



LEVERAGING WOMEN EMPOWERMENT AS A STRATEGIC TOOL FOR POVERTY REDUCTION

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Abstract:

The purpose of this study was to examine the influence of women's empowerment on poverty reduction in Kabale Municipality, Uganda. Specifically, the study sought to: (i) assess the effect of women's access to productive resources on poverty reduction, (ii) establish how women's participation in decision-making contributes to poverty reduction, and (iii) analyze the influence of women's access to formal education on poverty reduction. A quantitative research design was employed, and data were collected from 301 participants using structured questionnaires. Descriptive statistics (frequencies and percentages) and inferential statistics (simple linear regression analysis) were used to analyze the data. The findings revealed that women's access to productive resources ($r = .669^{**}$), participation in decision-making ($r = .838^{**}$) and access to formal education all had strong and statistically significant effects on poverty reduction. The study concludes that women's economic empowerment, participation in decision-making and access to education are critical drivers of poverty reduction in Kabale Municipality. The study further recommends that the government and development partners should strengthen initiatives that enhance women's access to economic resources, leadership opportunities and formal education, while also addressing cultural

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barriers. Further research is suggested to deepen the understanding of these barriers and their influence on poverty reduction.

JEL: I32 – Measurement and Analysis of Poverty, J16 – Economics of Gender; Non-labor Discrimination, O15 – Human Resources; Human Development; Income Distribution; Migration, I25 – Education and Economic Development, Z13 – Economic Sociology; Economic Anthropology; Social and Economic Stratification, H53 – Government Expenditures and Welfare Programs

Keywords: women empowerment, poverty reduction, productive resources, decision-making, formal education

1. Introduction

Women's empowerment is a multidimensional process through which women gain autonomy, control and the ability to make decisions in areas where they were previously disadvantaged. The concept gained prominence during the 1970s and 1980s through global feminist movements that advocated for equality in access to education, economic resources and political participation (Malhotra *et al.*, 2002). Kabeer (1999) defines empowerment as the expansion of people's ability to make strategic life choices, particularly in settings where such ability had previously been denied. According to UN Women (2023), women's empowerment involves building the capacity of women to fully participate in various aspects of life, including education, employment, leadership and health, in order to enhance their quality of life and elevate their role in society.

Additionally, empowerment extends beyond financial independence to include freedom from violence, legal literacy and access to essential services and participation in governance. Batliwala (2024) points out that empowerment also entails self-confidence, autonomy and equity in social, political, psychological and economic dimensions. According to Walker and Avant (2005), the concept analysis model is commonly used to clarify the essential attributes, antecedents and consequences of empowerment. Accordingly, women's empowerment involves a combination of objective indicators such as income, education level and employment status, alongside subjective indicators like perceptions of autonomy and participation in decision-making (Alkire *et al.*, 2013). In this study, women's empowerment was examined through aspects such as access to productive resources, participation in household and community decision-making, educational attainment and engagement in economic activities.

Poverty reduction, in contrast, refers to the process of improving the living standards of individuals and households by enhancing access to income, opportunities and services. While traditionally assessed using income thresholds, the understanding of poverty has evolved to include dimensions such as access to healthcare, education, housing and social protection (World Bank, 2021; UNDP, 2022). Todaro and Smith (2015) argue that effective poverty reduction requires structural transformation that promotes employment, equitable wealth distribution and inclusive economic growth. Bryant (2024)

emphasizes the importance of long-term investment in human capital, infrastructure, and social policies that target the root causes of poverty.

To measure poverty comprehensively, tools such as the Multidimensional Poverty Index, household expenditure surveys and access-based indicators are used. However, these tools must be grounded in the local context and supported by reliable data to ensure accurate representation (OPHI, 2022). In Uganda, although initiatives such as the Uganda Women Entrepreneurship Programme (UWEP) and the Youth Livelihood Programme (YLP) were introduced to alleviate poverty, many women continue to experience economic exclusion. Challenges such as weak program implementation, cultural barriers and poor targeting have limited the impact of these interventions, especially in rural settings (Ministry of Gender, Labour and Social Development, 2020).

Poverty in Kabale Municipality remains a persistent challenge despite numerous interventions by the government and development partners. According to the Uganda Bureau of Statistics (UBOS, 2020), the poverty headcount ratio in the area stands at 23.5%, surpassing the national average of 19.7%. Many households struggle to meet basic needs such as food, shelter, and education, with the urban poor particularly vulnerable due to high living costs and limited employment opportunities. The local economy is predominantly reliant on subsistence agriculture and informal trade, which provide low and unstable incomes, leaving the population highly susceptible to economic shocks. Over the years, various programs have been introduced to alleviate poverty, including Operation Wealth Creation (OWC), the Parish Development Model (PDM), the Youth Livelihood Program (YLP) and the Uganda Women Entrepreneurship Programme (UWEP). While these initiatives were designed to support economic empowerment, their impact has been significantly undermined by corruption, bureaucratic inefficiencies and inadequate implementation. A 2022 audit by the Uganda Auditor General revealed that only 30% of intended beneficiaries in Kabale accessed these funds, and even those who did often lacked the necessary financial literacy or market access to make productive use of them.

1.1 Statement of the Problem

Globally, women's empowerment is recognized as a critical factor in poverty reduction and sustainable development. The United Nations (2020) emphasizes that empowering women through access to education, resources and decision-making opportunities contributes to improved household incomes and stronger community resilience. However, locally, Kabale Municipality has experienced a sharp rise in poverty levels, increasing from 12 percent in 2017 to 28 percent in 2020 (Uganda Bureau of Statistics [UBOS], 2021). Women in Kabale contribute significantly to family livelihoods through farming, small-scale trading and caregiving roles yet they remain economically and socially marginalized due to inadequate access to productive resources, low levels of education and limited participation in leadership. Cultural norms and implementation gaps in government programs further deepen their exclusion (MoGLSD, 2020). Women with disabilities face even more challenges due to intersecting forms of marginalization (Uganda Gender Policy Review, 2020). At the national level, Uganda has introduced

several women-focused programs, including the Uganda Women Entrepreneurship Programme (UWEP), Youth Livelihood Programme (YLP), and Operation Wealth Creation (OWC), aimed at enhancing women’s participation in economic activities. However, the effectiveness of these interventions remains limited.

1.2 Purpose of the Study

- To evaluate the effect of women's empowerment on poverty reduction in Kabale Municipality, Uganda.

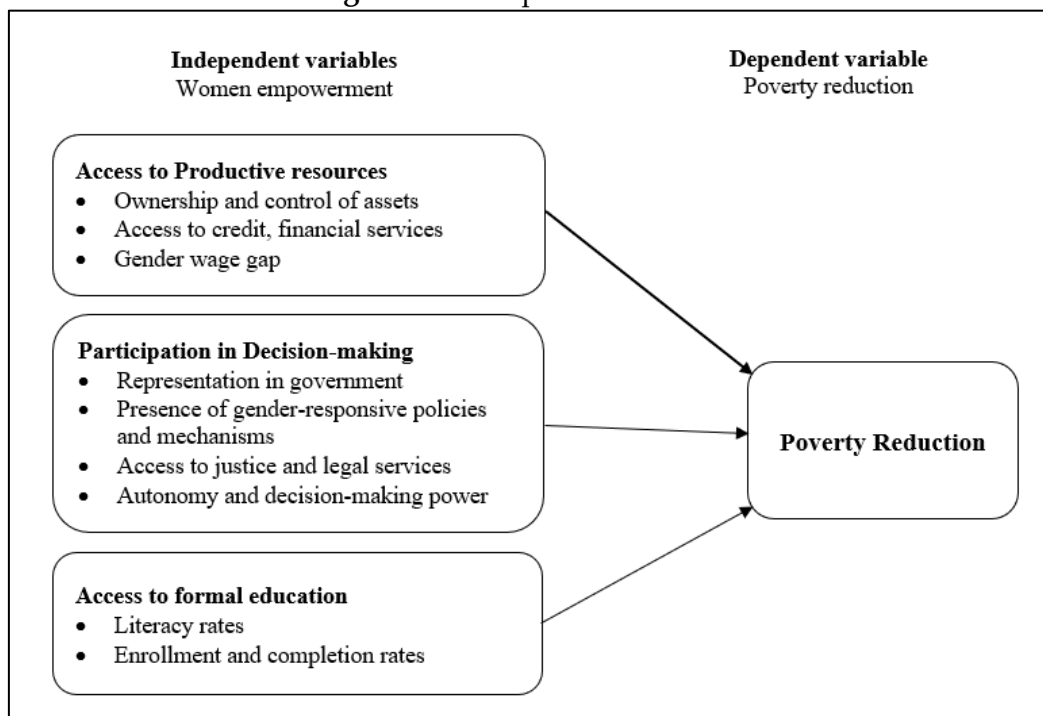
1.3. Specific Objectives

- 1) To assess the effect of women’s access to productive resources on poverty reduction in Kabale Municipality.
- 2) To establish the effect of women’s participation in decision-making on poverty reduction in Kabale Municipality.
- 3) To analyse the influence of women’s access to formal education on poverty reduction in Kabale Municipality.

1.4 Research Hypothesis

- **H₀₁:** Women’s access to productive resources has no effect on poverty reduction in Kabale Municipality.
- **H₀₂:** Women’s participation in decision-making has no effect on poverty reduction in Kabale Municipality.
- **H₀₃:** Women’s access to formal education does not influence poverty reduction in Kabale Municipality.

Figure 1: Conceptual Framework



2. Literature Review

2.1 Theoretical Review

2.1.1 Empowerment Theory

This study was grounded on the Empowerment Theory, first proposed by Julian Rappaport in 1987. The theory focuses on enabling individuals and groups to gain control over their lives by enhancing their access to resources, building critical awareness and increasing participation in decision-making processes. Empowerment is understood as both a personal and structural process, where individual transformation contributes to broader societal change (Rappaport, 1987; Zimmerman, 1995).

2.1.2 Intersectionality Theory

To deepen the analysis, this study also incorporates Intersectionality Theory, proposed by Kimberlé Crenshaw in 1989. This theory emphasizes how multiple, overlapping social identities such as gender, disability, ethnicity and socioeconomic status intersect to create compounded and unique forms of oppression and disadvantage. According to Crenshaw (2013), individuals experience distinct challenges when their identities intersect, and these challenges cannot be understood by examining each identity in isolation. In the context of Kabale Municipality, women often face compounded disadvantages, where gender-based discrimination intersects with factors such as disability, rural isolation and poverty, further exacerbating their vulnerability to poverty.

2.2 Empirical Review

2.2.1 Women's Access to Productive Resources and Poverty Reduction

Women's access to resources and opportunities is a key factor in poverty reduction, and it directly influences economic empowerment and household income. A recent study by Elouardighi and Oubejja (2023) highlights the positive impact of access to formal financial services on women's participation in the labour market. This aligns with findings from Islam *et al.* (2012), who conducted a study in rural Bangladesh showing that female empowerment through access to resources was strongly linked to improved living standards and poverty alleviation, and that access to land and property rights was critical in reducing poverty. In Ethiopia, a study of 364 rural women found that proximity to lending offices and experience in income-generating activities were key factors influencing credit participation, with results showing a significant impact on poverty reduction (Adera & Abdisa, 2023). However, the study pointed to gaps in understanding the long-term effects of such interventions and highlighted the need for a focus on diverse populations, especially those facing barriers to adopting digital financial tools.

Microfinance programs, particularly Village Savings and Loan Associations (VSLAs), have been recognized for supporting women entrepreneurs. Gichuki, Mulu-Mutuku and Kinuthia (2014) found that access to credit through VSLAs led to increases in profits and capital for small and micro enterprises in Kenya. While this demonstrates the positive impact of microfinance, the study also notes the limited exploration of cultural factors that could affect how women access and utilize credit, which is crucial for

understanding the broader impact on poverty reduction. Similarly, Ahmed *et al.*, (2010) argue that when women have direct access to financial services, bypassing male intermediaries, it enhances their productivity and strengthens their power in household decision-making. When comparing these studies, it is clear that women's access to resources like finances, land and credit is consistently linked to poverty reduction. However, differences emerge in terms of the specific contexts and populations studied, as well as the interventions assessed.

2.2.2 Women's Involvement in Decision-making and Poverty Reduction

It is acknowledged that women's participation in decision-making is essential to sustainable development. A study by Humayra, Uddin, Pushpo (2024) indicates that there is a significant improvement in overall economic well-being when women are involved in household and community decision-making. The study demonstrated that Bangladesh may achieve effective climate governance through the equitable participation and contribution of women. The study also found that it is harder to accomplish sustainable development goals and that gender inequity is perpetuated when women are not involved in climate governance. Empowering women to make decisions has been shown to improve resource allocation, particularly when it comes to household expenditures on nutrition, health care and education, thus reducing the poverty levels. The realization of women's rights and gender equality depends on women's economic empowerment, particularly in the areas of increased voice, agency and significant participation in economic decision-making at all levels; access to and control over productive resources; decent work; and control over their own time, lives and bodies (Wanjala, 2021).

Research emphasizes how crucial it is for women to influence policies aimed at reducing poverty. Women leaders frequently place a high priority on matters that are essential to lowering poverty, such as health, education and food security. In a study involving 480 women from southern Bangladesh, it was discovered that 74% of the variation in women's empowerment and 70% of the variation in women's food security could be explained by access to resources, social support, and policy attitudes. Social support and resource availability have a big beneficial influence on women's empowerment. On the other hand, women's empowerment is positively but not significantly impacted by policy attitudes. Additionally, we noticed that women's empowerment greatly increased their level of food security. Women's involvement in business decisions, particularly in agriculture and small enterprises, has been shown to increase family income. This economic empowerment contributes to long-term poverty reduction in many regions. A study conducted in Nigeria indicates that some of the factors that hinder women's involvement in Agricultural and Economic Development in Nigeria are land ownership, access to credit, education and legal frameworks and policies for the advancement of gender equality and women's empowerment (Sasa, Adebayo, & Maurice, 2022).

2.2.3 Women's Access to Formal Education and Poverty Reduction

One of the most widely cited benefits of women's education is its direct impact on economic empowerment. Educated women tend to earn higher wages, participate more actively in the labor market and contribute significantly to household incomes, which, in turn, reduces poverty levels. Psacharopoulos and Patrinos (2004) argue that each additional year of schooling for a girl increases her earnings by up to 20%. These earnings are often reinvested into the family, leading to improved living conditions and enhanced economic resilience. A study by King and Hill (1997) found that women's education has a more pronounced effect on economic growth than men's, especially in low-income countries. The researchers explain that educated women are more likely to engage in formal employment, start businesses and make informed decisions about investments. Moreover, the World Bank (2012) notes that countries with higher rates of female education experience faster economic growth. By increasing women's access to education, governments can enhance productivity, reduce gender wage gaps and facilitate greater financial independence for women, which is crucial for lifting families out of poverty.

The United Nations Educational, Scientific, and Cultural Organization (UNESCO) (2014) reports that each additional year of maternal education reduces the risk of infant mortality by 5-10%. This highlights the importance of educating women, particularly in rural areas where healthcare services are limited. Better health outcomes for children mean that families spend less on healthcare, allowing them to allocate resources towards education, food, and other necessities, thus contributing to poverty alleviation (Heritage, 2014). Additionally, education equips women with knowledge about family planning, enabling them to make informed choices about reproductive health. This can result in smaller family sizes, which often reduces the economic strain on households. According to a study by Bloom, Canning, and Sevilla (2003), countries that have higher levels of female education also tend to have lower fertility rates, which are linked to lower poverty rates.

In a study on education and poverty in Sub-Saharan Africa, Colclough, Rose, and Tembon (2000) argue that women's education plays a pivotal role in reducing child labor and increasing school enrollment rates for both boys and girls. This investment in education promotes social mobility and reduces the likelihood of future generations being trapped in poverty.

Gender equality is also a critical aspect of poverty reduction, and education is a key driver of achieving this. Kabeer (2018) emphasizes that education empowers women by providing them with the skills, confidence, and knowledge necessary to challenge discriminatory norms and participate in decision-making processes. According to Miró-Pérez (2020), the World Economic Forum 2020 reports that closing the gender gap in education increases a country's potential for economic growth, as it taps into the talents of half of its population. When women are educated and empowered, they contribute to higher household incomes, reduced inequality and overall improvements in quality of life.

Additionally, Narayan *et al.* (2000) posit that education enables women to become agents of change, challenging traditional roles and working toward more inclusive and equitable societies. This social transformation helps reduce poverty by promoting more equitable access to resources, opportunities, and decision-making power. Education also equips women with the skills needed to adapt to changing economic environments. As noted by Hanushek and Woessmann (2020), in a knowledge-based economy, education becomes a crucial determinant of success. Women who have access to education are better positioned to take advantage of new economic opportunities, whether through formal employment, entrepreneurship, or technological advancements.

3. Methodology

3.1 Research Design and Approach

The study adopted a survey research design and a purely quantitative research approach. These were well-suited for gathering data from a large sample across multiple households in Kabale Municipality.

3.2 Target Population

The study targeted an estimated number of 5,680 women in the Kabale municipality. A population survey conducted within the district observed that the number of women in Kabale Municipality was 1,950 in Central Division, 1,920 in Southern Division, and 1,810 in Northern Division (District Planning Unit, 2024).

3.3 Sample Size and Sampling Technique

Taro Yamane's (1967) formula was used to determine a sample size of 374, and the stratified simple random sampling technique was employed to ensure respondents were drawn from all three divisions in Kabale municipality.

3.4 Data Collection and Analysis

Data was collected using a structured questionnaire employing a 3-point Likert scale and analysed using descriptive and inferential statistics.

Table 1: Proportionate Distribution of Sample Size by Division

Division	Population (Women stratum)	Sample Size	Sampling Techniques
Central	1,950	129	Stratified random sampling
Southern	1,920	126	Stratified random sampling
Northern	1,810	119	Stratified random sampling
Total	5,680	374	

Source: District Planning Unit, 2024.

4. Results and Discussions

Table 2: Response rate

Category of Respondents	Target	Actual Sample	Percentages
Women per household	374	301	80.5%

Source: Field data (2025).

Table 2 indicates that the study achieved a notably high response rate of 80.5% across all categories of respondents. This can be attributed to the full availability and participation of the targeted respondents during the data collection exercise.

4.1 Descriptive Results

4.1.1 Objective 1: Women’s access to productive resources and poverty reduction.

Table 3: Analysis of the Statements that Were Subjected to the Respondents

Response	Agree		Undecided		Disagree	
	F	%	F	%	F	%
Women in my community have equal ownership and control of productive assets (e.g., land, livestock, and credit).	261	86.7	00	00	40	13.3
Women have adequate access to credit, loans, and financial services.	289	96.1	12	13.9	00	00
Employment opportunities for women are readily available and accessible.	254	84.4	00	00	47	15.6
Women are supported and encouraged to engage in entrepreneurship.	301	100	00	00	00	00
The gender wage gap is narrowing in both public and the private sectors.	301	100	00	00	00	00

Source: Field data (2025).

Respondents were asked if women in their community have equal ownership and control of productive assets. 86.7% of the respondents agreed with the statement, compared to 13.3% who disagreed. The majority believe women enjoy equal rights to own and control land, livestock, and other productive assets. However, a notable minority disagrees, suggesting inequality persists.

When asked if women have adequate access to credit, loans, and financial services, 96.1% agreed compared to 3.9% of the respondents who disagreed. This shows high levels of financial inclusion and suggests that women are not as disadvantaged in borrowing and saving as before.

When asked whether employment opportunities for women are readily available and accessible, 84.4% agreed compared to 15.6% of the respondents who disagreed. This signals that not all women benefit equally from employment opportunities.

When asked if women are supported and encouraged to engage in entrepreneurship, 100% of the respondents agreed. This indicates a highly enabling environment where women receive backing from family, communities, and perhaps government or NGOs. When asked whether the gender wage gap is narrowing in both

public and private sectors, all respondents with 100% agreed. This suggests that women are increasingly receiving equal pay for equal work and have access to fair wages across all employment sectors.

4.1.2 Objective 2: Women’s Participation in Decision-making and Poverty Reduction

Table 3: Women’s Participation in Decision-making and Poverty Reduction

Responses	Agree		Undecided		Disagree	
	F	%	F	%	F	%
Women are consulted on key family decisions such as finances, education, and land use.	278	92.4	00	00	23	7.6
Women participate actively in community leadership or meetings.	289	96.1	12	13.9	00	00
Women have autonomy and confidence in making personal life choices.	254	84.4	00	00	47	15.6
Traditional norms that limit women’s voices in decision-making are declining.	301	100	00	00	00	00
There is respect for women’s opinions in both families and community discussions.	301	100	00	00	00	00

Source: Field data (2025).

Respondents were asked if women are consulted on key family decisions such as finances, education and land use. 92.4% agreed, as compared to 7.6% who disagreed, suggesting that some families still follow patriarchal structures where men dominate choices related to money, land, and education. This reflects progress but incomplete equality in many households; women are equal partners, but in some, traditional gender roles persist.

Respondents were asked if women participate actively in community leadership or meetings, 96.1% of respondents agreed, compared to 3.9% who disagreed. An overwhelming majority reported that women are actively engaged in leadership roles and community forums. However, a small proportion (3.9%) still perceive barriers to women’s full participation. This means while progress has been achieved, some women may still face obstacles such as cultural stereotypes, time constraints from domestic roles, or a lack of confidence when speaking in public gatherings. Respondents were asked if Women have autonomy and confidence in making personal life choices, 84.4% agreed compared to 15.6% who disagreed. This shows that some women still lack independence and remain bound by spousal or community restrictions.

Respondents were asked if there is respect for women’s opinions in both family and community discussions, and 100% of the respondents agreed. This reflects a cultural recognition of women as equal contributors in shaping family and community priorities. It signals progress toward inclusive governance at both micro (family) and macro (community) levels.

When asked whether traditional norms that limit women’s voices in decision-making are declining, all respondents agreed 100%. This suggests a positive cultural shift

in Kabale Municipality where gender norms are changing, enabling women to have a stronger voice both in households and communities.

4.1.3 Objective 3: Women’s Access to Formal Education and Poverty Reduction.

Table 2: A Summary of the Findings on Women’s Access to Formal Education on Poverty Reduction

Statements	Agree		Undecided		Disagree	
	F	%	F	%	F	%
Girls and women in my community have equal access to education at all levels.	267	86.7	00	00	34	13.3
There is high female enrolment and completion in primary and secondary schools.	289	96.1	12	13.9	00	00
Women are encouraged to pursue tertiary and higher education.	301	100	00	00	00	00
Adult women are provided with literacy and vocational training opportunities.	290	96.3	00	00	11	3.7
Education for girls is prioritized equally to that of boys in households.	301	100	00	00	00	00

Source: Field data (2025).

Respondents were asked if girls and women in my community have equal access to education at all levels, 86.7% agreed, as compared to 13.3% who disagreed. This indicates that, as much as most women have equal access to education, access inequalities still exist at certain levels. Some barriers remain potentially due to household poverty, cultural norms, or limited availability of schools in remote areas.

Respondents were asked if there is high female enrolment and completion in primary and secondary schools, 96.1% agreed, as compared to 3.9% respondents who disagreed. Most respondents believe female enrolment and completion rates are high. Some respondents note minor challenges that could include dropouts due to early marriages, economic pressures, or cultural factors.

When asked whether women are encouraged to pursue tertiary and higher education, 100% of the respondents confirmed that women are encouraged to pursue higher education.

This demonstrates strong community, institutional, or policy support for women to advance academically, indicating a shift toward gender equity in education at higher levels.

Respondents were asked if adult women are provided with literacy and vocational training opportunities, and 96.3% of respondents agreed. This implies that almost all adult women have access to literacy programs or vocational training. The small minority (3.7%) who disagreed may indicate gaps in outreach to marginalized women, particularly in rural areas.

When asked if education for girls is prioritized equally as for boys in households, 100% of the respondents unanimously agree that families treat girls’ education with the

same importance as boys. This reflects changing household attitudes toward gender equality and shows that traditional biases favoring boys' education are declining.

4.4 Poverty Reduction in Kabale Municipality

Table 5: A Summary of the Findings on Poverty Reduction in Kabale Municipality

Statements on Poverty Reduction	Agree		Undecided		Disagree	
	F	%	F	%	F	%
Poverty is being reduced in my area.	261	86.7	00	00	40	13.3
The government has helped women to get out of poverty.	289	96.1	12	3.9	00	00
There are many projects fighting for women to come out of poverty.	254	84.4	00	00	47	15.6
Free education has helped.	301	100	00	00	00	00

Source: Field data (2025).

Respondents were asked if poverty is being reduced in the area; 86.7% of respondents agreed, indicating a strong perception that poverty is declining in their communities. 13.3% disagreed, showing that a small proportion of people still feel poverty persists. Respondents were asked if the Government supports women to get out of poverty, 96.1% agreed that government initiatives have helped women escape poverty, showing high confidence in government interventions. Only 3.9% were undecided, and no respondents disagreed, indicating near-universal approval of government efforts. Respondents were asked if there are Projects targeting women's poverty reduction. 84.4% agreed that there are active projects helping women come out of poverty, while 15.6% disagreed. This suggests that most respondents are aware of empowerment initiatives, but some feel access or impact is limited. Respondents were asked about the impact of free education; 100% of respondents agreed that free education has helped in poverty reduction. This indicates a strong perception that education is a critical tool for improving economic opportunities and reducing poverty.

4.5 Hypothesis Testing

H₀₁: Women's Access to Productive Resources has no Effect on Poverty Reduction in Kabale Municipality.

Table 6: Correlation Analysis for Women's Access to Productive Resources and Poverty Reduction

		Poverty reduction	Productive resources
Poverty reduction	Pearson Correlation	1	.669**
	Sig. (2-tailed)		.000
	N	301	301
Productive resources	Pearson Correlation	.669**	1
	Sig. (2-tailed)	.000	
	N	301	301

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2025).

The Pearson correlation coefficient of 0.669 indicates a strong positive relationship between women’s access to productive resources and poverty reduction. This means that as women’s access to land, livestock, credit, and financial services increases by one unit, poverty levels in households are more likely to decrease by 66.9%. The p-value (Sig. = 0.000) is less than 0.01, showing that the relationship is statistically significant at the 1% level. This implies that the observed correlation is not due to chance, and there is strong evidence to conclude that access to productive resources significantly influences poverty reduction in the study area. Since the correlation is positive and strong, enhancing women’s access to productive resources (such as land ownership, credit facilities and entrepreneurship opportunities) will likely contribute significantly to reducing poverty levels in Kabale Municipality.

Table 7: The Model Summary on Access to Productive Resources and Poverty Reduction

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669 ^a	.625	.724	.15216

a. Predictors: (Constant), productive resources.

Source: Field data (2025).

Correlation Coefficient (R) = .669 shows the strength of the relationship between productive resources (independent variable) and poverty reduction (dependent variable). A value of 0.669 confirms a strong positive relationship, meaning that as women’s access to productive resources increases, poverty levels reduce significantly. R Square = .625 (also called the Coefficient of Determination) shows how much variation in poverty reduction can be explained by access to productive resources. 62.5% of the variation in poverty reduction is explained by women’s access to productive resources. This is a very high explanatory power, showing productive resources are a strong predictor of poverty reduction in Kabale Municipality.

Table 3: Regression Output Summary on Access to Productive Resources and Poverty Reduction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.385	.134		2.882	.005
Productive resources	.921	.030	.669	30.953	.000

a. Dependent Variable: Poverty reduction

Source: Field data (2025).

The regression results indicate that access to productive resources significantly contributes to poverty reduction in Kabale Municipality (B = 0.921, Beta = 0.669, p = 0.00<0.01). The study therefore rejects the null hypothesis that women’s access to productive resources has an effect on poverty reduction in Kabale Municipality and fails to reject the alternative hypothesis. This means that as women’s access to productive resources improves, poverty levels decrease correspondingly, confirming the critical role of women’s economic empowerment in sustainable development.

H02: Women’s Participation in Decision-making Has no Effect on Poverty Reduction in Kabale Municipality.

Table 4: Correlation Analysis of Participation in Decision Making and Poverty Reduction

		Poverty reduction	Decision making
Poverty reduction	Pearson Correlation	1	.838**
	Sig. (2-tailed)	.000	.000
	N	301	301
Decision making	Pearson Correlation	.838**	1
	Sig. (2-tailed)	.000	
	N	301	301

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2025).

The results revealed that there is a very strong, positive and statistically significant relationship between women’s participation in decision-making and poverty reduction in Kabale Municipality ($r = 0.838$, $p < 0.01$). This demonstrates that empowering women to participate fully in household and community decisions is one of the most powerful pathways for sustainable poverty reduction.

Table 10: Model Summary for Participation in Decision Making and Poverty Reduction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.838 ^a	.099	.087	.32040

a. Predictors: (Constant), decision making

Source: Field data (2025).

The value of R-squared of 0.099 confirms a weak but positive relationship between women’s participation in decision-making and poverty reduction. This means that as women’s participation in decision-making increases, poverty levels reduce only by 9.9%. This shows a very low explanatory power, showing participation in decision-making as a weak predictor of poverty reduction in Kabale Municipality. The model indicates that while women’s participation in decision-making is related to poverty reduction, when considered in isolation, it explains a relatively smaller portion of the variance in poverty reduction. This points to the need to consider multiple empowerment factors (resources, decision-making and opportunities) together to capture their full effect.

Table 11: Regression Output Summary on Participation in Decision-making and Poverty Reduction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.680	.507		5.282	.000
Decision Making	.362	.124	.838	2.928	.004

a. Dependent Variable: Decision Making

Source: Field data (2025).

The regression analysis demonstrates that women’s participation in decision-making significantly and positively predicts poverty reduction in Kabale Municipality ($B = 0.362$, $\beta = 0.838$, $p = 0.004 < 0.01$). The study therefore rejects the null hypothesis that women’s participation in decision-making has no effect on poverty reduction in Kabale Municipality and fails to reject the alternative hypothesis. This confirms that women’s autonomy and involvement in decisions are critical for improving household and community welfare.

H₀₃: Women’s Access to Formal Education Does Not Influence Poverty Reduction in Kabale Municipality.

Table 12: Correlation Analysis on Access to Formal Education and Poverty Reduction

		Poverty reduction	Formal education
Poverty reduction	Pearson Correlation	1	.518**
	Sig. (2-tailed)		.000
	N	301	301
Access to formal education	Pearson Correlation	.518**	1
	Sig. (2-tailed)	.000	
	N	301	301

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2025).

The results revealed that there is a moderate, positive and statistically significant relationship between women’s access to formal education and poverty reduction ($r = 0.518$, $p < 0.01$). This means that educating women is essential for poverty alleviation but its effect is enhanced when combined with other empowerment mechanisms such as access to productive resources and decision-making power.

Table 13: Model Summary on Access to Formal Education and Poverty Reduction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518 ^a	.859	.854	.14749

a. Predictors: (Constant), Formal education

Source: Field data (2025).

The results indicate a moderate positive correlation between women’s access to formal education and poverty reduction. This aligns with the earlier Pearson correlation analysis ($r = 0.518$). The model suggests that access to formal education for women contributes positively to poverty reduction in Kabale Municipality. The R^2 of 0.859 implies that for every one unit increase in women’s access to formal education, poverty levels in Kabale municipality reduce by 85.9%. This trend clearly reveals that higher levels of education among women are associated with lower levels of poverty. Education enhances women’s skills, employment opportunities, financial literacy and ability to make household and community decisions, all of which reduce poverty.

Table 14: Regression Output Summary on Access to Formal Education and Poverty Reduction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.941	.219		13.460	.000
Formal education	.299	.054	.518	5.593	.000

a. Dependent Variable: Poverty reduction

Source: Field data (2025).

The standardized coefficient (Beta = 0.518) shows a moderate positive effect of access to formal education relative to other variables. While the effect is moderate (Beta = 0.518), it is significant and actionable, emphasizing the importance of educational policies and programs targeting women. The regression analysis demonstrates that women's access to formal education significantly predicts poverty reduction in Kabale Municipality (B = 0.299, Beta = 0.518, $p = 0.000 < 0.01$). The study therefore rejects the null hypothesis that women's access to formal education has no effect on poverty reduction in Kabale Municipality and fails to reject the alternative hypothesis. Policies promoting access to education for girls and adult women will likely have a direct and measurable impact on reducing household and community poverty.

5. Discussions

5.1 Women's Access to Productive Resources and Poverty Reduction

The findings of this study reveal a strong and statistically significant relationship between women's access to productive resources and poverty reduction in Kabale Municipality, demonstrating that increased access to land, livestock, credit, and financial services substantially contributes to lowering poverty levels in households. These results align with previous empirical studies by Elouardighi and Oubejja (2023), who emphasized that women's access to financial services enhances their labour market participation, thereby fostering household income growth and poverty reduction. Similarly, Islam *et al.* (2012) observed that in rural Bangladesh, female empowerment through access to resources significantly improved living standards and reduced poverty, with land and property rights emerging as critical determinants.

Findings from Adera and Abdisa (2023) further corroborate this relationship, where credit participation among rural Ethiopian women was associated with reduction in poverty. Their observation that proximity to lending institutions and engagement in income-generating activities enhanced women's access to credit resonates with the current study. The study's results also reinforce findings by Gichuki, Mulu-Mutuku, and Kinuthia (2014), who found out that access to microfinance through Village Savings and Loan Associations (VSLAs) improved women's business capital and profits in Kenya. In Kabale Municipality, the positive regression coefficient similarly suggests that when women gain direct access to credit facilities, their household welfare improves, ultimately reducing poverty levels. Moreover, Ahmed *et al.* (2010) argue that direct access to

financial services, without reliance on male intermediaries, not only boosts productivity but also strengthens women's role in household decision-making.

5.2 Women's Participation in Decision-making and Poverty Reduction

The findings indicate a very strong and statistically significant positive correlation between women's participation in decision-making and poverty reduction in Kabale Municipality. This underscores the critical role of women's agency and voice in shaping household and community outcomes. These results are consistent with the findings of Humayra, Uddin and Pushpo (2024), who demonstrated that women's inclusion in decision-making significantly improves economic well-being and strengthens governance processes, including climate governance, in Bangladesh. Wanjala (2021) also emphasized that women's rights and gender equality depend on economic empowerment that goes beyond income to include voice, agency and meaningful participation in decision-making. The findings further resonate with the study from southern Bangladesh, which revealed that social support, resource access and policy attitudes significantly influence women's empowerment, with empowerment in turn improving food security outcomes.

Additionally, Sasa, Adebayo and Maurice (2022) revealed that structural barriers such as limited land ownership, inadequate access to credit and restrictive policies hinder women's involvement in economic and agricultural decision-making. This insight provides a useful lens for Kabale Municipality, where, despite the positive and significant correlation, the weak explanatory power of decision-making indicates that systemic barriers may constrain the extent to which women's decision-making authority translates into broader poverty reduction. The findings reinforce the consensus in the literature that empowering women to participate in household and community decision-making is a vital pathway to poverty reduction. However, they also highlight that decision-making alone is insufficient unless combined with resource access and supportive policies.

5.3 Women's Access to Formal Education Does Not Influence Poverty Reduction

The study established a moderate, positive and statistically significant relationship between women's access to formal education and poverty reduction in Kabale Municipality, which confirmed that access to education significantly predicts reduction in poverty, although the effect is less pronounced compared to access to productive resources or decision-making power. These findings underscore that education enhances women's skills, employability and capacity for informed decision-making, all of which contribute to lifting households out of poverty.

The results are in strong agreement with Psacharopoulos and Patrinos (2004), who found out that each additional year of schooling for a girl increases her earnings by up to 20%, with these earnings often reinvested into the household. Similarly, King and Hill (1997) argue that women's education has a more profound impact on economic growth than men's, especially in low-income contexts. The World Bank (2012) further supports this argument by noting that countries with higher rates of female education tend to experience faster economic growth. Beyond income, the literature highlights education's

contribution to improved health and social outcomes. UNESCO (2014) and Heritage (2014) show that maternal education reduces infant mortality and enhances household resource allocation toward nutrition, healthcare and schooling. Similarly, Bloom, Canning, and Sevilla (2003) link education to reduced fertility rates, which can ease the economic burden on families. Additionally, Kabeer (2018) and Miró-Pérez (2020) note that education empowers women to challenge discriminatory norms, close the gender gap and contribute more actively to economic and community development. Finally, Narayan *et al.* (2000) and Hanushek & Woessmann (2020) emphasize education's role in enabling women to adapt to changing economic environments, including knowledge-driven economies. In Kabale, this means that equipping women with education prepares them for emerging opportunities in entrepreneurship, digital financial tools, and other modern livelihoods, further reducing vulnerability to poverty.

6. Conclusions

6.1 Women's Access to Productive Resources and Poverty Reduction

The study concludes that women's access to productive resources strongly affects poverty reduction in Kabale Municipality. The study revealed that women's access to productive resources such as land, credit, livestock and technology has a significant positive effect on poverty reduction. When women gain access to and control over resources, they enhance their household incomes, improve food security, and invest in children's welfare, leading to broader community development.

6.2 Women's Participation in Decision-making and Poverty Reduction

The study concludes that women's participation in decision-making contributes to poverty reduction in Kabale Municipality. Findings show that women's participation in household, community and local governance decision-making significantly contributes to poverty reduction. Involving women in decision-making processes improves resource allocation, strengthens household resilience and enhances democratic governance. Additionally, Women's voices in decision-making ensure inclusive policies and promote gender-sensitive development.

6.3 Women's Access to Formal Education and Poverty Reduction

From the outcomes and discussion, the study concluded that women's access to formal education contributes to poverty reduction in Kabale Municipality. The study established that women's access to education is a key driver of poverty reduction and that educated women are more likely to secure employment, engage in informed decision-making and adopt modern agricultural and business practices. In addition, education equips women with knowledge and skills that enhance productivity, income generation and social well-being.

7. Recommendations

7.1 Women's Access to Productive Resources and Poverty Reduction

The study recommends that the government and other development partners should design policies and frameworks that promote equitable access to land, agricultural inputs and financial services for women. There is also a need to support community sensitization campaigns to challenge cultural norms that deny women access to productive land resources, establish women-friendly credit schemes and savings cooperatives to improve capital availability and finally, provide training and mentorship programs to enhance women's entrepreneurial capacity in both agricultural and non-agricultural ventures.

7.2 Women's Participation in Decision-making and Poverty Reduction

The study recommends that, when women and marginalized groups are involved in household and community decision-making, they influence how resources are allocated. The government and other local authorities should strengthen affirmative action policies to enhance women's representation in local governance structures and leadership positions. Additionally, they should conduct community sensitization to challenge cultural barriers and stereotypes that limit women's decision-making roles and also support leadership training programs that empower women to actively engage in household and community-level decisions.

7.3 Women's Access to Formal Education and Poverty Reduction

The study recommends that the government should recognize formal education for women as a foundation for breaking the cycle of poverty. The government should expand access to quality and affordable education for girls and women, particularly in rural and semi-urban areas, implement adult literacy and continuing education programs for women who missed formal schooling and introduce vocational and technical training tailored to local market opportunities to enhance employability and entrepreneurship in women. By equipping women with literacy, numeracy and technical skills, education expands opportunities for employment and entrepreneurship. In Kabale Municipality, households with educated women are more likely to have stable incomes and improved living standards.

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Conflict of Interest Statement

This is a declaration that the authors of this article are not conflicted in any way. The authors wish to declare that they did not receive funds from any organization to conduct this study, and that all the resources used were purely from the authors' own sources.

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