal probability of being selected from the sample. In generating representative sample, Krejcie and Morgan (1970) with regard to the determination of sample size suggests the application of the formula that, $n = \frac{N}{k}$. Where n is the sample size, N is the population size, and k is the alpha which is 0.10. Therefore, the researcher selected 60 as the sample size. This is indicated by the table below.

Table 4: Indicating the respondents representative sample

Name of strata	Population(N)	Sample(n)
Women and agriculture	300	30
Women and finance	150	15
Women and entrepreneurship	150	15
Total	600	60

10% random Sample of the 600 population used was in consistent with the formula for determining size of a random sample. Hence 60 respondents constituted the sample from the stratas. The sample in this study was drawn from the three programmes to find out the impact of economic activities on women income. Robson (1993) also agrees that stratified random sampling is an appropriate technique used in order to make proportionate and therefore meaningful comparisons between subgroups in the population.

3.4 Data collection methods

The researcher collected secondary data, which have been preliminary identified and used in literature review, also primary data was sought from the respondents by the use of questionnaire.

3.4.1 Questionnaire

Structured Questionnaires were researcher administered to the 60 respondents. The questionnaires consisted of open ended and closed ended questions. Open ended questions allowed the respondents to reply using their own words thus no limit to the response. Closed ended questions provided a ready response hence simplification of coding and data entry. This concurred with Sander et al suggestions.

In obtaining high reliability, test-retest reliability was used by repeating the same set of questions to 6 respondents in which it indicated a high correlation of the responses. Validity was obtained by having 10% pilot testing used on 6 respondents before administering the questionnaires, in order to draw inferences that were entirely accurate. The questions set shown a relationship between the economic activities and women income as the variables .Moreover, the researcher was careful to avoid constructing complex and lengthy questionnaire.

3.5 Data analysis

Editing was applied to discover error and omissions. The data was properly analyzed and verified in order to remove errors and repetitions making analysis simple and clear. The editing process also grouped multiple components of some data bits. The data bits were then formatted to give meaningful information.

Once the questionnaires were received from the research assistant, a unique identification number was designed to each questionnaire for easy management and access of data. Various codes were given like 01 and 02 for easy coding of data in the computer. With the help of a stastician analyst, Data was coded, captured, and analyzed using SPSS. The graphs and pie charts were drawn using SPSS for good presentation, and then annotated using Microsoft word. The figures were constructed to display results with respect to each of the three research questions.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Introduction

This chapter presents analyses and interprets the various findings of the study. The data was analyzed using SPSS interpreted and presented into tables and figures where their percentage and frequencies were reflected.

4.1 Data presentation, analysis and interpretation

According to the primary data, majority of the women are between 31-39 years, indicated by 96.7%. This shows that the beneficiaries of CEEWA-U are in the productive age of the economy growth. In addition, a low benefit of 3.3% of the women who are below 30 years and above 50 years in the economic activities of CEEWA-U.

Table 5: indicating the women age group.

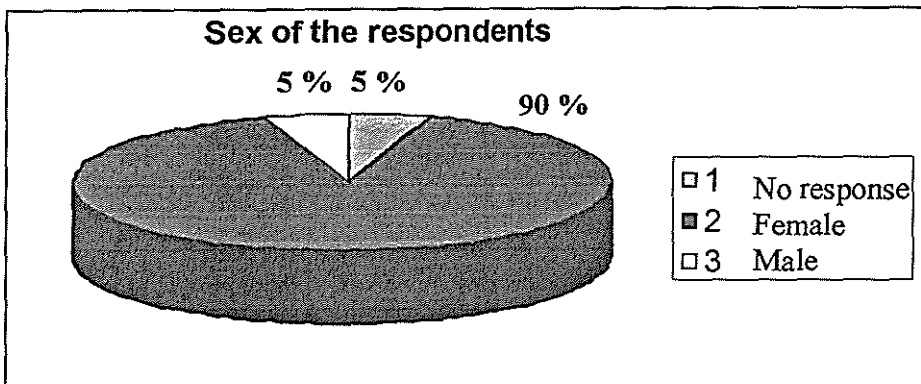
No	Variable	Count	Percentage	Cumulative
5	Age group		%	%
	No response	2	3.3	3.3
	31 to 49years	100	96.7	100

Source: Questionnaire

These findings are in line with International Labour Organization that; women play a substantial economic role in the growth of the economy. As women benefit from the economic activities, their income earned is used productively for family needs. Such as food, clothing, health and education (ILO, 1999). Milton Friedaman, a prominent conservative economist says that earnings tend to rise until the middle ages (Stephen, 2002). Thus the beneficiaries of CEEWA-U between the ages 31-49 their consumption is greater than income. Hence the need to involve the women in income generating activities.

The findings of the study indicate that 90% of the respondents are female and only 5% of the male have benefited from the programmes. Therefore, women are concentrated in the informal sector, where they are involved in self employment businesses. Figure 2 indicates the information.

Figure 2: showing the sex of respondents.



Source: Questionnaire

The primary data is in line with Khortina (1996) suggestions in that the women are in economic activities that create wealth so that they are able to meet their expenses. CEEWA-U in its economic activities realizes that it is through income generating projects that women get income to sustain themselves. Considering the impact of consumption of women the pertinent concern is that women make a lot of spending power that they can use to demand production of goods and services that benefits all people around the world (Khortina, 1996).

Table 6: Indicating the marital status

No.	Variable Marital Status	Count	Percentage %	Cumulative %
6	Married	6	10	10
	Single	54	90	100

Source: Questionnaire

90% of the women are from single families. Only 10% are married. Hence women bear all the responsibilities of bringing up a family. The information

presented in table 6 in agreement with Diane (2002) in that, women participate in household duties that include caring for the children, the sick and elderly, household maintenance, preparing food and fetching firewood and water. This is in addition to their income generating activities.

This indicates that women are expected to meet both the domestic and financial services of the family. Therefore, more attention should be paid to understanding the necessary as a gendered structure. Moreover, improving female well being includes more than removing anti-female discrimination. It also recognizes the economy as a gendered structure where gender is always present even if women are not (Diane, 2002). Consequently, Racheal (2000) concurs with the information in the table 6 in that, as the female headed household poverty increases, the man migrate in other areas searching for jobs, this phenomenon places higher responsibility for the well being of the family entirely on women.

Table 7: Showing women Occupation

No.	Variable Occupation	Count	Percentage%	Cumulative %
7				
	Employed	6	10	10
	Self Employed	54	90	100
	Missing	0	0	100

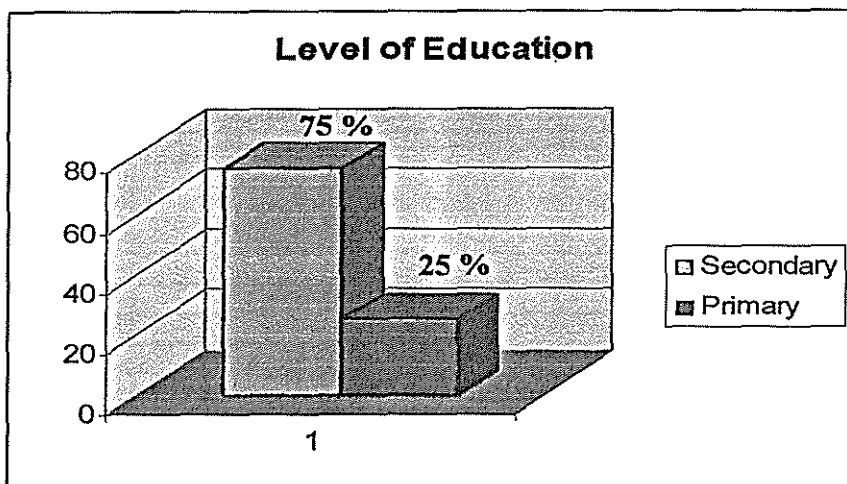
Source: Questionnaire

According to table 7 above, most of the women are involved in self employment activities. It is indicated by a 90% in the table. 10% indicate those that are employed in the formal sector. Therefore, women are not represented in administrative and managerial decision policy making in economic development. As identified in the literature review, the forum for women in democracy (1999) concurs with this information in that fewer women than mean participate in the labour market, and women are relegated to the lower end of the hierarchy (low

paying ranks on job). A large proportion of women 65.7% are in unpaid family works with 81.8% actively aged in unpaid agricultural labour.

The information in table 7 is in agreement with (ILO, 1995) that women have continued to account for greater share of informal sector employment, with their share estimated at typically between 60 and 80 percent.

Figure 3: indicating the women level of education



Source: Questionnaire

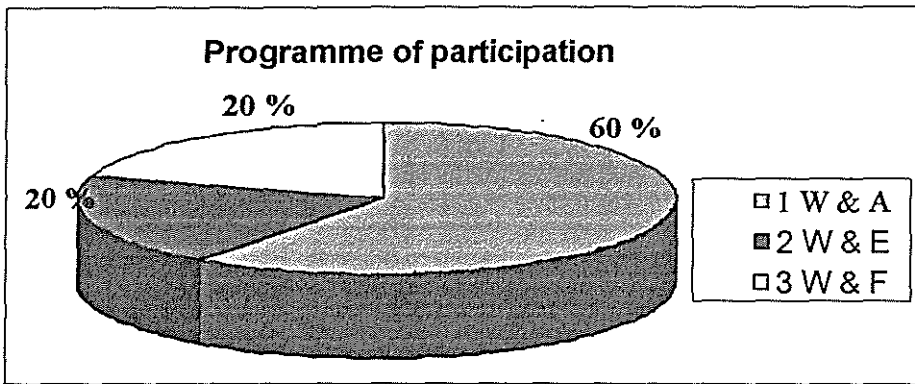
The primary data shows that 75% of the women have obtained primary education. On the other hand, only 25% of the women have secondary education. This indicates the economic illiteracy of the women in the economic management of the costs that assist them in profit maximization.

This is in line with Baden (1995) suggestions in that women's relative lack of education and training contributes to their unemployment. Thus women are not able to penetrate in the formal sector of administrative and managerial decision making.

Jacques (1998) concurs with the above information in that women's share of informal sector, employment has remained high, estimated at typically, 60 to 80 percent. This has been due to their education limitations, hence their inability to compete effectively with their male counterparts

Consequently, Ogoba (2001) concurs with the primary data in figure 3 in that, it's due to the women's lack of education that the majority of them are involved in the informal sector, participating in economic activities like farming, fishing and small business enterprises.

Figure 4: showing the women programme of participation.



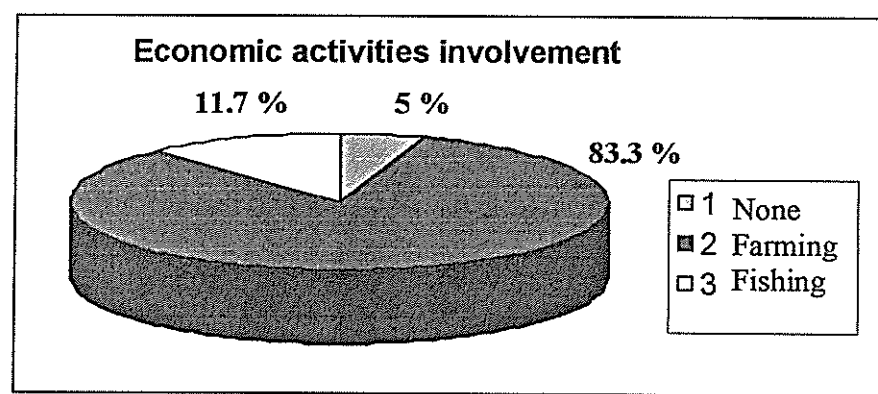
Source: Questionnaire

According to figure 4 above, 60% of the women are involved in agriculture, 20% in entrepreneurship and another 20% in the program women and finance. There is need for women education and training in order for them to participate in the formal sector. The findings indicate a 60% of the women involved in agriculture. This information is in line with suggestions by UN (1995) that in Uganda, agriculture is the leading sector with women playing a major role in agricultural production. This include land planting, weeding, harvesting and storage of the crop

In Figure 4, 20% of the women are involved in entrepreneurship activities and another 20% have acquired financial services. This is in agreement with identified literature review that the expanding of private sector into small and medium entrepreneurs are playing on increasing role in developing the economy. The participation of women in income generating projects have resulted to an increase in income. Thus having a positive impact on the economy growth.

According to the primary data 83.3% of the women are involved in agricultural activity and 3.3% in fishing. Notwithstanding divergent views on the economy, the World Bank (2001) says that female farmers play a central role in agricultural production and household food security, a fact that has become generally recognized in many countries that women constitute more than half of the agricultural labour force. The statistics in figure 5 of 83.3% evidence collected from the field concurs with the remarks.

Figure 5: showing women economic activity involvement



Source: Questionnaire

Table 8: indicating the women knowledge of CEEWA-U

No	Variable	count	Percentage	Cumulative
8	Knowledge of CEEWA-U		%	%
	Yes	58	96.67	96.67
	No	2	3.33	100

Source: Questionnaire

According to table 8 above, 96.67% of the women have knowledge on CEEAW-U. On the other hand, only 3.33% did not have information on CEEWA-U. The acquiring of knowledge has led to the women establishment of small and medium

enterprise. This is in line with World Bank (2002) suggestions in the literature review that women seek information, exchange ideas with others and let information crystallized before making final decisions.

Women show a tremendous willingness to seek guidance and education on ways of participating in economic activities that generate income hence uplifting their standard of living. CEEWA –U concurs with primary data In table 8 in that, through the programmes of agriculture , entrepreneurship and finance , women have obtained information that have assisted them to start their own businesses.

Table 9: showing the hours spent on work

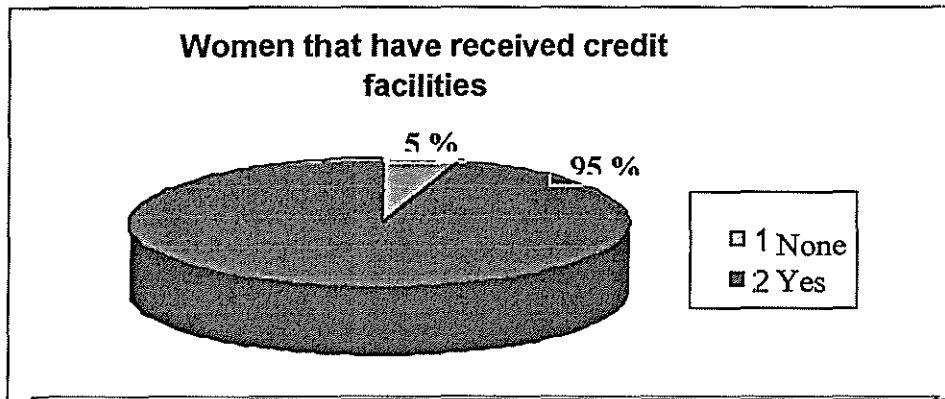
No.	Variable	Count	Percentage	Cumulative
9	Work hours Spent		%	%
	None	3	5	5
	2 to 4	3	5	10
	6 to 8	54	90	100

Source: Questionnaire

Table 9 above indicates that 90 % of the women spend 6 to 8 hours at work as compared to 5% that spend 2 to 4 hours. This shows that within a period of 6 to 8 hours, most of the women engage in economic activities in order to earn income to meet their needs and improve the standard of living. In addition, women are involved in domestic duties as well as income generating activities that enable them an income.

The primary data is in line with Rachael (2000) suggestions that women participation in economic activity is often in the informal sector and is largely invisible. In addition, they contribute over 70% of the total agricultural labour force. Therefore, women spend a lot of their time in the informal sector. Hence table 8 indicates 90% of the total time women spend on economic activities.

Figure 6: indicating women that have received credit facilities.



Source: Questionnaire

According to figure 6 above, 95% of the women have obtained credit facilities as compared to 5% who lack access to credit services. Women acquire credit facilities through loans. The availability of credit facilities facilitate women to engage in entrepreneurship spirit and establish businesses. As clearly indicated by figure 6, the availability of credit facilities has led to the increase in ability of women to start business thus creating the jobs in the informal sector.

The information in figure 6 is an indication of the effectiveness and efficiency of CEEWA-U programme, women and finance that was established for gender sensitive financial products designed to help women entrepreneurs to acquire capital and establish business, hence lifting the standard of living due to the additional income. The suggestions by World Bank (2002) concurs with the primary data in figure 6 in that, credit help alleviate poverty, when women have access to credit facilities and obtain a loan, the increased income translate into an increase in household assets, when the loan is used in establishing income generating activities, the investments with cash flow prospects, allowing for profit and margins for loan repayments lay the foundations for a sustainable escape from poverty. (World Bank, 2002).

Table 10: showing the ability of women in buying an asset

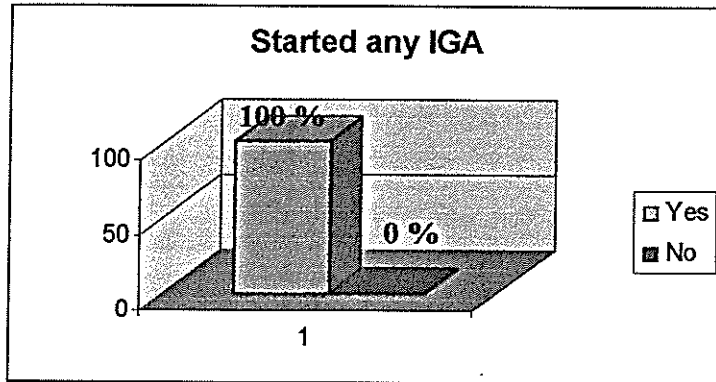
No.	Variable	Count	Percentage	Cumulative
10	Brought any assets		%	%
	None	5	8.3	8.3
	Yes	55	91.7	100

Source: Questionnaire

According to table 10, 91.7% of the women purchased on asset in comparison with 8.3% who did not buy any asset. Therefore, an increase in income increases the women purchasing power, thus their ability to meet the expenses. In acquiring assets, this supports the evidence of pilot testing of Kikalu (capital asset) which took a period of one year (July 1999 to July 2000) showing success that CEEWA-U continued to play a role in increasing purchasing power for women to acquire physical assets for empowerment.

According to CEEWA-U (2006), a Kikalu (capital asset) beneficiary cited out that women did not only take a small capital investment but ventured in to big projects like buildings that have changed their social economic status. The information in table 10 concurs with Martin and Philip (1991) in that as income increases, it leads to a rise in consumption by the consumers. Hence, 91.7% of the women have bought assets.

Figure 7: indicating the women that have engaged in income generating activities (IGA)



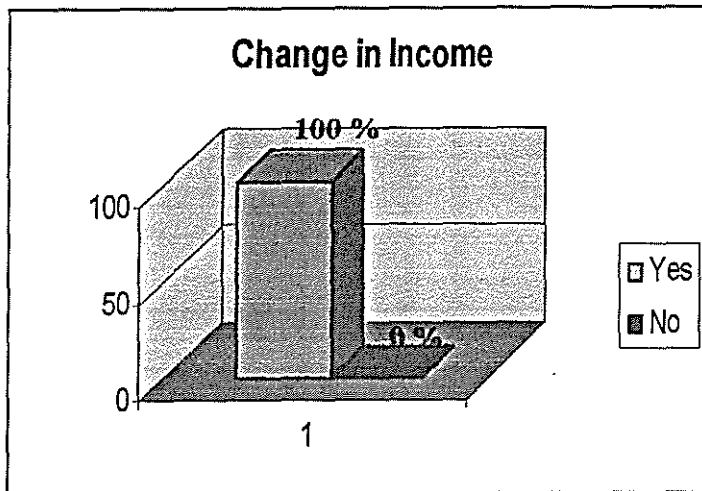
Source: Questionnaire

According to the primary data in figure 7 above, all the women have started an income generating activity. This indicates that most of the women have engaged in entrepreneur spirit in the growth of economy.

UN (1995) suggestions are in line with this information in that, the establishment of enterprises is closely related to the advancement of women income. In nations where women have advanced, economic growth has usually been steady. Thus the granting of equal access to education and training women entrepreneurs are significantly affecting the business world.

The women have benefited from the programmes .Women and Agriculture, Women and Finance and women and entrepreneurship as earlier indicated by figure 5. Through the participation in the programmes, they have acquired assets as indicated by table 6. Moreover, figure 6 shows that all the women have engaged in income generating projects. Consequently, this has resulted into increase in income. Figure 8 indicates the information.

Figure 8: indicating a positive change of the income increase.



Source: Questionnaire

According to figure 8 above, women participation role in the economic activities have had a positive change in income. This is in agreement with the theory of consumption by Keynes in that, consumption is a function of disposable income in that it varies with disposable income. When disposable income goes up, so does consumption, though by a smaller amount. And when disposable income declines, so does consumption but again by a smaller amount. (Stephen, 2002).

Keynes view from the detailed facts of experience says that men are disposed as a rule on the average, to increase their consumption as their income increases, but not by as much as increase in their income.(Henderson and Poole,1991).Therefore, the increase in income have led to an increase in the women purchasing power.

Table 11: showing respondents with dependants on income

No	Variable Dependants on income	Count	Percentages %	Cumulative %
11	Yes	57	95	95
	No	3	5	100

Source: Questionnaire

According to table 11 above, 95% of the respondents have dependants on income. Only 5% don't have dependants on income. This indicates that most of the women income is used in providing the needs of the family.

Table 12: Indicating the number of dependants on women income.

No 12	Variable Number of dependants on income	Count	Percentages %	Cumulative %
	1-2	2	3.51	3.51
	3	3	5.26	8.77
	4-5	45	78.95	87.72
	More than 5	7	12.28	100

Source: Questionnaire

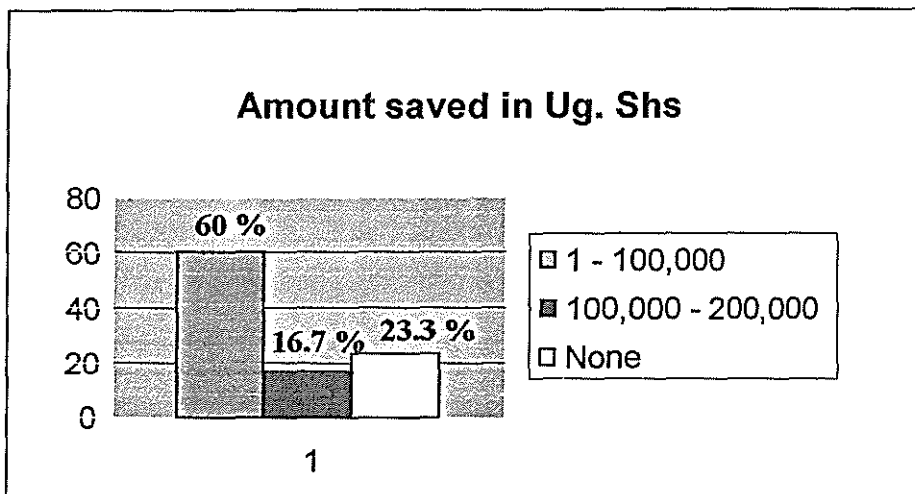
According to table 12 above, 78.95% of the respondents have 4 to 5 dependants on income. This shows that women have a financial responsibility in meeting the families expenses. In addition, 12.28% of the respondents, have 7 dependants. 3.51% of the respondents have 1 to 2 dependants, and 5.26% of the women have 3 dependants. The primary data shows that there is need to empower women economically in order for them to meet the family needs. Thus for growth of the economy, there is need to incorporate women in the macroeconomic and social policies.

The primary data in table 12 is in line with Synder (2000) suggestions that women bear brunt of domestic tasks processing food crops, providing water and fire wood. In addition, providing the financial needs of the family, therefore income earned by women is more likely to use productively for family needs and wants. Anne(1992) says that in investing gender inclusive growth, the key policy is to break through the asset of women in economic activities and develop out reach systems to them by providing modern technology, financial and education

services to enable them start business, hence their ability to meet the family needs.

The information in table 12 is in line with Accord (2006) suggestions in that, as women's increased control over income is accompanied by withdraw of male contribution for their own luxury expenditure, limiting the total increased income going into household wellbeing. Therefore, women need to engage in income generating activities in order to an income and sustain their families.

Figure 9: showing women savings



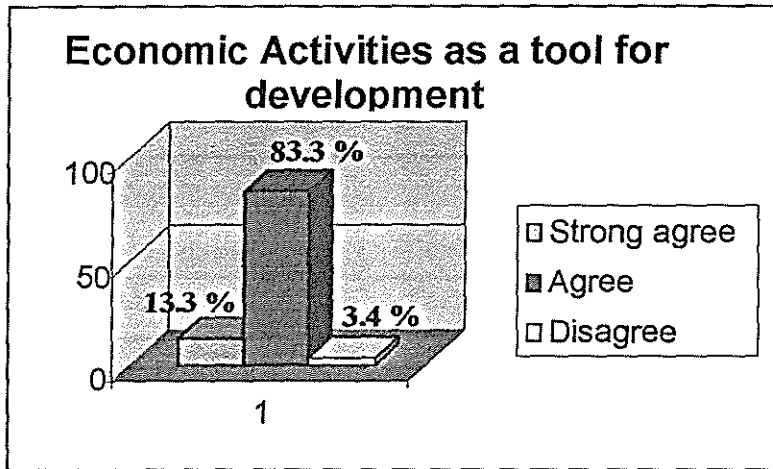
Source: Questionnaire

According to figure 9, 23.3% of the women were not able to save their income after expenditure. However, 60% of the women saved between 100,000-200,000 UG shillings. Therefore, savings leads to accumulation of wealth. The primary data concurs with lipsey and Chrystal (1991) in that, household's savings is in order to accumulate wealth that they can use later or pass to their heir.

Therefore, the rise of the women wealth means that less of current disposal income needs to be saved for the future, and will tend to cause a large fraction to be saved. Thus consumption function will be shifted upward and saving function

downward. Moreover, Keynes suggestions on disposable income are in line with the findings in figure 9 that consumers work to become more optimistic about the future so that they desire to consume more and save less at any given level of disposable income.

Figure 10: showing economic activity as a tool for economic development



Source: Questionnaire

According to figure 10 above, 83.3% of the women agree that the participation in economic activities have improved their standard of living, 13.3% of the women strongly agree that economic activities uplift their standards as compared to 3.4% that disagree. Therefore, economic activities is a tool for development that increases women income leading to their ability to meet household needs and other luxuries.

Burkey (1993) concurs with these findings as earlier identified in the literature review in that, economic development is a process by which people in their own individual and or joint efforts boost consumption and have surplus to sell for cash. in order to coordinate and mobilize the effective application of all factors of production at their disposal to manage their own economic activities, and the income accrued through their establishment of income generating activities is used, to satisfy a wide range of their families and society well being. Thus uplifting their standards of living.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATION.

5.0 Introduction

In this chapter, the findings are discussed with respect to the three objectives. In addition, conclusion and recommendations are drawn from the findings of the study.

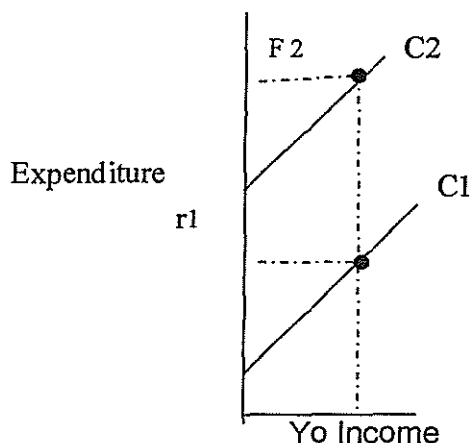
5.1 Discussion of the Findings

According to the findings of the study, in the first objective, women are involved in economic activities. The findings indicate that 83.3% of the women are involved in farming and 11.7% in fishing. Moreover, all the women have started income generating activities, in which they have established small and medium enterprises, leading to increase in income. Thus women play a key role in the economy growth, mainly in the formal sector.

This is in agreement with the preliminary identified literature review that women have played a role in the economy through participation in activities like fishing and establishment of small businesses. Olinga (2000) concurs with this in that in Uganda, agriculture is the main source of GDP, which is a female intensive sector of production with the female produce 80% of Food crops such as coffee, tea, cotton, sugar, tobacco, and on impressive 80% of non traditional agricultural exports.

The second objective examined the economic activities in influencing women income, consumption and expenditure. women have established income generating activities, resulting to increase in income as shown by figure 8. The increase in income leads to a rise in consumption as the women are able to purchase assets, 91.7% of the women have bought an asset as indicated by table 10. These findings are in line with Keynes view of disposable income. When disposable income goes up, so does consumption though by a small amount. (Stephen, 2002).

Schiller (2000) is in line with these suggestions and elaborates the effect of the consumption with respect to income



Source: Economy Today, (2000)

An up ward shift of the consumption function implies that households want to spend more of their income, the consumption at the income level Y increases from F1 to F2 (Schiller, 2000).

According to the findings of the study in table 10, due to increase of women income from the economic activities, their expenditure increased thus their ability to purchase an asset. Council for economic adviser on wealth effect says that an added percentage point to the average propensity to consume is reflected in an up ward shift of the consumption function. The research findings show that women have already existing capital from their enterprises that facilitates the economic development. Thus a boost to technology leading to economic development.

Bader (1997) says that in productivity, efficient allocation of resources requires land, labour, entrepreneurs and capital be free to move to markets where returns are highest. Hence the involvement of women in the economic activities in order to earn income that improves their standards of living. The findings of the study show that 95 % of the women have access to credit facilities, and all the women

have started income generating activities. Thus the availability of capital have facilitates the women entrepreneurship spirit leading to establishment of small and medium enterprises.

The other objective was to find out the effect of economic activities on women productivity, most of the women are involved in the agricultural sector. Thus with the improved technology in farming, this has led to increase in the farm outputs. Therefore, through participation of women under the programme Women and Agriculture, women are trained in the use of modern technology in their farms, This provides women with increased produce, thus their ability to engage in trade and earn income,

According to the findings of the study, 60 % of the women have participated in the agricultural programme, This is in agreement with UNDP (1995) that women in rural areas engage in agriculture. Hence the focus on enhancing labour productivity of women in agriculture and in the rural non farm economy where the large un tapped proper growth potentials are in new developments in agriculture and rural economy offer new development opportunities for women due to increase in income.

Women establishment of income generating activities have resulted to an increase in income. This increases their purchasing power, in that they are in a position to meet the needs of their families. Hence the uplifting of their living standards. In the literature review, World Bank (2002) concurs with this information in that, women participating in income generating activities have an increase in income leading to their ability to purchase household assets, hence laying foundation for sustainable escape from poverty.(World Bank,2002).

5.2 Conclusions

5.2.1 Economic activities of women.

Women are involved in economic activities like farming, fishing and small businesses like farming, fishing and small businesses. Participation in these activities have led to increase in income. Farming activities have the highest number of women as compared to fishing. Therefore, women are mostly involved in the informal sector. According to the findings of the study, 83.3% of the women are involved in farming. Olinga (2000), concurs with this information in that, in Uganda, agriculture is the main source of the GDP, which is a female intensive sector of production. (Elson,1997).

5.2.2 How economic activities influence women income

The findings of the study shows that women have participated in income generating activities as shown by figure 7. This has led to an increase in income as indicated by figure 8. According to Keynes, consumption is a function that varies with disposable income. When disposable income goes up, so does consumption though by smaller amount. (Henderson and Poole, 1991) The rise in women income has led to increase in consumption in that, they have acquired assets as indicated by table 10. Hence the rise in income has led to the rise in expenditure due to the availability of disposable income. Hence economic activities have led to arise in parameters of income like expenditure, consumption and living standards.

5.2.3 Effects of economic activities.

Women have participated in economic activities like farming, fishing and establishment of income generating projects. The effect has been an increase in income. In his support of income generating activities, Gary (1995) says that establishment of enterprises is a key role to economic growth. The increase in income, has also led to the ability of women to save, hence the accumulation of wealth. According to Lipsey (1991), households savings is in order to accumulate wealth that they can use later or pass to their heir (lipsey, 1991).

As women engage in economic activities, this has profoundly changed the parameters of income leading to increase in consumption, expenditure and rise in the standard of living. According to Ogoba (2001), more than 1 billion people majority of them are women who lack income as a means to satisfy social needs. Therefore, involvement of women in economic activities is a powerful tool that can be used in the development of the economy.

5.3 Recommendations

5.3.1 Policy Recommendations.

As the today world is changing at a startling pace, economic transformation is occurring everywhere. Therefore, there is need to increase women's understanding on the content and impact of economic policy. The migration and consequent changes in the family structures have placed additional burden on women, especially those who provide for several dependants. Macro economic policies need rethinking and formulation to address the women needs enabling them to participate fully and equally with men in formulating of macroeconomic and social policies and strategies to ensure access to resources and opportunity that enable them to earn income.

There is need to strengthen through training of rural based African women to lobby and influence policy. Link up groups, networks and individuals to share experiences on economy in order to develop alternatives to unjust economic policies. This will assist woman acquire knowledge on establishment and expansion of businesses. Hence women have fundamental right to shape economic policies that impinge on their lives.

5.3.2 Economic Empowerment of Women Recommendations

According to Brush (1998), today's world is paying increasing attention to micro enterprises and small businesses as the driving force behind economic growth and social welfare. Therefore, in the economic activities, there is need to incorporate the women in economic programmes. Women disproportionate

participation in the economically active population and worldwide trends toward the establishment of income generating activities creates the need to focus on population group comprising of women.

As indicated by the findings of the study, women are an emerging economic force in establishing income generating activities. In the literature review, Carter (1992) suggestions on women entrepreneurship spirit shows that there is need to train women in economic literacy as they try to expand into large scale businesses or break into new markets. In order to sustain economic growth and development, there is need to empower women economically by involving them in economic activities both in the formal and informal sector. Moreover women should be represented in managerial and administrative macroeconomic policies.

5.3.3 Recommendations for further study.

An area of further study is to find out the factors that hinder the participation of women in the economic activities. This is in agreement with Brush (1998) remarks on the claim in the 21st century that Africa has enormous unexploited potential and has hidden growth reserves in its people, especially the women, who now provide more than half of the regions labour. Comprising at least half of the population and substantial growing share of the work force, women are critical to sustainable economic development. In spite of this, most of the women are unrecognized and termed as having no economic value. This shows that there is need for women to respond to market incentives as workers and as entrepreneurs on an equal basis with men. Therefore, it creates the need to find out the factors that hinder women to participate in economic activities.

REFERENCES

Anne, S. (1992). *'Women's Reality: An Emergence System in a White Male Society'*, San Francisco: Harperson Francisco Publishers.

Arndit, H. (1981). *'Economic development: A Sematic History,'* Chicago: Press Chicago.

Arriagada, A. (1990). *'The Effective Job training on Peruvian Women's Employment and Wages'*, New York: McGraw Hill Companies.

Accord. (2006, March 8). *International Women's Day Message.'*

Baden, S., & Milward, K. (1997) *'Gender Inequality and Poverty: Trends, Linkages Analysis and Policy Implications,'* Institute of Development Studies: Uganda.

Betts, (2000). *'Women in Economic Development,'* London.

Brush, C. (1998). *'A resource Perspective on Women's Entrepreneurship,'* Paris.

Burkey, M. (1993). *'People First,'* New York: McGraw Hill Companies

Colander, D. (2004). *'Economic Principles,'* New York: McGraw Hill Inc.

Carter, S., & Connan, T. (1992). *'Women as Entrepreneurs,'* London: Academic Press Limited.

Chun, J., & Gary, C. (1995). *'Equal Access: Women Business Owners Find their place in the world,'* London: Academic Press Limited.

Council For Economic Empowerment of Women in Africa – Uganda Charter (2003). *'The Status of Gender Disaggregated Data in Agriculture Extension,'* Uganda.

Council For Economic Empowerment of Women in Africa-Uganda Charter (2006). *'Women in Economic Activities'* Uganda.

David, J. (1997). *Marketing Research*, India: Prentice Hall of India.

Debbie, B., Rhonda, S. (1998). *'Gender Sensitive Budget Analysis,'* London.

Diane, E. (1998). *'Micro Gender and Economic Analysis: Context of Policy in Strategic Silence,'* London.

Diane, E. (2002). *'Gender Budgets Make Cents,'* London.
East African Weekly Newspaper, (1996, April). PP. 8-14

Ekechie, F., & Mindala, B. (1995). *'African Market Women and Economic Power: The Role of Women in Africa Economic Development,'* Greenwood Press.

Ellis, F. (1998). *'Peasant Economics: Farm Household and Agrarian Development,'* London: Cambridge University Press.

Elson, D. (1995). *'Male Bias in the Development Process,'* Manchester University Press.

Elson, D., & Evers, F. (1997). *'Gender Growth and development.'* London: McGraw Hill Companies.

Estes, F. (1998). *'New Foundation of Women Business Owners; Women in Business,'* Lesotho.

Ester, E. (2003). *Women Role in the Economy*, 110. Retrieved January 5, 2007, from <http://www.womenconnect.com>

Forum for women in Democracy, (1999). *'sharing the National Cake,'* Uganda.

Fisseha Y. (1990). *'Small Enterprises,'* Uganda.

Gary, E., & Clyton, S. (1995). *Economic Principles and Practices*, United states: McGraw Hill Companies.

Gross, P. (1999). *'How Girls Become Women,'* New York: McGraw Hill Companies.

Gerald, A. (1999). *Research for Marketing Decisions*. New Delhi: Prentice Hall of India.

Green, S. (1999). *Economics*. United States: McGraw Hill Companies.

Hart J., & Smith, H. (1991). *Collection and Analysis of Interview Data (eds) Management Research Handbook*. London: McGraw Hill Companies.

Henderson, P. (1991). *Principles of Economics*. New York: McGraw Hill Companies.

International Conference of Labour Statisticians. (1993). *'Informal Sector Produce Units.'*

International Labour Organization. (1994) *'World Labour Report'*

International Labour Organization. (1995). *'World Labour Report'*

International Labour Organization, & Gender Growth Programme. (1995). *'Poverty Assessment Report'*

International Labour Organization. (1996). *'World Labour Report'*

International Labour Organization.(1990) *'World Labour Report'*

International Labour Organization. (1999) *'World Labour Report'*

Joseph, G., & Robson, C. (1993). *Marketing Research*. New York: McGraw Hill Inc.

Jacques, C., & Hussey, H.(1999). *Research Methods*. New York: McGraw Hill Inc

Kakande, M., & Sengendo, C. (2001). *'Gender Economic Development,'* Uganda.

Kakande, M., & Sengendo, C. (2001). *'Study on Mainstreaming Gender Concerns in Development Policies and Programmes: Uganda Experience,'* Kampala.

Karuhanga, G. (2005).*Economic Empowerment of women*, 25.Retrieved February 5,2007, from <http://www.ceewires.org>

Keller, T. (2002). *Women and Development,* Uganda.

Khortina, C. (1996). *Gender Growth and Analysis,* New York: McGraw Hill Inc.

Kumar, M., & Kuhn, N. (1999). *Research Methodology, a Step by Step Guide for Beginners,* London: New Delhi.

Katrina, S. & Dolphin, S. (1992). *Developing Agricultural Extensions for Women Farmers,* World Bank, Washington DC.

Kansate, R. (1996). *Gender and Poverty: Learning For the Poor,* Uganda.

Louder, S. (1994). *Gender and Poverty: An Analysis of Action,* Uganda.

Lomoti, T. (1994). *Economic Policy Formulation,* Uganda.

Lewis, K., & Bussel, (1990) *Macro Economics.* New Delhi: Prentice Hall of India.

Lipsey, C. (1999). *Principles of Economics.* United States: McGraw Hill Companies.

Maida, A. (2002). *Commercialization and Gender Rules Among Lake Victoria Shore Fishing Communities,* Uganda

Martin, C., & Phillip, S. (1991). *Economics,* United States: McGraw Hill Inc.

Mandanda, A., & Ogoba, C. (2001). *'Gender Analysis and Development,'* Uganda.

Mandanda, A. Macharia, C. (1997). *'A Gender Assesment of Factors that Affect Household Food Security,'* Department of Women Trends Studies, Uganda.

Maina, G. (1999). *'Non Traditional Income Generation,'* Lesotho Ministry of Gender Community Development. (1995). Uganda.

Ministry of Agriculture, Animal Industry and Fisheries (2000) *'Plan for Modernization of Agriculture: Eradicating Poverty,'* Uganda.

Ministry of Finance, Planning and Economic Development, and & Oxfam. (2003). Uganda

Ministry of Gender, Labour and Social Development. (2000). *'Action Plan on Women,'* Uganda.

Ministry of Agriculture Animal Industry and Fisheries. (2002). Policy Statement, Uganda

Monitor. (2003, Friday November 20). *'World Fisheries Day Supplement.'*

Nsouli, G. (1993, September 30). *'Structural Adjustment in Sub-Saharan, Finance and Development'* PP. 20-23

National Economic Development Authority. (1993). *'Guidelines For Developing and implementing Gender: National Commission on the Role of Filipino Women,'* Australia.

New Vision. (2005, November 26). *'Europe Support to LVPMP Supplement'*

Neema, S. (2002). *'State of Environmental Reporting,'* Uganda.

Ogoba, M. (2001) *Women Economic Activities*. Retrieved January 10, 2007, from <http://www.emac.org/associations/emac>

Olinga, F. (2002). *'Gender Resource Allocation Fisheries Development,'* Uganda.

Paul, E., & Green, D. (1999). *Macro Economics*, London: Cambridge University Press.

Racheal, T. (2000). *'Mainstreaming Gender: Sector Wide Approaches.'* Uganda

Robert, C., & Ben, M. (1991). *Marketing Research*, New York: McGraw Hill Companies.

Russel, L. (1991, October 10). *'Structural Adjustment Policies in Africa'* PP. 12-16

Sander, M. (2000). *Research Methods*: New Delhi: Prentice Hall of India.

Stephen, L. Slakin, G. (2002). *Macro Economics*. New York City: McGraw Hill Companies.

Schiller, T. (2000). *The Economy Today*. North America: McGraw Hill Companies.

Synder, M.(2000). *'New Women's Movement in Uganda,'* Makerere University.

United Nations. (1997). *'Economic and Social Council,'* Addis Ababa, Ethiopia.

United Nations.(1996). *'The world's Women Trends and Statistics,'* United Nations Publications.

United Nations. (1995). *'Economic and Social Council,'* East Africa.

United Nations. (2003). Office of Humanitarian and Social Affairs, *'Women in Decision Making in the Twenty Century,'* Martinus Nijhoff Publishers.

Uganda Human Development Program. (1998-1999).

World Bank. (2001). *'Engendering Development: Gender Equality in Rights, Resources, and voice,'* New York: Oxford University Press.

Women Agenda. (1999) *'Post Beijing Conferences.'* East Africa.

World Bank. (2002). *'Engendering Development: Gender Equality in Right, Resource, and Voice,'* New York: Oxford University Press.

APPENDIX I

QUESTIONNAIRE

Am Anastasiah. Kimotho a student of Master of Business administration at Kampala International University. I am carrying out a research on women participation in economic empowerment (CEEWA-U). Kindly assist me to fill in this questionnaire. The information gathered shall be used for academic purposes and any other information shall be treated with utmost confidence. You don't need to write your name.

1. Age group

- a) Below 20 years
- b) 21-30 years
- c) 31-49 years
- d) 50 years

2. Sex

- a) Female
- b) Male

3. Marital status

- a) Married
- b) Single
- c) Widow /widower
- d) Others specify

4. Occupation

- a) Employed
- b) Self-employed
- c) House wife
- d) Other specify

5. Education

- a) Primary level
- b) Secondary level
- c) College level
- d) None of the above

6. Do you know CEEWA-U?

- a) Yes
- b) No

If Yes, has it been of benefit to you? Give your reason.

7. Which program in CEEWA-U have you participated in?

- a) Women of agriculture (WOA)
- b) Women of finance (WOF)
- c) Both
- d) None of the above

8. Which economic activity are you involved in?

- a) Farming
- b) Livestock keeping
- c) Fishing
- d) Bee keeping
- e) Small business
- f) Others specify

9. How many hours do you spend at work?

- a) 2-4 hours
- b) 6-8 hours
- c) 8-12 hours
- d) 12-18 hours
- e) 20 hours and above

10. Do you have dependants on your income?

a) Yes

b) No

If Yes, how many

a) 1-2

b) 3

c) 4-5

d) More than 5

11. Through CEEWA-U Advocacy under WOF program have you obtained credit facilities?

a) Yes

b) No

12. If Yes, have you spent the income or buying an asset?

a) Yes

b) No

13. How much do you save?

a) 1-100,000

b) 100,000-200,000

c) 200,000-300,000

d) 300,000-400,000

e) 400,000-500,000

f) 500,000 and above

g) Non of the above

14. Through CEEWA-U Advocacy strategy for women economic developments, have you been able to start income-generating projects?

a) Yes

b) No

15. If Yes, have your income;

a) Increased

b) Decreased

c) No change

16. Would you advise other women to engage in income-generating activities?

a) Yes

b) No

If yes, give your reason.

17. Is participation in economic activities a tool for development?

a) Strongly agree

b) Agree

c) Disagree

d) Strongly Disagree

e) None of the above