

Effect of women economic empowerment on socio-economic development of Kabale Municipality, Uganda

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ABSTRACT

Women's economic empowerment has become a foundation for development strategies, and it has increasingly been recognised for its important role in the socio-economic development of many countries. This study examined the effect of women's economic empowerment on socio-economic development in Kabale Municipality, Uganda. The study was anchored on Sen's Capability Approach theory and the Human Development Theory. A cross-sectional survey design employing a quantitative approach was adopted to evaluate relationships between the study variables at a single point in time. A sample of 153 respondents was selected from a total population of 203 using the stratified random sampling technique. Primary data was collected using structured questionnaires and analysed using descriptive and regression statistics on SPSS Version 25.0. Quantitative findings presented through descriptive statistics and regressions revealed that women's economic empowerment positively affects socio-economic development ($R^2 = 0.763$ and $p = 0.000 \leq 0.005$). The study concluded that economic empowerment of women positively and significantly contributes to socio-economic development in Kabale Municipality. Finally, the study recommended that efforts to empower women across the economic dimensions be prioritised to enhance socio-economic growth in the region.

Keywords: Socio-Economic Development, Kabale Municipality, Women Economic Empowerment, Uganda

I. INTRODUCTION

Socio-economic development is a concept recognized globally and has since been associated with investments in things like good education, better health, infrastructural development and good governance practices (Gumede, 2022). According to Jaquette (2017), women economic empowerment gained structured recognition in the mid to late 20th century and since then it has played a significant role in achieving sustainable socio-economic development in many countries across the world most especially in the developed nations. The first world conference on women empowerment that took place in 1975 in Mexico City where women across the globe were officially empowered and placed at the center stage of the development agenda worldwide marked the turning point of most countries equitable development agenda and women involvement in socio-economic development activities (Fraser & Tinker, 2004). Then followed the subsequent global frameworks and inclusive policies such as the Beijing Declaration and Platform for Action in 1995 and the Sustainable Development Goals (SDG) with SDG 5 focusing on gender equality. All these initiatives have since emphasized that empowering women economically is very essential for achieving inclusive economic growth, poverty reduction and social cohesion. Statistical data from most developed and developing countries confirms that when women have access to capital, skills training and decision making opportunities, their household incomes improve, child welfare increases and national economies become more developed and resilient (Banerjee et al., 2020).

In the Africa context, the relationship between women economic empowerment and socio-economic development has evolved overtime alongside shifts in governance, policy and civil society engagement (Chikwe et al., 2024). In many African countries the post-independence periods saw women increasingly organized through women groups, cooperatives and movements advocating for women's economic inclusion and empowerment (Bauer et al., 2017). Governments started recognizing the important role that women play in national development leading to the initiation of programs promoting adult literacy, maternal health care and income generating activities for women. The African Union's Agenda 2063 and the Maputo Protocol that basically advocates for protects the civil, political, economic and cultural rights of women and girl child in Africa have equally reinforced the continent's commitment to gender equality as a pathway to sustainable development. However, challenges such as male dominated African societies leading to patriarchal norms, limited access to credit for women and low levels of political representation for women

have continued to constrain women's full potential and participation in economic development in most African countries (Milazzo & Goldstein, 2019).

In the Ugandan context, economically empowering women has been recognized as an important and strategic tool for national development as stipulated in Uganda's Vision 2040 and the National Gender Policy (Tizikara et al., 2019). The government of Uganda has introduced several initiatives that aim to improve women's access to financial resources, skills training and leadership platforms such as the Uganda Women Entrepreneurship Programme (UWEP), the Women Development Funds and the NGO-led microcredit schemes which have proven to be very productive in national development. These programs have generally led to visible improvements in household incomes, increased girl-child education and health awareness especially in urban and semi-urban areas, however limitations such as weak program monitoring, limited reach and cultural barriers have continued to challenge their overall sustainability and impact on socio-economic development.

At the local level, Kabale Municipality has continued to experience increased engagement in women empowerment initiatives and programs largely through savings and credit groups, SACCOs, church based development efforts and the extension of UWEP at the local level and all these programs have continuously provided women with opportunities for entrepreneurship, access to capital funds and skills development. While some women have reported improved household income and decision making power, others still face barriers such as limited startup capital, low awareness of support program availability and deep rooted gender roles that continue to suppress their potential as women (Coulter et al., 2019). In Kabale Municipality the socio-economic development landscape remains largely uneven with pockets of progress largely concentrated among the elite women who have actively participated in empowerment programs (Christopher, 2021). There is however limited empirical evidence assessing the extent to which these programs have contributed to broader social and economic transformation thereby justifying this study.

1.1 Statement of the Problem

Economically empowered women are central to economic growth as they contribute to household incomes, improve community health, support education initiatives and enhance good governance practices (Brody et al., 2015). In Uganda, the Vision 2040 and the National Development Plan III 2020 emphasize on the need for inclusive economic transformation in municipalities like Kabale emphasizing and promoting equal access to opportunities for all citizens especially women (Balyejusa, 2015). Despite all these significant investments in women empowerment efforts across Uganda including skills development, access to finance, reproductive health services and leadership opportunities, the actual contribution of these programs and efforts to socio economic development in Kabale Municipality remains unclear. In essence, key development indicators reveal persistent gender disparities where women continue to face challenges such as limited access to formal employment, constant financial exclusion, low literacy levels and underrepresentation in decision making arenas (Agaba, 2024). Reliable data from the Uganda Bureau of Statistics (UBOS, 2019) reveals that over 67% of youth and women are trapped in informal employment sectors with little or no social protection. At the same time, socio-environmental problems like the degradation of wetlands reported by National Environment Management Authority-NEMA (2023) threaten livelihoods and limit access to essential services, disproportionately affecting women who depend on agriculture and small-scale trade. While infrastructural development efforts have visibly improved public amenities, they have not necessarily translated into equitable socio economic gains for women in the municipality. Moreover, national level studies often fail to capture the unique economic and cultural context of semi urban regions like Kabale leading to a critical research gap. Without empirical evidence connecting women's economic empowerment to tangible socio-economic outcomes at the local level, policies may remain generalized, ineffective or misaligned with actual needs. Therefore, this study sought to examine the relationship between women economic empowerment and socio-economic development in Kabale Municipality.

1.2 Research Objectives

To examine the effect of women economic empowerment on socio-economic development in Kabale municipality, Uganda

1.3 Research hypothesis

H_{01} : There is no significant effect of women's economic empowerment on socio-economic development in Kabale Municipality, Uganda.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Sen's Capability Approach

Developed by Amartya Sen in 1999, the Capability Approach shifts the focus of development from economic indicators to individuals' capabilities the real freedoms they enjoy to live the lives they value. The theory assumes that development must enhance people's abilities to make choices and convert resources into meaningful outcomes such as education, health and employment (Alkire & Deneulin, 2009). This theory is relevant to the current study as it conceptualizes women empowerment not just as access to resources but as expanding women's freedoms and real opportunities. In Kabale Municipality, understanding how empowered women can exercise agency over their lives, participate in income-generating activities and make household decisions aligns directly with the capability approach. For instance, programs that improve women's access to credit, education or skills training must also be evaluated in terms of whether they translate into actual changes in women's agency and well-being.

2.1.2 Human Development Theory

The Human Development Theory as popularized by the United Nations Development Programme posits that development should enlarge people's choices and improve their well-being, not just increasing economic output. The theory assumes that health, education and decent standards of living are the core dimensions of development (Welzel et al., 2003). The theory supports the idea that empowering women contributes directly to human development by improving household health, education outcomes and income levels. Therefore, empowered women can enhance the overall wellbeing of their families and communities by participating in decision making and economic activities.

2.2 Conceptual Review

2.2.1 Women Economic Empowerment

Women economic empowerment programs are structured initiatives designed to enhance women's capacity to make life-determining decisions, access resources and participate meaningfully in economic, social, political and health related activities (Brody et al., 2015). Empowerment involves the expansion of people's ability to make strategic life choices in contexts where this ability was previously denied to them. In the context of women, such programs may involve skills training, access to microcredit, leadership development, legal awareness and health education. Nabi and Yasmin (2025) categorized women empowerment into six dimensions namely: economic, interpersonal, legal, political, psychological and socio-cultural. In Kabale Municipality, women economic empowerment programs often focus on economic initiatives like SACCOs and vocational training; however, aspects like political voice, reproductive autonomy and access to justice are less frequently addressed. This limited focus suggests that current economic empowerment interventions may not be holistically advancing women's well-being which could limit their impact on broader development outcomes.

2.2.2 Socio-Economic Development

Socio-economic development refers to improvements in the quality of life and economic well-being of a community or region (Gumede, 2022). It encompasses factors such as income growth, improved access to education and healthcare, employment opportunities, infrastructure and reduction in poverty and inequality. Todaro and Smith (2009) describes development as a multi-dimensional process involving major changes in social structures, popular attitudes and national institutions along with the acceleration of economic growth and reduction of inequality. Studies have shown that socio-economic development is positively influenced when women are empower. Empowered women tend to reinvest in their families and communities leading to improved health, education and income outcomes (Chompa, 2022). In Kabale Municipality, while development indicators have shown some progress, gaps remain particularly in female education retention, maternal health and gender responsive governance. The lack of comprehensive empowerment programming targeting these domains may contribute to persistent underdevelopment among women and their households.

2.2 Empirical Review

2.2.1 Women's Economic Empowerment and Social Economic Development

Women economic empowerment fundamentally involves reducing discrimination against women in areas such as education and labor markets creating positive feedback loops between empowerment and development. Notably, some empowerment policies extend beyond equality deliberately targeting resources toward women. For example, family cash transfer programs like Mexico's *Portunidae's* distributed benefits primarily to mothers rather than fathers. In 2008, the World Bank dedicated \$100 million in credit lines exclusively for female entrepreneurs. Currently, most microcredit programs globally prioritize women as their primary beneficiaries (Bandiera et al., 2020). While these

measures address existing inequities such as women's limited access to financial markets, they are also based on the premise that investing in women yields substantial economic returns. Furthermore, economic empowerment enables women to challenge traditional gender roles enhancing their decision making power within households and communities. Studies by (Chant, 2016) noted that economically empowered women are more likely to participate in community leadership and local governance which contributes to improved social cohesion and development outcomes. Furthermore, Aizer (2010) provided empirical evidence that women's economic empowerment reduces domestic violence which positively affects family stability and economic productivity.

Several studies have found strong evidence that women economic empowerment positively influences socio-economic development. For instance Alemu et al., (2022) conducted a study in Ethiopia to determine how women participation in income generating activities affected poverty reduction in Ethiopia. The study's results revealed that women's involvement in income generating activities is strongly correlated with poverty reduction which eventually leads to improved living standards. Additionally, (Duflo, 2012) empirically analyzed women empowerment and its effect on economic development and his findings emphasized that microfinance and inclusion initiatives for women generated broader benefits such as improved education and health outcomes for families leading to economic development. studies by (Goldin, 2024) about the Impact of Women's Empowerment on Human Capital of the Next Generation Looking within the Household reveal that when women are economically empowered tend to invest more in their children's education and health resulting in intergenerational improvements in human capital. Additionally, Klasen and Lamanna (2009) also conducted a study on the impact of gender inequality in education and employment on economic growth from several African countries and found out that a strong positive link exists between women's economic participation and overall economic growth at the national level. Their research highlighted that increasing female labor force participation reduces poverty and accelerates socio-economic development. Similarly, (Seguino, 2020) in his study on engendering macroeconomic theory and policy argued that empowering women economically helps in closing gender wage gaps and fostering more inclusive economic policies, further driving socio economic development.

Despite these encouraging findings, several scholars caution against overestimating the benefits of economic empowerment without considering structural inequalities. According to Folbre (2014), a feminist critique of the care economy argued that economic empowerment programs often ignore deeply entrenched patriarchal norms that limit women's ability to fully capitalize on economic opportunities which means that women remain marginalized and their efforts unrecognized. Razavi (2021) in his feminist economics handbook on sustainable development goals reflecting on feminist economics perspective emphasized that even when women control income, cultural and institutional barriers usually prevent these gains from translating into broader community development hindering economic growth. Additionally, Cornwall (2016) warned that focusing solely on economic empowerment risks individualizing development challenges and overlooking the need for systemic social change. Some studies also highlight unintended negative effects of economic empowerment initiatives. For instance Jackson (2019) in his study on the post-growth challenge that focused on secular stagnation, inequalities and the limits to economic growth revealed that some microfinance programs increased women's debt burdens overwhelming them economically without necessarily leading to improved economic status and that sometimes intensifying household tensions. Goetz and Gupta (1996) studied gender, power and control over loan use in rural credit programs in Bangladesh and argued that without adequate social support, economic empowerment may increase women's workload and stress without corresponding benefits. And on the other hand Agarwal and Lenka (2016) conducted an exploratory study on the development of women entrepreneurs in Indian and they noted that many women's economic activities remain in the informal sector which is characterized by low pay/income, job insecurity and lack of social protections which limits their contribution to sustainable economic development.

III. METHODOLOGY

3.1 Research Design

A cross-sectional survey design using quantitative approach was adopted. This design allowed for data collection at a single point in time from a sample representing the broader population making it suitable for examining current conditions related to women economic empowerment and its influence on socio-economic development (Shoma, 2019).

3.2 Study Population

The target population comprised of 203 individuals consisting of: 35 politicians, 140 women representatives and 28 staff members of Kabale Municipal Council.

3.3 Sample Size and Sampling Techniques

The Krejcie and Morgan sample size determination table was used to determine an appropriate sample size for the study which yielded a sample size of 134 respondents. Consequently, stratified random sampling technique was then adopted to determine the respondents in each category.

3.4 Data Collection and Analysis

Primary data was collected using structured questionnaires and data was analyzed using Descriptive statistics including frequencies and percentages. Inferential analysis was also conducted applying Pearson's correlation coefficient and regression analysis using the Statistical Package for Social Sciences (SPSS).

Table 1

Population, Sample size and Sampling Techniques

No	Category	Accessible Population	Sample Size	Sampling Technique
1	Staff of Municipal Council	28	24	Stratified random sampling
2	Politicians	35	27	Stratified random sampling
3	Women Representatives in Kabale municipality	140	103	Stratified random sampling
	Total	203	154	

Source: Adopted from Krejci and Morgan (1970) modified by the Researcher

IV. FINDINGS & DISCUSSION

4.1 Response Rate

The study distributed a total of 154 questionnaires to respondents and a total of 153 questionnaires were successfully filled and returned representing a high response rate of 99% as indicated in table 2 below.

Table 2

Response rate

Category of Respondents	Population	Sample	Percentages
Staff of Municipal Council	24	24	100%
Local Politicians	27	27	100%
Women Representatives	103	102	99%
Total	154	153	99%

Table 2 indicates a very high response rate of 99% across all respondent categories. This high rate was achieved because the selected respondents were readily available during data collection. According to Amin (2005), a minimum response rate of 70% is considered sufficient to ensure valid research.

4.2 Socio-Demographic Characteristics of the Respondents

The study sort to find out the socio-demographic characteristics of the respondents as presented by their age, gender and level of education.

4.2.1 Age of Respondents

The respondents were categorized into age groups to identify which group has been most active in promoting women's empowerment programs and their impact on socio-economic development in Kabale Municipality, Uganda.

Table 1

Age brackets of respondents

Age Group	Frequency	Percent
21-30 Year	27	17.7
31-40	29	18.9
41-50	46	30.1
51&above	51	33.3
Total	153	100.0

The results in table 3 above indicated that majority of the respondents 51(33.3%) were aged between 51 years and above, followed by those aged 41 to 50 years at 46 (30.1%). Together, this age group accounted for 63.4% of the

respondents indicating that majority of the respondents were adults with considerable life experience and could provide relevant information for the study. This age distribution suggested that women empowerment and socio-economic development programs in Kabale Municipality engaged mature individuals who were more likely to hold household decision making power, participate in community leadership and also contribute to sustainable program outcomes. Additionally 29 (18.9%) of the respondents were aged between 31 to 40 years while those in the age bracket of 21 to 30 years accounted for 27 (17.7%) of the total respondents. Cumulatively, this younger age group accounted for 36.6% of the population and it represents the economically active and more vibrant portion of the population with a higher potential for skills development, innovation and long term participation in economic growth. This combination of both mature and younger respondents reflects a multi-generational reach of empowerment programs which ensures both the sustainability of current initiatives through experienced leadership and the future growth of socio-economic activities through youth engagement.

4.2.2 Gender of respondents

The study was also interested in finding out the gender mix of the respondent in order to identify whether both men and women participated in promoting women economic empowerment agendas in Kabale municipality.

Table 2

Gender of respondents

Category of respondents	Frequency	Percent
Male	56	36.6
Female	97	63.4
Total	153	100.0

The findings on gender of the respondents revealed that 97 (63.4%) of the respondents were female as compared to 56 (36.6%) who were male. This indicates that women comprised the majority of participants. This gender distribution suggests that women's empowerment and socio-economic development programs in Kabale Municipality effectively reached and engaged a substantial portion of women who are typically the main beneficiaries of such initiatives. The higher female representation may be attributed to the fact that women are more directly engaged in community-based projects, micro-enterprises and household income-generating activities in Uganda. It also reflects their willingness to participate in programs that aim to improve livelihoods, access to resources and decision-making power within the community. The male participation rate of 36.6% demonstrates that men are also involved in socio-economic development activities which is essential for fostering inclusive growth and reducing gender disparities. Men's involvement can enhance collaboration, reduce resistance to change and support the sustainability of empowerment programs by promoting shared responsibility between genders. Thus, the gender composition reflects positively on the inclusivity of empowerment initiatives in Kabale Municipality while also highlighting the central role of women as both beneficiaries and drivers of community transformation.

4.2.3 Level of Education of Respondents

The respondents were further categorized into education level groups to identify their highest level of education. This was meant to determine whether the respondents had the capacity to understand the subject matter in the study and to provide relevant information.

Table 3

Level of Education

	Frequency	Percent
Primary	34	22.2
Secondary	69	45.1
Tertiary	50	32.7
Total	153	100.0

The results show that the majority of the respondents 69 (45.1%) had attained secondary education, followed by 50 (32.7%) who had tertiary education and finally those with primary education at 34 (22.2%). This distribution indicates that majority of respondents possess at least secondary level education which provides a reasonable foundation for engaging in socio-economic development activities. The sizeable proportion with tertiary education suggests the presence of individuals with advanced skills and professional training which can enhance the effectiveness and sustainability of empowerment programs in Kabale Municipality. However, the 22.2% of respondents with only primary education points to a segment of the population that may require additional literacy and vocational skills development

to fully benefit from socio-economic initiatives. In the context of women empowerment, improving educational access and lifelong learning opportunities for this group would be crucial for enhancing their participation in decision-making, income generation and overall community development.

4.3 Descriptive results

4.3.1 Women Economic Empowerment and Socio Economic Development

The objective of the study was to examine the effect of women economic empowerment on socio economic development in Kabale municipality, Uganda. The opinions of the respondents were sort covering the various measures of women economic empowerment and socio economic development as presented in table 6 and 7 below.

Table 6

Analysis of the descriptive results on Women Economic Empowerment

Women Economic Empowerment	Agree		Undecided		Disagree	
	F	%	F	%	F	%
Women in my community have access and control to land or property	150	98.1%	00	00%	3	1.9%
Women in my community have access to financial services such as loans or savings.	148	96.7%	00	00%	5	3.3%
Women in my community are able to make decisions about how to use their income.	149	97.4%	00	00%	4	2.6%
Women own or co-own business or income-generating activities	145	94.8%	00	00%	8	5.2%
Women can access training or education to improve their economic status.	153	100%	00	00%	00	00%

The respondents were asked whether women have access to land or property and a significant majority of 150 (98.1%) agreed that indeed women have access and control over land and property, while only a few 3 (1.9%) disagreed. This high ownership/control rate is critical for economic security, agricultural productivity and long-term wealth creation, especially for women who often face traditional barriers to land rights in Uganda. When asked if women have access to financial services: 148 (96.7%) of the respondents agreed that women have access to financial services such as loans or savings, with only 5 (3.3%) disagreeing to this statement. This suggests that financial inclusion efforts are reaching most women in the community enabling them to invest in businesses, education and household improvements. When asked if women are allowed to make decisions over their income, 149 (97.4%) of the respondents agreed with this statement while 4 (2.4%) disagreed. This reflects a strong level of control over earnings which can enhance household welfare and participation in community development activities. Respondents were asked if business ownership empowers women and 145 (94.8%) agreed that women own or co-own businesses or income-generating activities while only 8 (5.2%) disagreed. This demonstrates a high level of entrepreneurial engagement. When asked if women access training or education to improve their economic status, all the respondents 153 (100%) agreed to this. This reflects the effectiveness of capacity-building programs and suggests a strong potential for ongoing skills enhancement and economic growth.

Table 7

Summary of the findings on Social Economic Development

Socio Economic Development	Agree		Undecided		Disagree	
	F	%	F	%	F	%
There are more income-generating opportunities for women in my community than in the past.	153	100	00	00	00	00
Women are able to meet my basic needs through current income.	145	94.8	00	00	8	5.2
Access to financial services (e.g., loans, savings) has improved.	146	95.4	00	00	7	4.6
Women have access to decent and stable employment.	142	92.8	00	00	11	7.2
Entrepreneurship is supported and promoted in my area.	153	100	00	00	00	00

The respondents were asked if there are more income-generating opportunities for women in the community now than in the past and all the respondents 153 (100%) agreed that there are more income generating opportunities for women in their community compared to the past. This indicates prevalence of economic growth and diversification of livelihood. When asked whether women are able to meet basic needs from current income, 145 (94.8%) of the respondents agreed to this and only 8 (5.2%) indicated otherwise showing the presence of economic vulnerability among some women. Respondents were also asked if there was improved access to financial services and 146 (95.4%) indicated improved access to financial services such as loans and savings, however, 7 (4.6%) indicated lack of adequate access suggesting that financial inclusion efforts are strong but not yet universal. When asked if women have access to decent and stable employment 142 (92.8%) of the respondents agreed to this while 11 (7.2%) reported otherwise meaning some

women still remain in unstable or low quality jobs which may limit their economic resilience. When asked if there is strong promotion of entrepreneurship among women, all the respondents, 153 (100%) agreed. This reflects a highly favorable environment for small business creation and self-employment initiatives.

4.4 Hypothesis Testing

H_{01} : There is no significant effect of women's economic empowerment on socio-economic development in Kabale Municipality, Uganda.

Table 8

Model Summary for Women Economic Empowerment and Socio Economic Development

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874 ^a	.763	.924	.15216

a. Predictors: (Constant), women economic empowerment

The coefficient of determination R (0.674) indicates that women's economic empowerment had a significant positive effect on socio-economic development. This implies that higher levels of economic empowerment among women was associated with stronger socio-economic development. Consequently, the value of R-square (0.763) implies that, 76.3% of variation in socio-economic development in Kabale municipality is as a result of women's economic empowerment.

Table 4

Regression Output Summary for Women Economic Empowerment and Social Economic Development

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.385	.134		2.882	.005
Women economic empowerment	.921	.030	.674	0.953	.000

a. Dependent Variable: Socio economic development

The results in table 9 above further revealed a regression coefficient of 0.674 at a 0.05 significance level indicating a positive and significant effect of women economic empowerment on social economic development. This confirms that women economic empowerment influenced socio-economic development in Kabale Municipality, with a Beta value of 0.674 at a 95% confidence level. Additionally, the **p** value of the coefficient of women economic empowerment is $0.000 < 0.05$. In this case, the study rejected the null hypothesis that there is no significant effect of women economic empowerment on socio-economic development in Kabale Municipality, Uganda and fail to reject the alternative hypothesis. Based on such findings, the study concludes that women economic empowerment positively and significantly affects socio-economic development in Kabale Municipality, Uganda (t-statistic=.953, p-value = $0.000 < 0.05$).

4.5 Discussion

The study sought to examine the effect of women's economic empowerment on socio-economic development in Kabale Municipality, Uganda. The study findings indicated a significant and positive relationship between women's economic empowerment and socio-economic development. These results indicate that when women have access and control to land or property and have access to financial services such as loans or savings, they can contribute effectively to the socio-economic development of kabale municipality. Additionally more women are involved in the decision making process, given access to formal training or education and also allowed to own or co-own business or income-generating activities within the community, socio-economic development is likely to be enhanced and greatly improved. These findings are in line with the findings by Alemu et al., (2022) who found out that women's involvement in income generating activities is strongly correlated with poverty reduction and improved living standards. Additionally the findings by Duflo (2012) also revealed that microfinance and inclusion initiatives for women generate broader benefits improving education and health outcomes for families. In line with the findings, studies by (Goldin, 2024) also reveal that when women who are economically empowered tend to invest more in their children's education and health resulting in intergenerational improvements in human capital. On the contrary, these findings differ from the findings by Folbre (2014) who found out that economic empowerment programs often ignore deeply entrenched patriarchal norms that limit women's ability to fully capitalize on economic opportunities. Razavi (2016) also emphasized that even when women control income, cultural and institutional barriers can prevent these gains from translating into broader community development. Furthermore, Cornwall (2016) warned that focusing only on economic empowerment risks individualizing development challenges and overlooking the need for systemic social change.

V. CONCLUSIONS & RECOMMENDATIONS

5.1 Conclusions

The study concluded that women's economic empowerment has a strong and statistically significant and positive effect on socio-economic development in Kabale Municipality as evidenced by the high correlation ($R = 0.874$) and R^2 value of 0.763. The regression coefficient ($\beta = 0.674$ and $p = 0.000 < 0.05$) confirms that increasing women's economic empowerment through access to financial resources, business opportunities and employment directly improves socio-economic outcomes such as income levels and overall community well-being.

5.2 Recommendations

There is a need to organize practical business training programs for women focusing on entrepreneurship, record-keeping, marketing and value addition. In addition, financial literacy and investment planning should be integrated into ongoing women's community development initiatives to ensure that income growth translates into sustainable wealth creation. Furthermore, the establishment of municipal-level women's business incubation centers would provide platforms for mentorship, innovation and networking thereby enhancing women's capacity to participate effectively in socio-economic development.

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