



**WOMEN GROUPS SAVINGS AND HOUSEHOLD WELFARE; A CASE STUDY OF
SELECTED GROUPS FROM NYAKAYOJO MBARARA CITY, SOUTHWESTERN
UGANDA.**

BY

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DECLARATION

I Apollo Abareeba, hereby declare that the content of this research dissertation is my original work and has never been submitted or presented to any institution for any academic award.

Signature.....

Date: ..29/09/2025.....

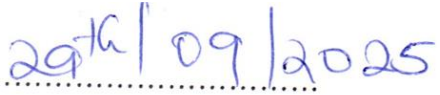
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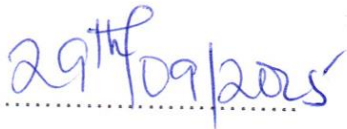
APPROVAL

This is to certify that this research dissertation titled, “**Women Groups and Household Welfare; A Case Study of Selected Women Groups from Nyakayojo Mbarara City Southwestern Uganda**” has been submitted to the University Academic Board with our approval.

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DEDICATION

I dedicate this piece of work to my beloved wife; I will always cherish her love, care and persistence to my happiness. With love always.

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Primarily, I would like to acknowledge the trinity of heaven (God the Father, God the Son, God the Holy Spirit) for the grace and mercy. “You are Alpha and Omega.”

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Thank you so much.

LIST OF ACRONYMS AND ABBREVIATIONS

AfDB	African Development Bank
CARE	Cooperative for Assistance and Relief Everywhere
FGD	Focus Group Discussion
IDI	In-Depth Interview
REC	Research Ethics Committee
ROSCAs	Rotating Savings and Credit Associations
SSWGs	Small Scale Women's Groups
UWEP	Uganda Women Entrepreneurship Programme
VSLAs	Village Savings and Loan Associations
WHO	World Health Organization
WB	World Bank

TABLE OF CONTENTS

DECLARATION	i
APPROVAL	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
LIST OF ACRONYMS AND ABBREVIATIONS	v
LIST OF TABLES	ix
ABSTRACT	x
CHAPTER ONE	1
INTRODUCTION	1
1.0 Introduction of the Study	1
1.1 Background to the Study	1
1.1.1 Historical Background	1
1.1.2 Theoretical background	3
1.1.3 Conceptual Background	4
1.1.4 Contextual Background	5
1.2 Problem Statement	8
1.3 Purpose of the Study	9
1.4 Objectives of the Study	9
1.5 Research Questions	9
1.6 Scope of the Study	9
1.6.1 Subject Scope	10
1.6.2 Geographical Scope	10
1.6.3 Time Scope	10
1.6.4 Content Scope	10
1.7 Significance of the Study	11
CHAPTER TWO	12
LITERATURE REVIEW	12
2.0 Introduction	12
2.1 Theoretical Literature Review	12
2.2 Empirical Literature Review	13
2.2.1 Technology Use and Household Welfare	13
2.2.2 Adaptability and Household Welfare	15

2.2.3 Leadership & Management and Household Welfare	17
2.3 Research Gaps.....	19
2.4 Conclusion	19
CHAPTER THREE	20
RESEARCH METHODOLOGY.....	20
3.0 Introduction.....	20
3.1 Research Design.....	20
3.2 Study Area	20
3.3 Population and Sample	20
3.3.1 Inclusion and Exclusion Criteria.....	21
3.4 Data Collection Methods	21
3.5 Research Instruments	22
3.6 Data Analysis Techniques.....	22
3.7 Data Saturation.....	23
3.8 Ethical Considerations	23
CHAPTER FOUR.....	25
DATA PRESENTATION, ANALYSIS, AND INTERPRETATION	25
4.1 Introduction.....	25
4.2 Demographic Characteristics of Respondents	25
4.3.1 Ensuring Timely Access to Money for Basic Needs	27
4.3.2 Stabilizing and Augmenting Household Income for Welfare.....	28
4.3.3 Protecting Savings for Welfare Crises.....	29
4.3.4 Enhancing Financial Inclusion for Daily Welfare Management	30
4.4.1 Adaptive Financial Practices.....	33
4.4.2 Adaptive Social Support Mechanisms	35
4.5.1 Sound Decision-Making	39
4.5.2 Efficient Resource Management.....	41
4.5.3 Group Motivation.....	42
CHAPTER FIVE	45
DISCUSSION, CONCLUSION, AND RECOMMENDATIONS	45
5.0 Introduction.....	45
5.1 Discussion of Findings.....	45
5.1.1 Discussion on Technological Capability and Household Welfare	45
5.1.2 Discussion on Adaptability and Household Welfare	47

5.1.3 Discussion on Leadership and Management and Household Welfare.....	49
5.2 Conclusion	51
5.3 Recommendations.....	53
5.4 Areas for Further Research	56
REFERENCES	57
APPENDICES	60
Appendix A: Interview Guide (For Groups Members).....	60
Appendix B: Document Review Checklist.....	62
Appendix C: Document Review Checklist.....	68

LIST OF TABLES

Table 4.1: Demographic Profile of Respondents	25
Table 4.2 The use of technology (mobile phones) by women's groups affects the well-being of their families	26
Table 4.3: How the ability of women's groups to adapt to changes (like high prices or new trends) affects their families' welfare.	32
Table 4.4: Objective Three: how the leadership and management of these women's groups influence the well-being of their households	38

ABSTRACT

This study examined the contribution of small-scale women's savings groups to household welfare in Nyakayojo, Mbarara City, Southwestern Uganda. Women's groups have emerged as crucial safety nets in contexts of financial exclusion, providing access to savings, loans, and social support. However, their effectiveness depends largely on their capacity to use technology, adapt to market and social changes, and exercise effective leadership. Guided by the intra-household bargaining theory, the study sought to assess how these dimensions influence the welfare of households.

The research employed a qualitative design. Data were collected through in-depth interviews, focus group discussions, and key informant interviews with members of selected women's groups. Purposive sampling ensured representation of participants with diverse group experiences. Data were analyzed thematically, allowing for the identification of major themes and sub-themes that illustrate the dynamics between women's group activities and household welfare.

Findings on the role of technology revealed that mobile phone use enhanced household welfare through rapid access to healthcare, securing school requirements, stabilizing incomes, enabling profitable trade, and facilitating direct payments for household needs. The results on the adaptability, demonstrated that flexible saving and loan terms, collective bulk buying, coping with price fluctuations, and strong social support systems helped members manage risks, maintain food security, and sustain education and health expenditures, focusing on leadership and management, results indicated both positive and negative impacts: while collaborative decision-making, accountability, and peer encouragement improved household stability, autocratic tendencies, financial mismanagement, and inequitable distribution undermined group cohesion and household benefits.

In conclusion, the study established that women's groups significantly enhance household welfare when they integrate technology, practice adaptive strategies, and adopt transparent, inclusive leadership. However, poor governance and inconsistent management erode trust and limit welfare outcomes. The study recommends that women's groups formalize adaptive protocols such as emergency loan rules, prioritize transparent leadership through regular reporting and role rotation, and proactively seek training in financial literacy and enterprise management. Policymakers and NGOs should strengthen women's groups with capacity-building programs in leadership, digital finance, and conflict resolution to ensure sustainability and equitable benefits for all members.

CHAPTER ONE

INTRODUCTION

1.0 Introduction of the Study

In the face of persistent financial exclusion and economic vulnerability, small-scale women's savings groups in Nyakayojo, Mbarara City, have become a cornerstone of household resilience and community-based support. These groups function as a mechanism for women to pool resources, access credit, and generate income, thereby directly influencing the well-being of their families (Barnabas et al., 2023). However, the extent of their impact is not automatic; it is shaped by specific internal capabilities of the groups themselves. This study examined how key operational strengths, namely, the use of technology, adaptability, and leadership, determine their effectiveness in enhancing household welfare.

To unpack this relationship, the research pursued three objectives. First, it examined how the groups' use of technology, such as mobile money and digital communication tools, impacted family income and access to services. Second, it investigated how the groups' ability to adapt to challenges like market shifts and economic shocks improved members' lives. Finally, it determined how the quality of leadership and management within these groups contributed to better outcomes for their households. By analyzing these factors, the study provided an evidence-based framework for strengthening women's savings groups to maximize their positive impact on welfare indicators like food security, education, and healthcare.

1.1 Background to the Study

1.1.1 Historical Background

Globally, women's savings groups have been recognized for centuries as informal financial institutions that support community livelihoods. Rotating savings and credit associations (ROSCAs), historically documented in Asia, Africa, and Latin America, provided women with access to financial resources in contexts where formal banking excluded them (Bouman, 1995). By the 1970s and 1980s, international development agencies began to view women's savings initiatives as vital tools for poverty alleviation, gender empowerment, and household welfare (Mayoux, 2001). This recognition positioned women's groups not only as financial actors but also as agents of social change in strengthening family and community well-being.

In Africa, African women's collective savings practices became prominent in response to structural economic inequalities and limited access to financial services. In the 1980s and 1990s, structural adjustment programs reduced public spending, disproportionately affecting women and households dependent on informal economies (Tripp, 2001). In this environment, savings groups emerged as survival strategies, enabling women to manage income shocks and invest in household needs such as food, education, and healthcare. The African experience demonstrated how savings groups evolved from informal ROSCAs to more structured entities such as Village Savings and Loan Associations (VSLAs), supported by non-governmental organizations (Allen & Panetta, 2010).

In Uganda, women's collective savings practices have a long tradition embedded within self-help and cooperative movements, particularly from the 1960s onward (Kyomuhendo & McIntosh, 2006). Following economic reforms in the 1990s, women's groups became increasingly central to rural development initiatives, offering microfinance services and social support systems for households. These groups not only bridged the gap left by inadequate financial institutions but also enhanced women's participation in decision-making within their families and communities (Mugisha et al., 2016). The Ugandan government, along with international partners, has since promoted women's savings groups as tools for poverty reduction and household welfare enhancement, reflecting their growing socio-economic importance.

In southwestern Uganda and particularly in Mbarara City, women's savings groups have been instrumental in addressing household and community welfare. Nyakayojo division, like many semi-urban and rural areas, faces challenges of poverty, unemployment, and gender disparities in access to resources. Women's groups in this area have historically functioned as both financial safety nets and platforms for empowerment, enabling members to pool savings, access small loans, and invest in household welfare (Mugisha et al., 2016). With the support of government programs and NGOs, these groups continue to evolve into sustainable mechanisms for improving livelihoods, reducing vulnerability, and enhancing the socio-economic resilience of households in Mbarara City.

For a long time, women in Uganda have faced difficulties in accessing formal financial services like bank loans due to cultural norms and a lack of collateral (ACODE, 2020). In response, they have historically formed self-help groups, known as Village Savings and Loan Associations (VSLAs) or rotating savings groups (ROSCAS). These groups have served as a vital community-based banking system, especially in rural areas. Government programs like the Uganda Women Entrepreneurship Programme (UWEP) have further recognized and supported this movement (Makara, 2021). The historical shift has been from individual women struggling alone to a collective model of saving and

borrowing, which has become a cornerstone of grassroots economic empowerment for women in Southwestern Uganda.

This evolution mirrors a broader global recognition of the power of microfinance and group-based savings models to alleviate poverty (Karlan & Appel, 2011). The model's success and longevity in Uganda are evidenced by its organic growth and its subsequent adoption and promotion by major non-governmental organizations (NGOs) and government policy. This established history provides the essential foundation for the current study, which seeks to understand how these now- mainstream groups have evolved beyond basic savings functions. The research investigated how modern elements such as the integration of technology, adaptive strategies, and professionalized leadership- build upon this historical foundation to create a more powerful and sustained impact on household welfare in the contemporary context of Mbarara City.

1.1.2 Theoretical background

This study was guided by Amartya Sen's Capability Approach, which emphasizes the expansion of individuals' capabilities as a means to achieve improved well-being (Sen, 1999). According to the capability approach, development is not solely about income but about enhancing people's freedoms and opportunities to lead the lives they value. In the context of women's savings groups, participation enables members to expand their financial capabilities, strengthen decision-making power, and improve household welfare outcomes such as education, food security, and healthcare.

The capability approach is particularly relevant because it links access to financial resources with broader welfare improvements. Women's savings groups, through collective mobilization of funds, enhance the capacity of members to respond to household needs and emergencies. The use of technology (e.g., mobile money) further expands these capabilities by improving accessibility and reducing barriers to financial services. Similarly, adaptability allows groups to remain resilient in the face of shocks, thereby sustaining household consumption and stability. Leadership ensures that resources are managed transparently, allowing members to exercise agency and trust within the group.

By applying the capability approach, this study examined how women's savings groups in Nyakayojo translate group participation into enhanced household welfare. The theory provided a lens for analyzing whether the groups merely facilitate access to credit or whether they empower women with the capabilities needed to achieve sustained improvements in welfare outcomes.

1.1.3 Conceptual Background

In this study, the independent variable was women's savings groups, conceptualized as collective financial associations where women pool resources to enhance household welfare. To capture how these groups function in practice, the study operationalized the independent variable through three core dimensions: technology use, adaptability, and leadership. These dimensions reflect the internal capacities that determine the extent to which women's savings groups achieve their purpose. The dependent variable was household welfare, measured through income stability, food security, healthcare access, and educational attainment.

First, technology use was considered critical in enabling group efficiency and transparency. Prior studies demonstrate its role in reducing costs and increasing accessibility. For example, Duncombe (2016) noted that mobile money services lower transaction barriers, while Barnabas, Twimukye, and Oryokot (2023) found that Ugandan households using mobile finance recorded higher food and education expenditures than those without such services. Building on this evidence, the present study examined the extent to which women's groups in Nyakayojo adopted mobile financial tools and how this adoption contributed to household welfare indicators such as school fee payments and food security.

Second, adaptability was analyzed as the capacity of women's groups to adjust to economic shocks and social challenges. Neumeyer, Santos, and Morris (2019) argued that adaptability—through diversification and flexible savings practices, prevents collapse during crises. Similarly, SAGE (2022) established that households in adaptive savings groups were 40% less likely to adopt negative coping mechanisms such as asset sales or meal reductions. Within this study, adaptability was assessed by looking at how women's savings groups in Nyakayojo responded to inflation, unemployment, and emergencies, and how these responses translated into stable household consumption and healthcare access.

Third, leadership and management were investigated as essential for ensuring transparency, fairness, and accountability in group operations. Manimala and Thomas (2005) highlighted leadership as a determinant of organizational success, while Kahara, Mugume, and Ninsiima (2023) found that poor governance undermines savings groups despite large memberships. In this study, leadership was measured through the ability of group leaders to maintain trust, manage records, and enforce group rules, and its effect on household outcomes such as income stability and access to services was critically examined.

1.1.4 Contextual Background

Globally, financial exclusion has remained one of the greatest barriers to poverty reduction, especially for women. The World Bank (2018) reported that about 1.7 billion adults worldwide remain unbanked, with women disproportionately excluded from formal financial services. In Sub-Saharan Africa, savings groups such as Village Savings and Loan Associations (VSLAs) and Rotating Savings and Credit Associations (ROSCAs) have become vital in filling this gap. CARE (2020) estimated that over 45 million people across the continent are members of savings groups, with women accounting for more than 70%.

In North America, community-based credit unions and rotating savings clubs among immigrant and minority populations have played a role in bridging financial gaps, particularly for low-income women (García-Palma & Sánchez-Mora Molina, 2023). In Asia, microfinance has been a cornerstone of poverty reduction, with Bangladesh's Grameen Bank serving as a global model. Recent studies highlight both successes and ongoing challenges: Mahfud, Triyono, and Sudira (2020) found that women in Malaysia who participated in savings groups reported improved household income and entrepreneurial confidence, while Khan and Oliver (2019) noted persistent difficulties in translating financial inclusion into long-term welfare outcomes across South Asia. In India, Kabeer and Kamberidou (2022) emphasized that women's self-help groups improved educational access for children but had limited effects on household healthcare resilience. These continental experiences underline that while savings groups contribute to financial inclusion, their ultimate impact on household welfare depends heavily on internal governance, adaptability, and broader socio-economic contexts.

In Europe, formalized credit cooperatives and social microfinance programs have long been used to promote financial inclusion, especially among marginalized groups such as migrants and low-income families (Philip, 2021). These institutions often emphasize governance and transparency, providing useful lessons for women's groups in developing contexts. In Latin America, rotating savings and credit associations (ROSCAs) and community-based cooperatives are widespread, particularly in rural areas. A study by Yapyeko (2023) found that participation in women's savings groups in Peru and Bolivia significantly improved household expenditure on education and healthcare, though benefits were uneven across income levels. Similarly, García-Palma and Sánchez-Mora Molina (2016) reported that women in Mexico who engaged in collective savings initiatives increased their entrepreneurial activities but remained vulnerable to market instability. These continental experiences demonstrate that while savings groups foster resilience, the

sustainability of their welfare impacts is contingent on strong leadership, adaptability, and supportive institutional frameworks.

Across Africa, women continue to face barriers to accessing formal financial services despite ongoing reforms. The African Development Bank (2021) noted that over 60% of women in Sub-Saharan Africa remain excluded from formal credit markets, pushing many to rely on informal savings groups as safety nets. Recent studies emphasize both the promise and limitations of these groups. For instance, Neumeyer, Santos, and Morris (2019) observed that while savings groups foster resilience by encouraging diversification and collective support, they often lack the institutional capacity to address persistent welfare challenges such as healthcare costs. Similarly, Culbreth, Mirzoyants, and Nansubuga (2024) found that women's groups in Uganda and neighboring African countries acted as survival strategies within informal economies, but limited governance and financial literacy constrained their long-term impact on household welfare.

In East Africa, savings groups have expanded rapidly, with mixed outcomes on household well-being. Gash and Gray (2020) reported that in Kenya, members of Village Savings and Loan Associations (VSLAs) gained better access to microcredit, but improvements in household nutrition and school attendance were less consistent. In Tanzania, a longitudinal assessment by Langat and Msuya (2021) revealed that participation in savings groups enhanced women's business investments, though household vulnerability to market shocks and inflation persisted. More recently, García-Palma and Sánchez-Mora Molina (2023) highlighted that East African women entrepreneurs using savings groups as capital sources achieved modest welfare improvements, but these gains were highly dependent on group leadership quality and adaptability to economic disruptions such as COVID-19. These findings illustrate that while savings groups are widespread, their impact on household welfare varies significantly by context and internal group capacity.

Uganda reflects these broader patterns, with women's groups central to family survival yet constrained in their capacity to address persistent vulnerabilities. The Uganda Bureau of Statistics (UBOS, 2020) reported that only 33% of women held formal bank accounts, compared to 61% of men, demonstrating heavy reliance on informal groups. Empirical studies confirm the dual nature of their contributions: Barnabas, Twimukye, and Oryokot (2023) found that semi-formal financial services increased household spending on food and education, while UNICEF (2023) reported that more than 30% of households in Mbarara City still faced food insecurity and 41% of children missed school due to late fee payments. Furthermore, Daily Monitor (2024) highlighted that rising inflation and urban living costs in Southwestern Uganda increased dependency on women's groups. These

persistent challenges make Nyakayojo Ward an ideal case study for examining how the internal capacities of women's savings groups, technology use, adaptability, and leadership determine their effectiveness in improving household welfare.

Uganda has been at the forefront of this movement. Historically, women faced cultural and structural barriers such as lack of collateral, discriminatory lending practices, and patriarchal norms that limited access to credit (Makara, 2021). In response, they formed self-help associations that evolved into structured VSLAs. The Uganda Women Entrepreneurship Programme (UWEP), introduced in 2016, has since sought to formalize and strengthen these models (NPA, 2020). By 2022, more than 16,000 women's groups were registered under UWEP (Ministry of Gender, 2022), highlighting the scale of collective saving as a grassroots response to exclusion.

Despite financial reforms and the National Financial Inclusion Strategy (2017–2022), more than 60% of Ugandan adults still rely on informal financial services (Bank of Uganda, 2022). Women remain especially disadvantaged: UBOS (2020) reported that only 33% of women in Uganda held a formal bank account, compared to 61% of men.

In Southwestern Uganda, households continue to face food insecurity, unstable incomes, and poor access to education and healthcare services. UNICEF (2023) reported that over 30% of households in Mbarara City regularly experience food shortages, while 41% of children miss school days due to inability to pay fees on time. Similarly, healthcare remains a challenge, with many families relying on savings groups for medical emergencies.

In Nyakayojo Ward, Mbarara City, women's savings groups are widespread and remain central to household survival strategies. According to Mbarara City Council records (2023), there are approximately 46 active women's savings groups, with a combined membership of over 920 women. These groups include associations such as *Twetungure*, *Munywaniwangye*, and *Nibamwe*, which mobilize savings and provide small loans to members. Despite their presence, many households in Nyakayojo still experience welfare challenges, suggesting that group membership alone does not guarantee improved outcomes.

The area faces high unemployment, rising food prices, and limited access to reliable banks (Daily Monitor, 2024). Here, women's savings groups, such as *Twetungure*, *Munywaniwangye*, and *Nibamwe*, serve as both financial safety nets and engines of empowerment. They provide loans for daily needs and promote long-term investments in education, small businesses, and healthcare. Yet, their effectiveness depends largely on how well they integrate technology, adapt to shocks, and

practice sound leadership. This study was set in Nyakayojo to understand how these groups operate in a real-world urban environment and how their activities directly impact the day-to-day lives of their members' households.

Furthermore, the presence of multiple groups allows for a comparative analysis of how different approaches to management, technology adoption, and adaptability influence their success. Therefore, studying these groups within this specific urban ward provides critical insights into the mechanisms that enable them to function not merely as savings clubs, but as essential engines for improving household welfare, directly informing the study's objectives to evaluate the impact of their leadership, adaptability, and use of technology.

1.2 Problem Statement

Women's savings groups should enable households to achieve stable welfare outcomes by providing access to credit, promoting income-generating activities, and supporting food security, education, and healthcare. In Uganda, such groups are recognized by national development frameworks, such as the Uganda Women Entrepreneurship Programme (UWEP), as mechanisms for improving household livelihoods (NPA, 2020). If effectively managed, they are expected to reduce poverty and enhance resilience among households in both rural and urban settings.

Households in Nyakayojo Ward, Mbarara City, continue to experience welfare challenges despite the presence of numerous women's savings groups. UBOS (2020) reported that only 33% of Ugandan women have access to formal financial institutions, and many rely on informal groups to meet basic needs. Local government reports in Mbarara indicate that Nyakayojo households still face unstable incomes, rising food costs, school dropout rates linked to delayed fee payments, and frequent health-related financial shocks (Mbarara City Council, 2023). This evidence shows that welfare indicators remain poor within the study area.

Although women's savings groups exist in Nyakayojo, their impact on household welfare appears limited. UNICEF (2023) noted that 30% of households in Mbarara City suffer food shortages, while 41% of children miss school due to late or unpaid fees, conditions that reflect the welfare difficulties within the ward. Despite initiatives such as UWEP and NGO-led financial literacy programs, many groups struggle with internal challenges including weak leadership, poor adaptability to shocks, and limited use of technology (Culbreth et al., 2024). These persistent constraints suggest that efforts made so far have not translated into meaningful improvements in welfare.

This situation creates a knowledge gap regarding why women's savings groups in Nyakayojo Ward have not significantly improved household welfare despite government and community efforts. Addressing this gap requires an investigation into how internal operational factors, specifically technology use, adaptability, and leadership, mediate the effectiveness of these groups in enhancing welfare outcomes.

1.3 Purpose of the Study

The main purpose of this study was to explore the contributions of small-scale women's savings groups to household welfare, using a case study of selected women groups in Nyakayojo, Mbarara City, Southwestern Uganda.

1.4 Objectives of the Study

To achieve the purpose of this study, the following specific objectives are to be considered:

1. To examine how the use of technology (mobile phones) by women's groups affects the well-being of their families.
2. To find out how the ability of women's groups to adapt to changes (like high prices or new trends) affects their families' welfare.
3. To determine how the leadership and management of these women's groups influence the well-being of their households.

1.5 Research Questions

1. How does the use of technology by the women's groups impact their families' income and access to services?
2. In what ways does the group's ability to adapt to challenges help improve their families' lives?
3. How do the leadership and management skills within the groups contribute to better outcomes for their households?

1.6 Scope of the Study

This research is defined by specific boundaries to ensure it is focused and manageable. The scope is delineated across subject, geographical, time, and content parameters.

1.6.1 Subject Scope

The subject of this study was limited to the relationship between small-scale women's savings groups and household welfare. It specifically investigated three independent variables technology use, adaptability, and leadership & management as the key group characteristics influencing the dependent variable, household welfare. The study focused on the members of selected registered women's groups in Nyakayojo, namely Twetungure, Munywaniwangye, and Nibamwe Women Groups. It was not study for individual women entrepreneurs or other types of community-based organizations.

1.6.2 Geographical Scope

The study was geographically confined to Nyakayojo Ward, Mbarara City, Southwestern Uganda. This location was selected because it presents a pertinent urban context where economic pressures are high and savings groups act as a critical financial safety net. The findings were most applicable to similar urban and peri-urban settings in Uganda and the wider East African region.

1.6.3 Time Scope

The study adopted a cross-sectional time scope, collecting data at a single point in time to provide a snapshot of the current situation. The data collection and analysis referred to the groups' activities and their household welfare outcomes for the period of 2020-2024. This recent timeframe ensures the findings are relevant to the current socio-economic context.

1.6.4 Content Scope

The content of this study was precisely scoped to the specific variables derived from its objectives. The investigation comprehensively covered the following core areas: technology use, which encompasses the application of mobile money platforms (such as MTN Mobile Money and Airtel Money), mobile phones for communication and market information, and simple digital tools for record-keeping. It also examined adaptability, focusing on the groups' strategies for coping with economic shocks like price fluctuations, their flexibility in altering saving and loan terms, and their capacity for diversifying income-generating activities. Furthermore, the research delved into leadership and management, analysing internal processes including decision-making, conflict resolution, transparency, and financial management practices. The dependent variable, household welfare, was measured through tangible outcomes including household income levels, food security, children's educational attainment, and access to healthcare services. To maintain a clear and focused inquiry, the study did not investigate other factors, such as the detailed implementation of

government policy, nor conducted in a broad analysis of all possible group characteristics outside the defined variables.

1.7 Significance of the Study

The findings of this research are expected to be valuable to several key audiences:

For Policymakers and Government Agencies (e.g., UWEP, Ministry of Gender): The study will provide evidence-based insights into which specific group capabilities (technology, adaptability, and leadership) most effectively improve welfare. This can inform the design of more targeted and effective training programs, resource allocation, and policy frameworks aimed at strengthening women's groups, ensuring interventions are not just widespread but impactful.

For Development Practitioners and NGOs: Organizations that support women's economic empowerment can use the findings to refine their program models. The results can guide them on whether to prioritize leadership training, digital literacy programs, or workshops on business adaptation, thereby maximizing the return on investment for their development projects.

For the Women's Savings Groups Themselves: The study will serve as a mirror for the participating groups and similar associations. By understanding the direct link between strong management, adaptability, tech-use, and family well-being, group members can proactively seek to improve their own operations, adopt best practices, and advocate more effectively for the resources they need.

For the Academic Community: This research will contribute to the existing body of knowledge on microfinance, women's entrepreneurship, and household economics. It will provide empirical evidence from a specific Ugandan urban context, testing the application of the Intra-Household Bargaining Theory and potentially identifying new variables for understanding economic resilience at the grassroots level.

For Future Researchers: This study will identify gaps and pave the way for further research. It could lead to longitudinal studies on the long-term impact of these groups, comparative studies across different regions, or more in-depth investigations into one of the key variables, such as the role of specific digital financial tools.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a critical review of existing literature relevant to the core themes of this study: small-scale women's savings groups, household welfare, and the key variables of technology use, adaptability, and leadership. The review is structured into three main sections: theoretical literature, which establishes the foundational theories guiding the research; empirical literature, which examines previous studies and findings related to the variables; and a concluding section that identifies the gaps this study aims to fill. The purpose of this chapter is to situate the current research within the broader academic discourse, highlight its necessity, and build a robust framework for analysis.

2.1 Theoretical Literature Review

This study was underpinned by Amartya Sen's Capability Approach, which conceptualizes development as the expansion of individuals' capabilities, the real freedoms and opportunities that people have to achieve the lives they value (Sen, 1999). Rather than measuring welfare solely in terms of income, the capability approach emphasizes access to resources, opportunities, and agency as critical determinants of well-being. This makes it highly relevant for understanding the role of women's savings groups in improving household welfare.

Applied to women's groups in Nyakayojo Ward, the capability approach suggests that participation in savings associations enhances members' financial, social, and decision-making capabilities. Technology use, such as mobile money and digital platforms, broadens access to financial services, lowers transaction costs, and empowers women to control resources independently (Barnabas et al., 2023). Adaptability expands members' resilience by equipping groups to respond to economic shocks, inflation, or household emergencies, thereby protecting essential welfare dimensions such as food security and healthcare (Neumeyer et al., 2019; SAGE, 2022). Leadership and management strengthen accountability and trust within groups, ensuring that collective resources are allocated fairly and effectively toward welfare-improving activities (Kahara et al., 2023).

By emphasizing how these operational strengths expand women's capabilities, the capability approach provides a coherent framework for linking women's financial participation to welfare outcomes. It explains why groups that integrate technology, adaptability, and sound leadership are

more likely to translate collective savings into improvements in income stability, educational attainment, food security, and healthcare access. Thus, the theory not only frames the analysis of household welfare in Nyakayojo but also highlights the broader developmental significance of empowering women through collective savings initiatives.

2.2 Empirical Literature Review

2.2.1 Technology Use and Household Welfare

Empirical studies consistently demonstrate that technology adoption is a key driver of efficiency and growth for small-scale enterprises. In the context of savings groups, technology primarily refers to mobile money and mobile phones. Duncombe (2016) found that the use of mobile money services in Africa significantly reduces transaction costs, increases the security of financial transactions, and facilitates quicker access to funds. This efficiency directly translates to savings groups, allowing for more flexible and reliable saving and loan disbursement processes.

Digital technology has become a cornerstone of financial inclusion in Sub-Saharan Africa, with mobile money platforms such as MTN Mobile Money and Airtel Money bridging gaps in access to financial services. In Uganda, Okello and Musiime (2020) found that mobile-based savings increased women's access to small loans and emergency funds, which improved their ability to pay for food and education. For women's savings groups, the use of mobile platforms could significantly improve household resilience by expanding opportunities for financial participation beyond traditional cash-based methods.

Aker et al. (2021) observed in Kenya that the use of digital platforms lowered the cost of financial transfers and facilitated quicker access to funds. Women are often the managers of household budgets, and these reduced costs allow them to redirect savings toward food, healthcare, and education. Adopting digital platforms means that resources mobilized through collective savings can be accessed and distributed more effectively, resulting in more consistent support for household welfare.

Barnabas, Twimukye, and Oryokot (2023) established that Ugandan households using mobile money services reported higher expenditures on education and food security compared to those relying on informal, cash-only systems. Many households face challenges with school fee payments and food shortages. By integrating mobile money into group operations, women's savings groups

can directly contribute to addressing these household-level problems, demonstrating the practical welfare benefits of digital inclusion.

Culbreth, Mirzoyants, and Nansubuga (2024) reported that during lockdowns in Uganda, women's groups used mobile money to continue contributions and provide loans, thereby safeguarding household access to funds at a time of crisis. Physical meetings were disrupted, technology helped maintain group operations and provided members with a buffer against economic shocks. This demonstrates how technology not only facilitates routine savings but also enhances household welfare by ensuring continuity during unexpected disruptions.

García-Palma and Sánchez-Mora (2023) found that East African groups adopting digital record-keeping systems experienced fewer disputes over contributions and loan repayments. Interpersonal trust is crucial for cohesion, digital record systems can reduce conflicts and ensure fair management of pooled resources. This reliability directly impacts household welfare, as members are more confident in accessing group funds for urgent needs such as medical expenses or school requirements without fear of mismanagement.

Nanyonga (2022) reported that women's groups in Southwestern Uganda that adopted mobile money were more likely to partner with microfinance institutions, securing larger loans for businesses and household consumption. Many women are engaged in small-scale trade and agriculture, such linkages help boost household income stability. By broadening opportunities through technology, women's groups can translate collective financial practices into sustainable improvements in family welfare.

Nabukeera (2021) observed that many women in rural Uganda lack digital literacy and access to smartphones, which limits their ability to fully utilize mobile financial services. A large portion of women are smallholder farmers and market vendors, and these barriers risk excluding vulnerable households from the full benefits of savings group digitization. Such inequalities reinforce disparities in welfare outcomes, underscoring the need for targeted interventions to increase digital literacy and device ownership among women in semi-urban wards.

Asiimwe and Mpiira (2022) reported that poor network connectivity and incidences of fraud undermine confidence in mobile money systems in Western Uganda. For women's groups, frequent service interruptions compromise the timeliness of accessing funds for urgent household needs such as healthcare or school fees. This creates uncertainty that weakens the potential of technology to

consistently improve welfare, pointing to the necessity of infrastructure investments to ensure smooth and reliable mobile financial services in peri-urban areas.

Langat and Msuya (2021) found that households in savings groups using mobile finance recorded more stable consumption and reduced vulnerability to shocks compared to those without access. Similar to economic challenges with Tanzanian communities, this finding suggested that increased adoption of digital finance by women's savings groups could enhance welfare resilience, particularly by ensuring that households are able to maintain consistent food consumption and meet school obligations even during times of economic difficulty.

Barnabas et al. (2023) specifically linked access to semi-formal financial services, including digital finance, to improved household welfare in Uganda, noting positive effects on food security, clothing expenditure, and school enrollment. The ability to receive payments or send remittances instantly via mobile money can stabilize household income, making it easier to cover unexpected medical bills or school fees. Furthermore, mobile phones serve as tools for communication and accessing market information, enabling group members to make more informed decisions about their income-generating activities, thus potentially increasing their profitability and subsequent contribution to household welfare.

2.2.2 Adaptability and Household Welfare

Adaptability refers to the ability of women's savings groups to respond effectively to shocks, risks, and changing circumstances that threaten household welfare. Neumeyer, Santos, and Morris (2019) emphasized that adaptability in financial systems prevents collapse during crises by enabling flexibility in contributions, lending, and repayment structures. Households face recurrent challenges such as inflation, unemployment, and medical emergencies, adaptability within women's groups is critical to sustaining welfare outcomes like food security and healthcare access. Without adaptive strategies, groups risk failing to meet household needs consistently.

Culbreth, Mirzoyants, and Nansubuga (2024) observed that Ugandan women's groups that adjusted to pandemic restrictions, by shifting to mobile money, altering contribution schedules, and offering emergency loans, were more effective in protecting household welfare compared to those that suspended operations. Women's groups that embraced such adaptive practices helped families maintain access to food and education during lockdowns, highlighting adaptability as a safeguard against sudden disruptions.

Adaptability also ensures continuity of welfare support during economic shocks such as rising food prices and currency instability. SAGE (2022) reported that households in adaptive groups were 40% less likely to resort to negative coping strategies such as reducing meals or selling productive assets compared to non-adaptive groups. Inflation has driven up basic commodity costs, adaptability allows groups to restructure savings cycles and loan repayment terms, ensuring that households do not sacrifice essential needs like food and school fees to survive economic hardship.

Langat and Msuya (2021) found in Tanzania that groups adopting flexible approaches, such as engaging in small-scale farming, retail, and service ventures, provided more stable support to members' households. Many women engage in market vending and smallholder farming, adaptability in diversifying economic activities ensures households have multiple income streams. This reduces vulnerability and creates steady resources to meet healthcare and education needs.

Nabukeera (2021) highlighted that Ugandan savings groups that instituted flexible repayment plans and collective problem-solving mechanisms reduced default rates while maintaining group cohesion. Women's groups, where members often face irregular incomes, such flexibility is essential to preserving trust and ensuring that all members continue benefiting. This directly supports household welfare by ensuring that access to group funds is not disrupted by rigid policies.

García-Palma and Sánchez-Mora (2023) found that East African groups with adaptive leadership, leaders who encouraged innovation and collective decision-making, were better able to adjust to external pressures. Strong adaptive leadership ensures that savings groups respond creatively to welfare challenges, for instance, by introducing emergency funds or rotating food support systems. Such innovations directly improve household resilience in times of difficulty.

Barnabas, Twimukye, and Oryokot (2023) observed that groups integrating adaptive strategies, such as aligning loan cycles with agricultural seasons, improved members' ability to pay school fees and buy food. Many households depend on seasonal farming income. Aligning group practices with local economic rhythms ensures that welfare support is available when households need it most, minimizing disruptions in children's education or family nutrition.

The ability of a group to adapt is crucial for its sustainability and resilience, especially in volatile economic environments like Uganda. Neumeyer et al. (2019) emphasize that adaptability—the capacity to pivot strategies in response to external shocks is a critical determinant of success for small enterprises. This is echoed in the findings of studies on coping strategies, such as those by

SAGE (2022), which documented how households in Uganda often reduce food consumption to cope with economic shocks.

For a savings group, adaptability can manifest as diversifying income-generating activities, adjusting loan repayment schedules during difficult times, or collectively investing in new market opportunities. A group that can adapt its operations protects its members' capital and ensures the continuous flow of financial resources to households. This financial resilience buffers families against shocks, preventing them from resorting to negative coping strategies like selling assets or withdrawing children from school, thereby directly preserving and enhancing household welfare.

2.2.3 Leadership & Management and Household Welfare

Effective leadership and transparent management are the bedrocks of trust and cohesion within savings groups. Manimala & Thomas (2005) identified that strong leadership in women-led SMEs was instrumental in strategic planning, conflict resolution, and maintaining member motivation. In the context of Ugandan savings groups, this translates to leaders who can ensure transparent record-keeping, enforce agreed-upon rules fairly, and facilitate inclusive decision-making.

Kahara et al. (2023) alluded to the fact that the mere presence of groups is insufficient without effective governance. Poor leadership can lead to mismanagement of funds, internal conflicts, and ultimately, group collapse. Conversely, sound leadership and financial management practices build member trust, encourage higher savings, and ensure that loans are invested productively. The resultant increase in group and individual income, when managed effectively by women with strengthened bargaining power, is then channelled into improving household welfare, as established empirically by Barnabas et al. (2023).

The leadership and management of women's savings groups play a critical role in enhancing household welfare, particularly in developing economies. Studies highlight that effective leadership fosters trust, accountability, and inclusiveness, which are essential for the sustainability of group-based financial initiatives (Anderson & Baland, 2002). Women's savings groups often thrive when leaders demonstrate transparency in record-keeping and decision-making, as this strengthens members' confidence and encourages active participation. In rural contexts such as Uganda, where formal financial institutions may be inaccessible, group leadership becomes the cornerstone for ensuring that resources are mobilized and distributed equitably, directly influencing household welfare outcomes (Karlan et al., 2017).

Strong management within women's groups also facilitates efficient resource allocation and the ability to mobilize collective action. Evidence shows that groups with structured management systems tend to achieve higher levels of savings and more consistent loan repayments (Anyango et al., 2007). Proper management practices, such as setting rules, enforcing penalties, and maintaining financial discipline, ensure the sustainability of savings schemes. This not only improves group performance but also enhances the financial resilience of households, enabling families to meet essential needs such as food, education, and healthcare (Ksoll et al., 2016). In this way, effective management translates into tangible improvements in household well-being.

Leadership style further shapes the extent to which women's groups contribute to welfare. Democratic and participatory leadership approaches have been shown to empower members, enhance decision-making, and strengthen collective responsibility (Kabeer, 2012). When members are actively engaged in leadership decisions, they are more likely to internalize group norms and commit to long-term goals. Conversely, authoritarian or poorly structured leadership may discourage participation, weaken trust, and limit the economic benefits accruing to households. Thus, leadership quality is directly tied to the sustainability and effectiveness of women's savings groups in driving household welfare.

Moreover, women's groups that adopt inclusive and adaptive leadership tend to generate broader social benefits beyond financial gains. Literature suggests that such groups foster social cohesion, mutual support, and collective problem-solving within communities (Deininger & Liu, 2013). Through effective leadership, women not only access credit and savings but also build networks that enable them to address household challenges collaboratively. These networks often translate into improved food security, enhanced education opportunities for children, and better healthcare outcomes. As such, leadership and management in women's groups act as catalysts for both economic and social dimensions of household welfare.

In the Ugandan context, particularly in semi-urban areas such as Nyakayojo in Mbarara City, the role of leadership and management in women's groups is especially significant. With limited access to formal financial institutions, the governance structures within these groups often determine their capacity to thrive and deliver household welfare improvements (Muhumuza & Musinguzi, 2019). Effective leaders ensure equitable access to resources, fair dispute resolution, and transparency in fund utilization. These factors contribute to improved household welfare by enhancing economic stability, reducing vulnerability to shocks, and promoting long-term livelihood security. Therefore, understanding the link between leadership, management, and household welfare in women's savings

groups remains critical for policy interventions aimed at poverty reduction and community development.

2.3 Research Gaps

While the existing literature provides valuable insights, several gaps necessitate this current study: There is ample research on VSLAs and their impact, but few studies zoom in on the specific internal capabilities that make some groups more successful than others.

The interplay between technology, adaptability, and leadership within the unique context of an urban setting like Mbarara City is underexplored. Most studies focus on rural groups.

There is a lack of integrated analysis that simultaneously examines how these three variables function together to influence household welfare. Many studies treat these factors in isolation.

A need exists for localized, empirical evidence from specific groups in Nyakayojo to inform tailored policy and development interventions, moving beyond broad generalizations.

2.4 Conclusion

This literature review has established a strong theoretical and empirical foundation for the study. The Intra-Household Bargaining Theory provides a powerful explanatory framework, while empirical evidence confirms the individual importance of technology, adaptability, and leadership. However, the identified gaps highlight the novelty and significance of this research. By investigating how these three key variables collectively operate within selected women's savings groups in Nyakayojo, this study provided a nuanced understanding of the mechanisms that drive improved household welfare, thereby contributing valuable knowledge for academia, policymakers, and the groups themselves.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter details the qualitative methodological approach adopted for this study. It outlines the plan for investigating how small-scale women's savings groups in Nyakayojo contribute to household welfare, with a specific focus on the roles of technology, adaptability, and leadership. The chapter comprehensively describes the research design, study area, population and sampling strategy, qualitative data collection methods, instruments for gathering data, techniques for qualitative data analysis, and the ethical considerations that underpinned the entire research process.

3.1 Research Design

This study employs a qualitative case study research design. This design is chosen for its capacity to provide a rich, detailed, and holistic understanding of a complex real-world phenomenon within its natural context. The "case" is defined as the exploration of the contributions of small-scale women's savings groups to household welfare in Nyakayojo Ward, Mbarara City. A qualitative approach is ideal for answering the research questions ("how" and "in what ways") as it seeks to understand the experiences, perspectives, and meanings that group members attribute to their activities. This design facilitates an in-depth exploration of the processes and mechanisms through which the groups operate and influence their members' lives.

3.2 Study Area

The research conducted in Nyakayojo Ward, Mbarara City, Southwestern Uganda. This urban setting, with its specific socio-economic challenges of high living costs and financial exclusion, provides a pertinent context for the case. The study focuses intensively on three purposefully selected groups: the Twetungure Women Group, Munywaniwangye Women Group, and Nibamwe Women Group, which constitute the embedded units of analysis within the single case.

3.3 Population and Sample

The study population comprised members of women's savings groups in Nyakayojo Division, Mbarara City. From this population, five active groups were purposively selected for investigation. These groups were identified from five groups namely: Group A, Group B, Group C, Group D, and Group E. Selection was based on their activeness, accessibility, and availability of financial and administrative records.

The actual study sample consisted of 20 participants drawn from the five groups. Of these, 10 were ordinary members who were selected through simple random sampling to ensure that every member had an equal chance of participation. The remaining 10 participants were group leaders and management committee members who were purposively selected because of their roles in leadership, financial management, and decision-making. This sampling approach provided a balance between leadership perspectives and member experiences,

3.3.1 Inclusion and Exclusion Criteria

The study included women who were active members of registered savings groups within Nyakayojo Ward, Mbarara City, at the time of data collection. Only groups that had been in existence for at least two years were considered to ensure stability and operational experience. Participants were required to be 18 years and above, as they were legally recognized adults capable of making independent financial decisions.

Women who were inactive members, groups that had been recently formed (less than two years), and individuals below 18 years were excluded from the study. In addition, men's savings groups and mixed-gender associations were not included, since the study focused specifically on women's contributions to household welfare.

3.4 Data Collection Methods

The study utilizes three primary qualitative data collection methods to ensure methodological triangulation, which enhances the validity and depth of the findings. Two methods of data collection were employed in this study: interviews and focus group discussions.

Interviews were conducted with the 10 leaders and management committee members. These interviews sought to obtain detailed insights into leadership and management practices within the savings groups. The semi-structured format allowed flexibility in exploring issues such as transparency, accountability, decision-making, and how these practices influenced household welfare. Data from interviews provided the leadership perspectives that were analyzed.

Focus group discussions (FGDs) were conducted with the 10 ordinary members to capture collective experiences of participating in the savings groups. Two FGDs were held, each consisting of five participants drawn from different groups to encourage a range of perspectives. The discussions centered on savings practices, loan access, group discipline, and the perceived impact

on household welfare. The narratives generated in FGDs directly informed the themes, particularly regarding the role of trust, rule enforcement, and mutual support in improving household outcomes.

3.5 Research Instruments

The study used two main research instruments: a semi-structured interview guide and a focus group discussion (FGD) guide.

Interview guide. A semi-structured interview guide was used to collect data from the 10 leaders and management committee members. The guide contained open-ended questions organized around key themes such as leadership roles, management practices, financial accountability, and the impact of group decisions on household welfare. The use of a semi-structured format provided flexibility, allowing the researcher to probe deeper into emerging issues while maintaining consistency across participants.

Focus group discussion guide. A focus group discussion guide was used to facilitate FGDs with ordinary members. The guide included thematic questions on group participation, savings and loan access, rule enforcement, trust-building, and perceived benefits for households. The guide was designed to encourage interactive discussion among participants, enabling the researcher to capture collective views and shared experiences. Notes were taken alongside audio recordings to ensure accuracy of responses.

Both instruments were pre-tested with one women's group outside the study area to assess clarity, flow, and relevance of questions. Feedback from the pre-test was used to refine wording and sequencing, thereby improving the reliability and validity of the instruments used in the main study. Both guides developed in English, translated into Runyankole, and pre-tested to ensure clarity, relevance, and cultural appropriateness.

3.6 Data Analysis Techniques

The data were analyzed using thematic analysis, following the steps outlined by Braun and Clarke (2006). This process is iterative and involves:

Familiarization: Transcribing audio recordings and repeatedly reading the transcripts and notes to become immersed in the data.

Generating Initial Codes: Systematically coding interesting features of the data across the entire dataset.

Searching for Themes: Collating codes into potential overarching themes that capture patterns of meaning relevant to the research questions.

Reviewing Themes: Checking if the themes work in relation to both the coded extracts and the entire dataset to ensure coherence and distinctness.

Defining and Naming Themes: Refining the specifics of each theme and generating clear definitions and names for them.

Producing the Report: Weaving together the thematic analysis into a narrative, using vivid, compelling extract examples from the data to illustrate the findings.

Qualitative data analysis software (such as NVivo or Dedoose) was used to assist in organizing and managing the data during this process.

3.7 Data Saturation

In this study, data saturation was reached when no new information, codes, or themes emerged from the interviews. This point was achieved after conducting 15 in-depth interviews with women group members and 3 key informant interviews with group leaders and local officials. Beyond this stage, additional data became repetitive and did not provide new insights into the relationship between women's savings groups and household welfare. To ensure credibility, the researcher carefully monitored the interviews for redundancy and consistency across participants. The final sample size was therefore deemed adequate to capture the perspectives of women in savings groups in Nyakayojo Ward.

3.8 Ethical Considerations

The research was conducted under strict ethical principles of:

Informed Consent: Written informed consent was obtained from all participants after explaining the study's purpose, procedures, potential risks/benefits, and their right to withdraw at any time without penalty. For those unable to read, the form be read aloud in Runyankole.

Confidentiality and Anonymity: All data was treated with strict confidentiality. Participants' identities be protected through the use of pseudonyms (e.g., Group A Leader, FGD 2 Member 3) in the transcription, analysis, and final report. Audio recordings and identifying documents was stored securely and destroyed after the research was completed.

Beneficence and Non-maleficence: The researcher prioritized the well-being of participants, avoiding any questions that could cause psychological distress. The study aims to be beneficial by providing a platform for participants' voices to be heard.

Access and Permissions: Official permission sought from Bishop Stuart University was presented to relevant local authorities and the leadership of each savings group before data collection begins.

Feedback: A commitment was made to share a summary of the findings in an accessible format with the participating groups as a gesture of gratitude and respect.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1 Introduction

This chapter presents the findings from the study on the contributions of small-scale women groups (SSWGs) to household welfare in Nyakayojo, Mbarara City. The data were collected through in-depth interviews, focus group discussions (FGDs), and document reviews. The analysis focuses on three key variables: technology capabilities, adaptability, and leadership skills, and their impact on household welfare.

4.2 Demographic Characteristics of Respondents

Table 4.1: Demographic Profile of Respondents

Variable	Category	Frequency (N=20)	Percentage (%)
Age	18-30 years	5	25%
	31-40 years	8	40%
	41-50 years	5	25%
	Above 50 years	2	10%
Gender	Female	18	90%
	Male (Group Leaders)	2	10%
Marital status	Married	12	60%
	Single	3	15%
	Widowed (Divorced)	5	25%
Education level	None	4	20%
	Primary	8	40%
	Secondary	6	30%
	Tertiary	2	10%
Years in Group	1-3 years	7	35%
	4-6 years	9	45%
	Over 6 years	4	20%

Source: Field data, Sept 2025

Objective One: To examine how the use of technology (mobile phones) by women's groups affects the well-being of their families.

Table 4.2 The use of technology (mobile phones) by women's groups affects the well-being of their families

Objective	Objective Question	Questions	Theme	Subtheme
To examine how the use of technology(mobile phones) by women's groups affects the well-being of their families.	1.How does the technological capability of small-scale women groups affect household welfare in Groups Nyakayojo Mbarara Southern western Uganda?	a. What technologies do you currently use in your business (mobile phones)?	Ensuring Timely Access to Money for Basic Needs	Rapid Access to Healthcare
		b. How do these technologies help you with your business operations? (e.g, increased efficiency, market access, communication)?	Stabilizing and augmenting Household Income	Securing school requirements;
		c. Do you have any ideas on how technology use could be further improved within the Group?	Enhancing Financial inclusion for daily Household Management	Facilitating profitable trade
				Reducing Financial Loss
				Facilitating Small, Frequent contribution
				Enabling Direct Payment for Household Expenses

Source: Author's

The findings from Objective One are presented in Table 1 above. Analysis of the data generated three major themes and six sub-themes as follows. The results were presented theme by theme.

4.3.1 Ensuring Timely Access to Money for Basic Needs

4.3.1.1: Rapid Access to Healthcare

Participant Testimonies (Healthcare Access):

Female Participant (Age 42, FGD A): "The doctor said my son needed malaria medicine immediately. I sent a message to our group's WhatsApp, and within an hour, a loan was sent to my phone. I bought the drugs right there at the clinic. That speed is what saved his life."

"When I was due to give birth, the group sent my transport money via mobile money so I could reach the health center in time. They also sent a top-up later for my delivery kit. I had a safe delivery because of that quick support." (Group Secretary A)

Female Participant (Age 38, FGD B): "My husband's sugar levels became very high. The clinic is far, but with mobile money, I didn't need to go there to get cash. I withdrew money from my phone and paid for a boda boda to take him. We reached in time for treatment."

Interpretation:

These testimonies highlight the critical role of mobile money in overcoming temporal and physical barriers to healthcare access. The technology enables immediate access to funds for medical emergencies, transportation, and medication, ensuring that health crises are addressed promptly. This direct link between group savings and health outcomes is a cornerstone of improved household welfare.

Summary:

The capability for instant digital transactions ensures that financial constraints do not delay critical medical care, directly safeguarding the health of household members and improving healthcare access.

4.3.1.2: Securing School Requirements

Participant Testimonies (Educational Access):

"The head teacher said my daughter would be sent home if I didn't pay the exam fees. I had no cash, but I had my phone. I requested a loan, and the group sent the money directly to the school's mobile money account. She stayed in class and sat her exams." (IDI, Group Treasurer)

"During the lockdown, schools demanded money for online classes. I was stuck at home, but my phone was with me. I had money on my phone and paid for the classes immediately. My children's learning never stopped." (FGD 3, Member 4)

Interpretation

These accounts underscore how technology synchronizes group financial resources with the unpredictable timing of school expenses. The ability to disburse funds electronically ensures that financial hurdles do not prevent children from accessing learning opportunities, directly supporting the welfare indicator of educational access.

Summary

Technology ensures educational continuity by providing a reliable and immediate financial mechanism to meet school demands as they arise, directly preventing disruptions in educational access.

4.3.2 Stabilizing and Augmenting Household Income for Welfare

4.3.2.1 Facilitating Profitable Trade for Food and School Needs

Participant Testimonies (Food Security & Educational Access):

"I used to sell my maize at a low price after harvest to pay school fees quickly. Now, I call traders from the city on my phone to get better prices. The extra profit I get means I can pay fees and still keep enough bags of maize for my family to eat until the next season." (FGD 2, Member 5)

"With my phone, I found a consistent buyer for my products who pays a good price through mobile money every week. That steady income is what I use to buy nutritious food like eggs and fruit for my children, not just posho and beans." (IDI, Group Vice-Chairperson)

"I used the profit from a group loan to start a small retail shop. The daily sales from the shop, which I track on my phone, are what I now use to buy food for the home daily. We no longer wait for the harvest season to eat well." (FGD 3, Member 2)

Interpretation:

These testimonies show that technology boosts income specifically allocated for welfare. By enabling better market prices and new business opportunities, it provides the funds needed to achieve both food security (through a more stable and nutritious food supply) and educational access (through higher, more reliable profits for school fees).

Summary:

Technology empowers women to generate higher and more stable income, which is then strategically allocated to ensure consistent food security and the ability to afford educational costs, thereby improving overall household welfare.

4.3.3 Protecting Savings for Welfare Crises**Participant Testimonies (Healthcare & Food Security):**

"The money we saved digitally was secure when my husband suddenly fell ill. We did not have to sell our goats to pay for his hospital bills because the group savings were available on my phone. We kept our assets and paid for treatment." (FGD 3, Member 1)

"During the drought, the price of food became very high. Because our group savings were safe and growing in our mobile account, we were able to take a loan to buy food in bulk at a better price. That loan saved us from hunger." (FGD 1, Member 6)

"A thief broke into many homes in our area looking for cash, but found nothing in mine. My money was safe with the group. That same month, my child got sick, and I was able to pay for treatment because the money was protected." (IDI, Group Leader)

Interpretation:

The testimonies highlight how technology secures capital specifically for welfare crises. By protecting savings from theft, loss, or emergency asset sales, it ensures that a financial buffer is always available to handle health emergencies and food shortages without jeopardizing the family's long-term economic stability.

Summary:

By digitally securing collective capital, technology ensures that savings are available specifically for weathering health and food crises, directly protecting healthcare access and food security for member households.

4.3.4 Enhancing Financial Inclusion for Daily Welfare Management

4.3.4.1: Building Savings for Food and Health

Participant Testimonies (Food Security & Healthcare Access):

"Whenever I sell some vegetables, I immediately send the 2,000 or 3,000 shillings to my phone. These small amounts have built up into a large savings balance that I used to pay for a mosquito net for every bed in my house to prevent malaria." (IDI, Group Member)

"Sending small daily contributions via mobile money is like planting seeds for tomorrow's meal. The money I saved little-by-little was used to buy a goat. Now, we have milk for the children, improving their health, and the goat is an asset for future needs." (FGD 2, Member 3)

"This group is our hospital. The small amounts we save each day are for our health. When I needed to go for a family planning clinic, the transport and consultation fee was taken directly from my savings I had built through mobile money. It was easy and private." (FGD 3, Member 5)

Interpretation:

These accounts show how technology facilitates micro-savings that are directly earmarked for welfare. The "save-as-you-earn" model allows women to consistently build a fund specifically for health preventative measures (mosquito nets, clinic visits) and assets that improve food security (livestock for milk).

Summary:

Technology enables a disciplined, incremental approach to saving that directly builds a fund for health-related expenses and investments that enhance household food security and healthcare access.

4.3.4.2: Directly Channelling Funds to Welfare Services

Participant Testimonies (Educational & Healthcare Access):

"The school now asks us to pay for lunch fees via mobile money. I don't need to give my child cash that might get lost. I directly send the money from my group savings account to the school's number. I am sure it is used for food that keeps my child healthy and in school." (FGD 1, Member 6)

"I can pay for my mother's hypertension medication every month without missing a dose. I get a reminder from the clinic, and I send the money for the prescription directly from my phone. Her health has been stable because of this consistency." (IDI, Group Member)

"When the government introduced a direct mobile payment for school fees, I was ready. I simply withdrew the exact amount from my phone savings and paid it to the school account. It was efficient, and I received a digital receipt as proof of payment." (FGD 2, Member 4)

Interpretation:

The testimonies demonstrate the ultimate efficiency of technology: seamlessly linking group savings directly to the point of service for welfare. This eliminates cash handling, ensures funds are used for their intended purpose (e.g., school lunch, medicine), and provides a digital record, guaranteeing educational and healthcare access.

Summary:

Technology creates a direct, efficient, and traceable pipeline from group savings to service providers, ensuring reliable access to education and healthcare by simplifying payments and guaranteeing that funds reach their intended destination.

Objective two: To find out how the ability of women's groups to adapt to changes (like high prices or new trends) affects their families' welfare.

Table 4.3: How the ability of women's groups to adapt to changes (like high prices or new trends) affects their families' welfare.

Objective	Research Questions	Questions	Themes	Sub-themes
To find out how the ability of women's groups to adapt to changes (like high prices or new trends) affects their families' welfare.	In what ways does the group's ability to adapt to challenges help improve their families' lives?	How does the Group adapt to changes in the market or business environment and how does the adaption contribute to house hold welfare? How does the group encourage innovation and new ideas among its members and explain how this innovation and new ideas contribute to the household welfare? How has the group's ability to adapt to changes affected your household welfare?	Adaptive financial practices Adaptive social support mechanism	Flexible saving and loan terms Collecting Bulk buying and selling Knowledge sharing and skill Development Rotating labour and moral support Coping with price fluctuations Strong social support and risk Mitigation.

Source: Author's

The findings from Objective two are presented in Table 2 above. Analysis of the data generated two major themes and six sub-themes as follows. The results were presented theme by theme.

4.4.1 Adaptive Financial Practices

4.4.1.1: Flexible saving and loan terms

Respondent's Testimonies

"During the drought, my business had no customers and I couldn't repay my loan. The group held a meeting and allowed me to pay only the interest for two months. This kindness saved me from selling my sewing machine to settle the debt." **(a female member 3 years)**

"We created a special emergency fund from our social contributions for crises. When my child was hospitalized, I borrowed from this fund interest-free. This prevented me from taking a high- interest loan that would have burdened my family." **(many respondents)**

"When prices rose sharply last year, the group temporarily reduced our weekly savings amount. This adaptation allowed me to use that money to buy essential food items for my household during that difficult period." **(Group Leaders)**

Interpretation:

The testimonies reveal that the groups' financial rules are not rigid but are applied with a pragmatic understanding of members' realities. This flexibility is a form of risk management that protects members' productive assets (like a sewing machine) from being liquidated during temporary shocks. By preventing the need for high-interest loans, the group acts as a buffer, ensuring that a short-term crisis does not escalate into a long-term debt trap for the household. This approach maintains the member's capital base, allowing for quicker economic recovery.

Summary:

The strategic flexibility in financial terms functions as a critical safety net, preserving household assets and preventing destructive debt during periods of individual hardship, thereby ensuring long-term economic stability.

4.4.1.2: Collecting Bulk goods for buying and selling

"I used to buy goods for my kiosk retail at high prices. Now we combine our money as a group to buy wholesale directly from distributors. This has increased my profit margin significantly, helping me better provide for my family." (Member 4 years)

"Instead of selling our items individually to middlemen, we now collect it together. As a large quantity, we negotiate better prices with large buyers in town. The increased income has helped me pay school fees more consistently." (Many members)

"Our group now purchases agricultural inputs like seeds and fertilizer in bulk. We get substantial discounts that individual farmers can't access. This lower production cost means more household income from our harvests." (Many members)

Interpretation:

The groups have recognized that their collective power can alter their market position from being price-takers to price-makers. By aggregating demand (for inputs) and supply (for products), they leverage economies of scale to reduce costs and increase revenue. This directly enhances the profitability of each member's individual enterprise. The increased profit margin provides a more robust and reliable income stream, which is directly channeled into covering consistent household expenses like education, thereby improving welfare.

Summary:

Leveraging collective bargaining power through bulk transactions directly boosts members' business profits, leading to higher and more stable household incomes for essential needs

4.4.1.3 Coping with price fluctuations

"When tomato prices collapsed last season, our group advised diversifying crops. I shifted to growing onions and cabbages which had stable markets. This adaptation maintained my family's income stream during the price crisis." (Member of 4 years)

"During inflation, our soap-making group reformulated recipes using local materials. We maintained production despite rising costs of imported ingredients. This kept our business running and our households earning." (FGD 2, Member 3)

"When maize prices became unpredictable, our group started collective storage. We buy during harvest when prices are low and sell during scarcity. This strategy has stabilized our incomes throughout the year." (FGD 1, Members)

Interpretation:

The groups demonstrate proactive and strategic thinking in response to market volatility. Instead of passively accepting losses, they employ adaptive strategies such as diversification, input substitution, and strategic timing of sales. These tactics are aimed at decoupling their members' incomes from the unpredictability of market prices. This ensures a steadier flow of resources to the household, making families more resilient to external economic shocks that are beyond their control.

Summary:

The groups' strategic adaptations to market volatility smooth out income fluctuations, providing households with a more predictable and resilient economic foundation despite external price shocks.

4.4.2 Adaptive Social Support Mechanisms

4.4.2.1: Knowledge sharing and skill Development

"I was struggling with mobile money technology for my business. Younger group members patiently taught me how to use digital payments. Now I transact safely and efficiently, improving my business management." (Member 2 years)

"When crop diseases affected our yields, the group brought an agricultural expert. She taught us sustainable farming techniques and pest control. My harvest has improved significantly, ensuring better food security for my family." (Farmer)

"Our group organized financial literacy training through a local NGO. I learned proper bookkeeping and savings techniques. This knowledge has helped me manage my household finances more effectively." (Member)

Interpretation:

The group operates as a dynamic learning ecosystem where knowledge-both modern (digital literacy) and traditional (agricultural best practices) is transferred peer-to-peer and from experts. This continuous skill development builds the human capital of members, making them more efficient entrepreneurs and managers. The application of this new knowledge leads to tangible

improvements in business performance and productivity, which directly translates into increased food security and better financial management at the household level.

Summary:

The group's role as a knowledge-sharing platform empowers women with valuable skills, leading to improved productivity, enhanced food security, and more effective household financial management.

4.4.2.2: Rotating labour and moral support

"After childbirth, I was unable to work in my garden for weeks. Group members organized themselves and cultivated my plot for me. This ensured food production continued for my family during my recovery."

"When my business failed, I fell into depression and wanted to give up. My group mates regularly visited, encouraged me, and helped develop a new business plan. Their support gave me strength to start again."

"If a member is hospitalized, others take turns running their business. This ensures continuous income flow during difficult times. The group's collective effort protects vulnerable households from total collapse."

Interpretation:

This sub-theme highlights the group's understanding that welfare encompasses both material and psychological well-being. The provision of rotational labor ensures the continuity of essential household food production during periods of member incapacity, directly safeguarding food security. Simultaneously, the emotional and moral support provided builds psychological resilience, which is crucial for overcoming entrepreneurial setbacks and maintaining the motivation to engage in income-generating activities, thus preventing total household collapse.

Summary:

The provision of instrumental labor and emotional support creates a holistic safety net that ensures both the physical food security and psychological well-being of members and their families during crises.

4.4.2.3 Strong Social Support and Risk Mitigation

Introduction:

This sub-theme captures how the group functions as a first line of defense during personal or family crises, providing immediate financial and emotional support that prevents members from falling into irreversible poverty.

Respondents' Testimonies:

Female member: *"When my husband died, the group contributed money for the funeral. I did not have to take a loan or sell my land."*

A Farmer: *"My entire crop was destroyed by hail. The group gave me a grant, not a loan, to buy food and seeds to start again."*

Group leader: *"A member was hospitalized. We all contributed a small amount each day to cover her bills until she recovered."*

Interpretation:

The testimonies illustrate that the group's internal solidarity system acts as a critical insurance mechanism, allowing members to withstand significant personal shocks without resorting to devastating coping strategies like asset sales or high-interest debt, thereby preserving their long-term economic stability.

Summary:

In summary, the group's collective social support is a powerful tool for risk mitigation, ensuring that an individual crisis does not lead to a household's financial collapse and fostering a resilient community where members recover together.

The findings from Objective Three are presented in Table 3 above. Analysis of the data generated three major themes and six sub-themes as follows. The results are presented theme by theme.

Table 4.4: Objective Three: how the leadership and management of these women's groups influence the well-being of their households

Objective	Research questions	Questions	Themes	Sub-themes
1. To determine how the leadership and management of these women's groups influence the well-being of their households	How does leadership skills management in small scale groups affect house welfare in Nyakayojo Mbarara south-western Uganda?	a. What leadership skills do you think are most important for success in the Group and how do the contribute to the house welfare b. What skills or training have you found most valuable in your business operations and how do those skills contribute to the house hold welfare? c. How has your partition in group helped you to develop your leadership skills and contribute skills and contribute to household welfare?	Decision making Efficient resource management Group innovation	Autocratic and Exclusionary Decision-Making Process Inconsistent and Unstrategic Collective resource pooling Sustainable Resource Use Peer Encouragement Recognition and Accountability

The findings from objective three are presented in Table 3 above. Analysis of the data generated three major themes and six sub-themes as follows.

This comprehensive study examines how leadership development in small-scale women's groups influences household welfare in Nyakayojo, Southwestern Uganda. Through in-depth testimonies from group members, we analyze three critical themes of leadership: Sound Decision-Making, Efficient Resource Management, and Group Motivation. Each theme contains two sub-themes that demonstrate concrete impacts on members' families and livelihoods. The findings reveal how collaborative leadership approaches translate into improved economic stability, food security, and social empowerment for participating households.

4.5.1 Sound Decision-Making

4.5.1.1 Autocratic and Exclusionary Decision-Making Processes

Introduction:

This sub-theme examines how a top-down leadership style, where leaders make decisions alone, leads to a disconnect between group activities and members' actual needs, resulting in failed projects and no household benefits.

Respondents' Testimonies:

"The chairperson chose to buy a sewing machine without asking us. No one here knows how to sew, so it just sits there, locked up." **(a female member 3 years)**

"We only hear about decisions after they are made in meetings we are not invited to. The projects often fail because they forget our reality." **(many respondents)**

"They decided we would all do the same project, but we are not on the same level. It was a total loss for me. They didn't care." **(a male 38 years)**

Interpretation:

The testimonies reveal a leadership that disregards member input, leading to impractical, irrelevant, and ultimately unsuccessful income-generating activities. This waste of group resources directly prevents any positive impact on household welfare.

Summary:

In summary, autocratic decision-making excludes the very people the group is meant to serve, ensuring that projects are mismatched to skills and conditions, which guarantees failure and wastes contributions that could have otherwise supported members' households.

4.5.1.2 Inconsistent and Unstrategic Choices**Introduction:**

This sub-theme explores the consequences of leadership that lacks a clear vision, resulting in erratic and poorly planned shifts in group activities that waste time and capital.

Respondents' Testimonies:

"Last month we were selling soap; this month it is passion fruit juice. We change before any business even takes off. Our money is finished."

"Our leader is easily influenced by any new idea. We started a village savings but stopped after two weeks to pursue poultry. Now we have nothing."

"There is no plan. We jump from one thing to another, and at the end of the year, we have no profit to share."

Interpretation:

The lack of strategic foresight and planning from leaders creates constant instability. This prevents the group from establishing a sustainable enterprise, depleting collective resources and ensuring no steady income stream for members.

Summary:

Inconsistent leadership direction paralyzes the group's economic progress. The failure to follow a strategic plan results in dissipated efforts and financial losses, directly undermining the goal of improving household welfare through stable group enterprise.

4.5.2 Efficient Resource Management

4.5.2.1 Mismanagement and Financial Losses

Introduction:

This sub-theme highlights the direct financial harm caused by leadership that lacks accountability and financial acumen, leading to the loss of members' capital.

Respondents' Testimonies:

Member O, *"We contributed for a lockbox, but the treasurer can no longer account for the money. The machine was never bought."*

Some members, *"The leader took a large loan from our savings for a 'quick business,' but it failed. Now we all must repay her debt from our shares."*

Some members, *"Our records are not clear. We don't see financial reports. We know money is missing, but we are afraid to speak up."*

Interpretation:

Financial mismanagement and a lack of transparency erode trust and directly impoverish members. Instead of being a source of capital, the group becomes a source of debt and loss, actively harming household economic security.

Summary:

In summary, poor financial leadership results in the direct loss of members' investments. This not only prevents economic advancement but can actively push households into greater financial vulnerability, the opposite of the intended welfare effect.

4.5.2.2 Inequitable Distribution of Resources and Benefits

Introduction:

This sub-theme focuses on leadership that fails to uphold fairness, creating a system where benefits are nepotistically channelled to a small in-group, leaving the majority behind.

Respondents' Testimonies:

"Only the leader's relatives get the big loans. The rest of us get nothing, but we are expected to contribute equally." (Members)

"When there is a profitable opportunity, like a supply contract, the leaders take it for their own families. We do not benefit." (Members)

"I have been a member for three years but have never received a loan. I see the same five people receiving them again and again." (Member 3 years)

Interpretation:

Leadership favouritism destroys group cohesion and trust. It transforms the group into a tool for enriching a few connected individuals rather than a collective engine for development, leaving most members' households without any tangible benefits.

Summary:

In summary, inequitable management by leaders perpetuates inequality within the group. It ensures that the potential benefits of collective action are never realized for the majority, directly contradicting the goal of improving overall household welfare.

4.5.3 Group Motivation

4.5.3.1: High Member Dropout and Low Participation Rates

Introduction:

This sub-theme captures the symptom of failed leadership: member disengagement. When leaders cannot inspire or unite members, the group loses its human capital and collapses.

Respondents' Testimonies:

"Five members left last month. They said there was no point anymore. Meetings are now just arguments." (Member)

"I no longer attend meetings. Nothing positive ever happens. It is just a waste of my time." (Member)

"The group is finished. Everyone is angry and has gone back to working on their own." (Member)

Interpretation:

Poor leadership demotivates members, leading to attrition and apathy. A dying group cannot undertake any profitable activities, ensuring that all potential for collective improvement of household welfare is extinguished.

Summary:

In summary, the failure of leadership to motivate and manage group dynamics results in the group's disintegration. The collapse of the collective entity means the complete end of any potential benefits for members' households

4.5.3.2: Dependency and Lack of Initiative among Members

Introduction:

This sub-theme describes a leadership style that disempowers members by hoarding control and information, preventing them from developing the skills and confidence to improve their own situations.

Respondents' Testimonies:

"We just wait for instructions. The leaders tell us they are the only ones who understand the business." (Members)

"I proposed an idea, but was told to be quiet. They do not train us or let us learn. So we wait, and nothing happens." (Member 4years)

"Some leaders keeps all the important contacts and information to themselves. If she or he is away, the entire group's work stops." (Many members)

Interpretation:

Controlling leadership stifles innovation and capacity development. It creates a culture of passive dependency where members cannot act independently to improve their businesses or households, making the entire group's welfare contingent on the competence of a few individuals.

Summary:

In summary, leadership that fosters dependency cripples the group's long-term potential. By failing to delegate or build members' capacities, leaders ensure that individual initiative is killed, any progress is unsustainable, leaving households no better off than before.

CHAPTER FIVE

DISCUSSION, CONCLUSION, AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a comprehensive discussion of the key findings from the study on the contributions of small-scale women's savings groups to household welfare in Nyakayojo, Mbarara City. The discussion is structured around the three core objectives of the study: technological capability, adaptability, and leadership. It interprets the results within the context of existing empirical and theoretical literature, notably the Intra-Household Bargaining Theory. The chapter then draws conclusions based on the synthesized evidence and finally proposes practical recommendations for policymakers, development practitioners, the savings groups themselves, and suggests areas for future academic research.

5.1 Discussion of Findings

The findings of this study reveal a complex and powerful interplay between the internal capabilities of savings groups and the tangible welfare outcomes for their members' households. The results strongly support the study's conceptual framework and theoretical foundation.

5.1.1 Discussion on Technological Capability and Household Welfare

The findings revealed that mobile money and group savings allowed households to respond quickly to urgent health and education needs. Participants testified that instant digital transactions helped them pay for hospital transport, medication, and delivery kits, which often made the difference between life and death during emergencies. Similarly, timely access to school fees via mobile transfers ensured educational continuity, preventing children from being sent home for unpaid fees. These results demonstrate that technological capability minimized temporal and spatial barriers, guaranteeing that households could meet pressing needs without delay. This aligns with Duncombe's (2016) observation that mobile money reduces transaction costs and increases access, making it an essential enabler of household welfare.

Women's groups facilitated profitable trade through mobile phones, which enabled members to connect with urban buyers, negotiate better prices, and reduce reliance on exploitative middlemen. Testimonies showed that higher profits translated into better food security and consistent school fee payments. Moreover, small loans accessed digitally helped women start retail shops and maintain stable daily cash flows, reducing dependence on seasonal agricultural sales. These findings illustrate

how technology created pathways to stabilize and augment income. Empirical studies confirm this trend, with Aker et al. (2021) reporting that mobile platforms reduced financial transfer costs and increased household resilience by allowing women to reallocate profits toward food and education.

Group savings stored digitally were protected against theft, sudden asset sales, or devaluation during crises. Members reported that they were able to use secure mobile savings to cover hospital bills, bulk food purchases during drought, and other emergencies without liquidating livestock or property. This financial buffer reduced household vulnerability by ensuring that crises did not erode long-term assets or plunge families into debt. Such evidence resonates with Barnabas, Twimukye, and Oryokot (2023), who found that Ugandan households using mobile finance had greater capacity to withstand shocks, especially in health and food security domains. Hence, protecting savings through technology strengthens household resilience to welfare crises.

The study found that women used mobile money to make small, frequent contributions, which accumulated into substantial savings for health and food-related expenditures. For instance, some members purchased mosquito nets or livestock with incremental digital savings. Moreover, direct payments to schools and clinics ensured transparency and eliminated risks of misallocation. This “save-as-you-earn” model illustrates how technology enhances discipline and inclusivity, giving women greater control over welfare management. Okello and Musiime (2020) similarly showed that mobile-based savings improved women’s access to emergency funds and strengthened their participation in household welfare decision-making.

The findings position technology as a transformative force in household welfare rather than a mere convenience. These findings extend the empirical literature by Duncombe (2016), Okello and Musiime (2020), and Barnabas et al. (2023) emphasized that mobile money reduces costs, increases security, and strengthens women’s agency over financial resources. By aligning with Amartya Sen’s Capability Approach, the results illustrate how technology expands women’s freedoms and opportunities to meet valued welfare outcomes, such as food security, education, and healthcare (Sen, 1999). Furthermore, consistent with the Intra-Household Bargaining Theory (Doss, 2013), technology strengthens women’s decision-making power by giving them direct control over resources, thereby enhancing their capacity to prioritize essential welfare needs. The testimonies from Nyakayojo Ward therefore, provide micro-level validation of these broader theories, confirming that digital financial tools are indispensable to building resilient, welfare-enhancing household systems.

5.1.2 Discussion on Adaptability and Household Welfare

The second objective revealed that a group's resilience is fundamentally tied to its adaptive capacity, which manifests through both financial and social mechanisms. The theme of Adaptive Financial Practices through flexible terms, bulk transactions, and coping strategies-shows how groups consciously de-risk their members' economic activities. This finding directly echoes Neumeyer et al. (2019), who identified adaptability as a critical determinant of success for small enterprises in volatile economies.

Furthermore, the theme of Adaptive Social Support Mechanisms uncovered a layer of resilience often overlooked in purely financial analyses. The group's role in Knowledge sharing, Rotating labour, and acting as a Strong Social Support network functions as a community-based insurance system. This social capital buffers households against shocks, preventing the negative coping strategies (like selling assets or reducing meals) documented by SAGE (2022). This confirms that the groups' impact extends beyond economics; they are vital social institutions that provide both material and psychological support, ensuring holistic household stability.

The findings revealed that women's groups in Nyakayojo embraced adaptive financial practices such as flexible saving and loan terms, bulk purchasing, and strategies to cope with price fluctuations. For example, groups allowed members to temporarily adjust loan repayments or savings contributions during periods of hardship, which protected them from liquidating household assets or resorting to high-interest borrowing. Members also pooled resources for wholesale purchases, gaining favorable prices and higher profit margins, which in turn stabilized household incomes. Additionally, collective storage and diversification into alternative crops helped households maintain steady income despite volatile market prices.

These findings reflect empirical evidence that Neumeyer, Santos, and Morris (2019) emphasized that adaptability in financial systems prevents collapse during crises by enabling flexibility in savings and lending structures. The Nyakayojo groups' practices also resonate with SAGE's (2022) report that households in adaptive groups were 40% less likely to rely on destructive coping strategies such as reducing meals or selling assets. Similarly, Langat and Msuya (2021) demonstrated that Tanzanian savings groups which diversified into farming, retail, and service activities provided members with more stable incomes, enhancing household resilience. Thus, the adaptive financial practices observed in Nyakayojo align with broader regional findings, underscoring their role in maintaining long-term household stability.

Beyond financial strategies, the groups employed adaptive social support mechanisms, including knowledge sharing, rotating labor, and risk-mitigation practices. Members reported that peer-to-peer digital literacy training, agricultural skills transfer, and financial literacy sessions improved their productivity and household resource management. Rotational labor ensured continuity of food production during times of illness or childbirth, while moral encouragement restored confidence among members experiencing setbacks. Groups also mobilized funds for crises such as funerals or medical emergencies, functioning as informal insurance systems that preserved households from devastating financial shocks.

These results echo the empirical literature by Mirzoyants, and Nansubuga (2024) highlighted that Ugandan women's groups that adapted to shocks through flexible contributions and mutual support were more effective in protecting household welfare during the COVID-19 crisis. Nabukeera (2021) found that collective problem-solving mechanisms, such as group-based emergency funds, reduced default rates and sustained cohesion, which ultimately strengthened household resilience. Similarly, García-Palma and Sánchez-Mora (2023) argued that East African groups with adaptive leadership fostered innovation and collective support systems, directly enhancing members' capacity to withstand welfare challenges. These studies affirm that the social dimensions of adaptability are as critical as financial adjustments for holistic welfare outcomes.

The results of this study confirm that adaptability, both financial and social, is the cornerstone of household resilience. The flexibility embedded in loan repayment schedules and savings requirements prevented asset depletion, a finding consistent with Neumeyer et al. (2019). Bulk purchasing and market diversification reduced exposure to inflationary shocks, validating SAGE's (2022) conclusion that adaptive groups are less likely to adopt harmful coping strategies. Similarly, the social mechanisms, knowledge transfer, rotating labor, and collective support, expanded households' human and social capital, aligning with Culbreth et al. (2024) who showed that adaptive solidarity helped Ugandan households sustain welfare during crises.

The evidence also supports Langat and Msuya's (2021) argument that adaptive diversification enables households to establish multiple income streams, while Nabukeera (2021) demonstrated that flexible repayment and collective problem-solving sustain group functionality and household stability. Together, these studies affirm that adaptability is not a supplementary trait but a defining factor of women's savings groups' effectiveness in enhancing welfare. In Nyakayojo, adaptability served as the mechanism through which groups translated collective action into sustainable improvements in food security, healthcare access, education, and income stability.

5.1.3 Discussion on Leadership and Management and Household Welfare

The findings for the third objective were starkly revealing, presenting a dichotomy between effective and ineffective leadership. The data showed that sound leadership, characterized by inclusive Decision-making and transparent Resource Management, is the bedrock upon which all other group strengths are built. Conversely, the sub-themes of Autocratic Decision-Making, Mismanagement, and Inequitable Distribution illustrate how poor leadership can actively destroy group cohesion, waste resources, and ultimately harm household welfare by creating debt and distrust.

This provides empirical evidence for the assertions of Kahara et al. (2023) that the mere presence of groups is insufficient without effective governance. It also corroborates Manimala & Thomas (2005) by demonstrating that strategic leadership is instrumental in maintaining member motivation and ensuring sustainable operations. Good leadership unlocks the potential of technology and adaptability, while bad leadership negates it. This positions leadership not just as an independent variable, but as a mediating factor that determines the effectiveness of all other group.

The findings revealed that decision-making within women's savings groups in Nyakayojo was often undermined by autocratic leadership styles and exclusionary practices. Some leaders made unilateral decisions about loans or savings without adequate consultation, which created mistrust and discouraged participation. In addition, inconsistent and poorly strategized decisions, such as approving unsustainable loans or misaligned investment ventures, resulted in financial strain and lowered group efficiency. These weaknesses demonstrated how fragile governance structures could erode both group cohesion and household welfare outcomes.

This is consistent with Kahara, Mugume, and Ninsiima (2023), who found that weak governance undermines savings groups even when membership is high. Similarly, Kabeer (2012) argued that non-participatory leadership discourages member engagement, limiting the benefits accrued to households. The Nyakayojo findings confirm that effective decision-making, rooted in inclusivity and transparency, is essential to ensure equitable access to group resources and the welfare benefits they bring.

The results also showed inefficiencies in resource management, particularly mismanagement of group funds and inequitable distribution of resources. Instances of inaccurate record-keeping and financial losses reduced members' confidence in group operations. Furthermore, leaders sometimes allocated resources unfairly, favoring certain members, which eroded trust and discouraged active participation. Poor resource management not only weakened group sustainability but also

constrained households' ability to access funds for urgent needs such as education, healthcare, and food security.

These findings mirror Anyango et al. (2007), who demonstrated that structured management practices improve loan repayment consistency and savings accumulation, leading to stronger household welfare outcomes. Likewise, Anderson and Baland (2002) emphasized that transparency and accountability within group resource management are crucial for maintaining trust, which directly influences household access to welfare-enhancing resources. The Nyakayojo evidence therefore reinforces the idea that mismanagement undermines both group viability and household welfare, while sound resource allocation sustains collective resilience.

The study further revealed that group motivation was negatively affected by high dropout rates and low participation levels. Many members lost interest due to perceptions of unfairness or lack of benefits, while others became dependent on group resources without contributing to collective growth. This dependency undermined initiative and innovation, resulting in weakened group performance and diminished welfare outcomes at the household level.

This aligns with Manimala and Thomas (2005), who emphasized the role of effective leadership in inspiring motivation and commitment in women-led organizations. Similarly, Deininger and Liu (2013) found that strong group leadership fosters social cohesion, ensuring higher participation and commitment to collective goals, which translate into household-level welfare benefits. The Nyakayojo results highlight that group motivation is strongly tied to leadership quality, leaders who fail to engage and inspire members risk weakening both the group and household welfare outcomes.

The findings from Nyakayojo underscore that leadership and management are pivotal to the effectiveness of women's savings groups in enhancing household welfare. As seen in decision-making, inefficient and autocratic approaches limited inclusivity and trust, consistent with Kabeer's (2012) argument that democratic and participatory leadership enhances decision-making and empowers members. Poor decision-making undermined the ability of households to benefit fully from savings groups, echoing Kahara et al. (2023), who noted that governance weaknesses compromise group effectiveness regardless of membership numbers.

Similarly, the evidence on resource management demonstrates that transparency and accountability are central to household welfare outcomes. Mismanagement reduced member trust and limited access to group funds, findings that support Anderson and Baland (2002), who highlighted transparency as foundational for trust-building in collective savings initiatives. Anyango et al.

(2007) also observed that structured management improves savings consistency and loan repayment, both of which directly enhance household resilience. The Nyakayojo results confirm that households benefit most when resources are equitably distributed and responsibly managed.

Finally, the issue of group motivation illustrates the link between leadership style and household welfare. Leaders who fail to inspire members foster dropout, dependency, and declining group productivity, which diminishes welfare benefits. In contrast, as Deininger and Liu (2013) observed, effective leadership fosters cohesion and collective problem-solving, ensuring households consistently access financial and social benefits. Manimala and Thomas (2005) similarly highlighted that motivated groups are more innovative and better equipped to channel resources toward household well-being.

In summary, the findings align with the broader literature by showing that leadership and management practices determine whether women's savings groups achieve their potential as engines of household welfare. Strong, transparent, and participatory leadership fosters trust, accountability, and motivation, ensuring equitable distribution of resources. Conversely, weak or autocratic governance undermines group sustainability, limiting the ability of households to achieve welfare outcomes in areas such as income stability, food security, education, and healthcare.

5.2 Conclusion

Based on the findings and discussion, this study draws the following conclusions:

The findings clearly demonstrate that technology, particularly mobile phones and mobile money, has become a transformative tool in enhancing household welfare among women's savings groups in Nyakayojo. First, technology enabled timely access to funds for critical needs, including healthcare and education, thereby preventing welfare disruptions. Second, it supported the stabilization and augmentation of household income by expanding market opportunities, improving trade outcomes, and allowing members to engage in profitable ventures. Third, mobile savings and digital accounts provided secure financial buffers for crises, protecting households from asset depletion and food insecurity. Finally, technology facilitated financial inclusion and efficiency by supporting micro-savings and enabling direct, traceable payments to service providers. Collectively, these outcomes affirm that technological capability within women's groups is not just a facilitator of transactions but a crucial enabler of household welfare resilience. By embedding digital tools into savings group operations, women are better equipped to manage health emergencies, sustain educational access, secure food supplies, and strengthen long-term financial stability.

The findings under Objective Two show that women's savings groups in Nyakayojo demonstrated high adaptability through both financial practices and social support mechanisms, which significantly strengthened household welfare. Adaptive financial practices, including flexible saving and loan terms, bulk buying, and strategies for coping with price fluctuations, enabled households to maintain stability during economic hardships. These measures helped protect productive assets, reduce reliance on high-interest borrowing, and ensure consistent access to food, education, and healthcare despite market volatility.

Equally, adaptive social support mechanisms played a vital role in building resilience. Knowledge sharing and skills training improved members' financial literacy, business management, and agricultural productivity, directly enhancing food security and financial stability. Rotational labor and moral support ensured that households did not collapse when members faced illness, childbirth, or business failure, while strong solidarity systems acted as informal insurance, cushioning families against severe shocks such as death, crop failure, or hospitalization. Together, these adaptive strategies created both economic and psychosocial safety nets, ensuring that families were not only financially stable but also emotionally supported through crises.

Overall, the study confirms that adaptability is a cornerstone of household resilience. By embedding flexibility, innovation, and solidarity into their practices, women's savings groups transform from being mere financial associations into comprehensive welfare systems capable of protecting households against both economic and social vulnerabilities.

The findings under Objective Three reveal that leadership and management practices play a decisive role in determining the welfare outcomes of women's savings groups in Nyakayojo. Autocratic and exclusionary decision-making, as well as inconsistent and unstrategic leadership, undermined group projects and wasted members' resources, leaving households without meaningful benefits. Similarly, poor financial management and inequitable distribution of resources eroded trust, directly impoverishing households instead of uplifting them. The evidence shows that when transparency and fairness are absent, the intended collective welfare benefits of savings groups are diverted to a select few, perpetuating inequality and financial vulnerability among the majority.

Furthermore, weak leadership negatively affected member motivation. High dropout rates and low participation reflected frustration with ineffective leadership, while dependency created by controlling leaders stifled initiative and innovation. Such dynamics crippled the group's ability to

function as a sustainable welfare mechanism, leaving households with fewer opportunities for financial security, food stability, or empowerment.

Overall, the results demonstrate that effective leadership, characterized by inclusivity, accountability, fairness, and the ability to motivate members, is not optional but essential. Where leadership fails, groups collapse, and household welfare suffers; where leadership thrives, households gain stability, opportunity, and resilience.

5.3 Recommendations

To enhance the effectiveness of small-scale women's savings groups in improving household welfare, the following recommendations are proposed:

1. Based on the findings, it is recommended that women's savings groups strengthen the integration of mobile technologies into their financial practices. Groups should adopt structured digital savings schemes that encourage members to make small, frequent contributions, which cumulatively build significant funds earmarked for household needs such as healthcare, food security, and education. In addition, deliberate efforts should be made to organize peer-to-peer and expert-led digital literacy trainings, ensuring that even members with limited exposure to mobile technology are empowered to fully utilize mobile money platforms. This will enhance the inclusivity and sustainability of group operations while protecting vulnerable households from exclusion.
2. For development practitioners and non-governmental organizations (NGOs), the findings highlight the importance of prioritizing digital finance capacity-building within women's empowerment programs. Training in mobile money management, digital record-keeping, and secure transactions should be embedded into project interventions to build confidence and reduce risks associated with technology use. Furthermore, NGOs can form partnerships with telecom providers to subsidize transaction costs, thereby expanding access to mobile money services for low-income households. Lower costs and enhanced trust will encourage wider adoption of digital systems, ensuring that women's groups continue to act as effective welfare buffers.
3. Policymakers, particularly within the Ministry of Gender and initiatives like the Uganda Women Entrepreneurship Programme (UWEP), should focus on creating an enabling environment for digital finance integration into community savings groups. Regulatory frameworks that strengthen consumer protection against fraud and mobile money scams are

essential to enhance confidence among women. Additionally, the government should invest in improving digital infrastructure in semi-urban and rural areas such as Nyakayojo, where network reliability remains a significant barrier. Expanding access to reliable connectivity will allow women's groups to maintain consistent financial transactions, thereby improving household welfare outcomes.

4. Financial institutions should design women-friendly digital savings and credit products that complement the informal practices of community groups. By linking informal savings schemes with formal banking systems, households will be able to access larger loans, safer savings, and tailored financial products. Furthermore, partnerships between financial institutions and women's groups could introduce innovative products such as digital micro-insurance, which would provide additional security for households facing health emergencies or food shortages. Such measures would not only stabilize household welfare but also bridge the gap between informal savings practices and formal financial inclusion.
5. It is recommended that women's savings groups continue to strengthen their adaptive financial practices by institutionalizing flexible saving and repayment arrangements. This will ensure that members are not forced into destructive coping strategies, such as selling productive assets, during periods of hardship. Groups should also expand collective purchasing and storage mechanisms to maximize economies of scale and stabilize household incomes against unpredictable market fluctuations. Such financial adaptations should be formalized within group by-laws to ensure consistency and sustainability.
6. Development practitioners and NGOs should invest in capacity-building programs that enhance the adaptability of women's groups. This includes training in innovative business practices, crop diversification, and value addition to buffer households against price shocks. Furthermore, supporting groups with infrastructure for bulk storage and linking them to larger markets will strengthen their bargaining power, allowing members to negotiate fairer prices and increase their profitability.
7. Policymakers should recognize adaptability as a central feature of women's groups and integrate it into national financial inclusion and poverty alleviation strategies. Government agencies can provide seed capital for emergency funds within groups and incentivize collective purchasing schemes. Moreover, promoting partnerships between savings groups and agricultural extension services will enhance knowledge transfer, thereby boosting household resilience to environmental and economic shocks.
8. Groups themselves should reinforce adaptive social support mechanisms by formalizing rotational labor schemes and creating solidarity funds dedicated to crises such as funerals,

illness, or crop failure. These mechanisms not only protect household welfare but also foster a culture of unity and trust that strengthens the long-term sustainability of the groups. By combining financial flexibility with strong social safety nets, women's savings groups can continue to serve as engines of household resilience and welfare improvement in Nyakayojo and beyond.

9. Women's savings groups should adopt participatory leadership models that promote inclusivity in decision-making. Leaders should consult widely before initiating projects to ensure that group activities align with members' skills, needs, and household priorities. Structured strategic planning should be introduced so that projects are sustainable rather than short-lived experiments. This will reduce wastage of resources and ensure that household welfare improvements are both practical and long term.
10. It is also recommended that groups strengthen financial accountability mechanisms. Clear record-keeping, regular financial reporting, and collective oversight of group funds should be institutionalized. Rotating leadership in financial roles (e.g., treasurer, secretary) may enhance transparency and reduce the risk of mismanagement or favoritism. By embedding fairness and accountability, groups can restore trust and ensure that resources reach all members equitably, thereby extending welfare benefits to a larger number of households.
11. To improve motivation and capacity, leaders should embrace member empowerment strategies. This includes encouraging initiative, delegating responsibilities, and offering opportunities for skills training in leadership, business management, and conflict resolution. Peer recognition systems and equitable benefit-sharing can further boost morale and strengthen member commitment. By fostering a sense of ownership and responsibility, groups will reduce dropout rates and dependency, ensuring that households continue to benefit from collective action.
12. Development partners and local government agencies should provide leadership and governance training tailored for women's group leaders. Such training should focus on participatory decision-making, resource management, and accountability systems. Strengthening leadership capacity will not only improve group cohesion but also ensure that savings groups deliver on their primary goal: enhancing household welfare through sustainable, inclusive, and transparent management practices.

5.4 Areas for Further Research

Longitudinal Study: A long-term study tracking the same groups over 5-10 years would provide deeper insights into the sustainability of their impacts and the long-term evolution of their capabilities.

Comparative Analysis: Research comparing the effectiveness of groups in purely urban versus rural settings could reveal how context influences the importance of technology, adaptability, and leadership.

Quantitative Analysis: A follow-up quantitative study using a survey with a larger sample size could measure the correlation and relative weight of each variable (technology, adaptability, leadership) on specific welfare indicators, allowing for statistical generalization of these qualitative findings.

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APPENDICES

Appendix A: Interview Guide (For Groups Members)

Introduction

Thank you for agreeing to participate in this interview. My name is Apollo Abareeba and I am a researcher from Bishop Stuart university. This study aims to understand how small-scale women groups contribute to household welfare in Nyakayojo, Mbarara.

Your participation is voluntary, and you can withdraw at any time. Your responses will be kept confidential, and your identity will be protected. The interview will take approximately 20m. Do you have any questions before we begin?

May I record this interview for transcription purposes?

I. Background Information:

- a) What is your marital status and family size?
- b) What is your level of education?
- c) How long have you been a member of the Group?
- d) What type of business do you operate within the group?
- e) Can you describe your role and responsibilities within the business?

II. Technology and Household Welfare:

- a. What technologies do you currently use in your business (e.g., mobile phones, etc.)?
- b. How do these technologies improve household welfare (food security, medical care and formal education attainment)
- c. Do you have any ideas on how technology use could be further improved within the Group?

III. Organizational Adaptability and Household Welfare:

- d. How does the Group adapt to changes in the market or business environment and how does the adaption contribute to household welfare?
- e. Can you describe a time when the group had to make a significant change to its business strategy? What were the reasons for the change, and how did the change contribute to household welfare?

- f. How does the group encourage innovation and new ideas among its members and explain how this innovation and new ideas contribute to the household welfare?
- d. Do you have any suggestions for how the Group could become more agile and responsive to changes in the market?

IV. Leadership Skills and Household Welfare:

- a. What leadership skills do you think are most important for success in the Group and how do they contribute to the household welfare?
- b. What skills or training have you found most valuable in your business operations and how do those skills contribute to the household welfare?
- c. How has your participation in Group helped you to develop your leadership skills and contribute to household welfare?

VI. Conclusion:

Is there anything else you would like to share about your experiences as a member of the Group or the impact of your business activities on your household welfare?

Thank you for your time and valuable insights.

Appendix B: Document Review Checklist

To extract relevant information from existing documents related to the Group and its activities.

Documents to Review:

- Group records
- Financial statements
- Project proposals
- Meeting minutes
- Training materials
- Membership lists

Information to Extract:

- Group Profile:
- Name and contact information
- Date of establishment
- Mission and objectives
- Membership criteria
- Governance structure

Business Activities:

- Types of products or services offered
- Target market
- Production processes
- Marketing and sales strategies
- Financial performance (revenues, expenses, profits)

Technology Adoption:

- a) Types of technologies used
- b) Purpose of technology use
- c) Benefits and challenges of technology adoption
- d) Investment in technology

Organizational Agility:

- a. Examples of adaptations to market changes
- b. Innovation strategies
- c. Decision-making processes
- d. Risk management strategies

Leadership skills

- a. Leadership structure & roles
- b. Skills and training programs
- c. Mentoring and support activities
- d. Succession planning

Household Welfare Impact**Instructions**

- Review each document carefully
- Record the relevant information (i.e, the specific document).
- Note the source of the information (i.e, the specific document).
- Identity any gaps in the information or areas that require further investigation.

APPENDICES

Appendix A: Interview Protocol (For Groups Members)

Introduction

Thank you for agreeing to participate in this interview. My name is Apollo Abareba and I am a researcher from Bishop Stuart university. This study aims to understand how small-scale women groups contribute to household welfare in Nyakayojo, Mbarara. Your participation is voluntary, and you can withdraw at any time. Your responses will be kept confidential, and your identity will be protected. The interview will take approximately 20m. Do you have any questions before we begin?

May I record this interview for transcription purposes?

I. Background Information:

- a) What is your name and age?
- b) What is your marital status and family size?
- c) What is your level of education?
- d) How long have you been a member of the Group?
- e) What type of business do you operate within the group?
- f) Can you describe your role and responsibilities within the business?

II. Technology Capabilities and Household Welfare:

- a. What technologies do you currently use in your business (e.g., sewing machines, mobile phones, internet, etc.)?
- b. How do these technologies help you in your business operations (e.g., increased efficiency, market access, communication)?
- c. What are the main benefits you have experienced from using technology in your business?
- d. Has the use of technology improved your household income or living standards? If so, how?
- e. Do you have any ideas on how technology use could be further improved within the Group?

III. Organizational Agility and Household Welfare:-

- a) How does the Group adapt to changes in the market or business environment and how does the adaption contribute to household welfare?
- b) Can you describe a time when the group had to make a significant change to its business strategy? What were the reasons for the change, and how did the change contribute to household welfare?

- c) How does the group encourage innovation and new ideas among its members and explain how this innovation and new ideas contribute to the household welfare?
 - d) How has the group's ability to adapt to changes affected your household welfare
 - e) Do you have any suggestions for how the Group could become more agile and responsive to changes in the market?
- IV. Leadership Skills and Household Welfare:**

- a. What leadership skills do you think are most important for success in the Group and how do they contribute to the household welfare?
 - b. How does the group develop and support leadership that contribute to household welfare among its members?
 - c. What skills or training have you found most valuable in your business operations and how do those skills contribute to the household welfare?
 - d. How has your participation in Group helped you to develop your leadership skills and contribute to household welfare ?
 - e. Are there ways that women provide support for each other in order to contribute to the household welfare?
 - f. Are there ways you all share your skill that contribute to the household welfare?
- V. Household Welfare and Overall Impact:**

- a) Overall, how has your participation in the Group affected your household welfare (e.g., income, education, health, food security)?
- b) Can you provide specific examples of how your business activities have improved your household welfare?
- c) What additional support or resources would be most helpful to you in achieving your goals?
- d) What aspects of being in the group are the most helpful in improving household welfare?
- e) Are there any ways that you can see improvements happening in household welfare?

VI. Conclusion:

Is there anything else you would like to share about your experiences as a member of the Group or the impact of your business activities on your household welfare?

Thank you for your time and valuable insights.

Appendix B: Focus Group Discussion Guide (For Group Members)

Introduction:

Thank you for agreeing to participate in this focus group discussion. My name is Apollo Abareba and I am a researcher from Bishop Stuart university. This study aims to understand how small-scale women groups contribute to household welfare in Nyakayojo, Mbarara.

Your participation is voluntary, and you can withdraw at any time. Your responses will be kept confidential, and your identity will be protected. The discussion will take approximately 30m.

There are no right or wrong answers. We are interested in hearing everyone's perspectives and experiences.

May I record this discussion for transcription purposes?

I. Icebreaker:

Let's start by going around the circle and having each of you briefly introduce yourselves and share one thing you enjoy most about being a member of the Twetungure Group.

II. Technology Capabilities and Household Welfare:

- a) As a group, what are the main technologies you use in your businesses that contribute to the household welfare?
- b) How have these technologies changed the way you operate your businesses and how it affects the household welfare?
- c) What are the biggest benefits you have experienced from using technology as a group and how does it affected the household welfare?
- d) How can technology contribute to the household welfare?

III. Organizational Agility and Household Welfare:

- a. How does the Group as a whole adapt to changes in the market or business environment and how does this adaption affect household welfare?
- b. Can you share examples of times when the group had to make significant changes to its business strategies that have contributed to the household welfare?
- c. How does the group encourage innovation and new ideas among its members?

- d. How does the group contribute in helping each other adapt to these changes?

IV. Leadership and Skills and Household Welfare:

- a) What leadership skills or qualities do you think are most important for the success of the Group?
- b) How are leadership roles and responsibilities distributed within the group?
- c) What skills or training opportunities would be most valuable to the group as a whole?
- d) How does the Group support the development of its members and their households?

V. Household Welfare and Overall Impact:

- a. Overall, how has the Group contributed to the household welfare of its members?
- b. What are the most significant positive changes you have observed in your families and communities as a result of the group's activities?
- c. What are the biggest challenges the group still faces in improving the household welfare of its members?
- d. What additional support or resources would be most helpful to the group in achieving its goals?

VI. Conclusion:

Is there anything else you would like to share about your experiences as a member of the Group or the impact of the group's activities on your household welfare?

Thank you for your time and valuable insights.

Appendix C: Document Review Checklist

To extract relevant information from existing documents related to the Group and its activities.

Documents to Review:

- ☐ Group records
- ☐ Financial statements
- ☐ Project proposals
- ☐ Meeting minutes
- ☐ Training materials
- ☐ Membership lists

Information to Extract:

- ☐ Group Profile:
- ☐ Name and contact information
- ☐ Date of establishment
- ☐ Mission and objectives
- ☐ Membership criteria
- ☐ Governance structure

Business Activities:

- ☐ Types of products or services offered
- ☐ Target market
- ☐ Production processes
- ☐ Marketing and sales strategies
- ☐ Financial performance (revenues, expenses, profits)

Technology Adoption:

- a) Types of technologies used
- b) Purpose of technology use
- c) Benefits and challenges of technology adoption
- d) Investment in technology

Organizational Agility:

- a. Examples of adaptations to market changes
- b. Innovation strategies
- c. Decision-making processes

d. Risk management strategies **Leadership and Skills:**

a) Leadership structure and roles

b) Skills and training programs

c) Mentoring and support activities

d) Succession planning **Household Welfare Impact:**

a. Evidence of income generation

b. Investments in education, health, and housing

c. Community development activities

d. Social and environmental impact **Instructions:**

- Review each document carefully.
- Record the relevant information in a consistent and organized manner.
- Note the source of the information (i.e., the specific document).
- Identify any gaps in the information or areas that require further investigation.

Appendix A: Interview Protocol (For Group Members)

Introduction (Okutandika)

Nimbebaza ahabwokwikiriza kubanaitwe aha kiganeiro eki. Amaziina gangye nibanyeta Apollo Abareba omwegi wa Bishop Stuart University. Omushomo ugu gusyendereire kumanya oku ebibina byabakyara abaine entasya nkye okubirikuyamba omukutunguka kweka omuri Nyakayojo, Mbarara.

Okwegaita ahakyiganairo eki ninyekundire kandi nobasa kurugamu ahorayendere. Entekateka yawe neza kubikwa omukuyihama. Ekyiganairo nikiyiza kutwara edakika 20m. Waba oyine ekyokubuza obuz tutakeyongire omumaish.

Nimbasa kuricordnga twaba twikirizeine.

I. Background Information (Reba ahindugire):

- a) Amazina gawe niwe oha kandi oyine emyaka engahi?
- b) Oyemereire ota omubyamaka kandi oyine abaana bangahi ningashi ekayawe neyinganaki? c) Oshomire ota?
- d) Omugurupu egi wamaramu obuire bukwinganaki?
- e) Nokora business ki omugroup?
- f) Nobosa kushobora obushoborozi bwoyine omugroup?

II. Technology Capabilities and Household Welfare (Obukugu omu karimagezi nana entasya/entunguka yeka):

- a. Nokozesa karimagezi kii omubusiness yawe (e.g., mobile phones, internet, etc.)?
- b. Karimagezi nekuyamba eta omubyentasya ya business yawe (e.g., ebyentasya, obutare nana)?
- c. Nimagobaki/nikarungi ki akofunire omukukozesa karimagezi?
- d. Okukozesa karimagezi kukuyambire kuta emubyenfuna/ kutungura eka?
- e. Oyine amagezi ninga obuhabuzi bwoona bwokubasa kuha okukagezi yakubasa kukurakura omu group?

III. Organizational Agility and Household Welfare:-

- a) Group nenyikira eta omubyempindahinduka zobutare ninga zakarimagezi kandi empinduka ne yongyeraki aha ntuguka yeka?
- b) Nobasa kushoboora ahabwaki, niryari obu group eyine kutekaho empinduka nana empinduka ekyizikuyamba ahantunguka yeka?

- c) Group nenyikira enta omubyo kukurakurana bamember bayo namagezi masya kandi amagezi masys nigayamba gata ahankurarana yeka?
- d) Okunyikira kwa group ahabwempidahinduka niki renta mpindukaki ahamasya yeka?

IV. Leadership Skills and Household Welfare:

- a. Nimushomo ki ogworebire nigwetagisa omukwasaganya business kandi nikyiyambakita omukutungura eka?
- b. Okwezumbira omugroup kukuyambireki kufuuna obukungu nana okutungura ekayawe?
- c. Heine omuringogwona ogwabakazi bakuyambagana kugira ngu amaka gabo gatunguke?
- d. Hariho omuringogwoona oguwakubasa kubagana neitwe oku obukugu bwawe omu group buyambireho aha ntunguka yeka?

V. Household Welfare and Overall Impact:

- a) Bwonabihwire, okwegaita kwawe omugroup kuyambireki anha ntunguka yakayawe)?
- b) Nobasa kuha ekyokureberaho business zawe ekyizongyire aha ntunguka yeka?
- c) Waheza kuhika ahakyoyorekyereire, eka yawe neza kugobaki ninga neza kwongyerwahoki?
- d) Nikyintuki omugroup ekyokureba nikyiyamba kureta entunguka yeka?
- e) Haine okwokureba eka okaremba ngu hariho entunguka?

VI. Conclusion:

Hariho ekyintu kyoona kyokwenda kugamba kurigirira obukugu bwoine nka member wa group ninga oku business yawe okwerikureta empindaahinduka aha ntunguka yeka?

Mwebaare Munonga.



BISHOP STUART UNIVERSITY

RESEARCH ETHICS COMMITTEE

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rec@bsu.ac.ug

INFORMED CONSENT FORM

Ekilandiko eki nikigamba ahakukyondoza hamwe nibi abarayetabe omukukyondoza oku biine okumanya. Kishemerire kuhandika omururimi rwomuntu waburijo arikukyenga kandi kitebwa ahakipapura kiriho omutwe rwa BSU-REC.

Ebyokugyenderaho.

1. Ekilandiko eki kishemerire kuhandikirwa abarayetabe omukukyondoza oku etari BSU-REC. Ku orakozese ekigambo ekigumire, banza wakishoborora omurundi rwokubanza kukikozesa kandi nebigambo ebiri omubugufu ebi orakozese, banza wabihandika omuburingwa omurundi rwokubanza kubikozesa.
2. All the sections of this document must be completed without any editing or deletions. Ebicweka byoona byekilandiko eki byiine kutebwamu hatiine ebihindwirwemu nginga ebyihirwemu.
3. Noshabwa ku obuhango bwenyuguta eziri omubicweka ebindi omukilandiko eki ziine kuba zitarikushwana nezebibuuzo. Ahaburungi, obuhango bushemerire kuba

Omutwe rwokukyondoza– *Ebibina byabakazi ebyaharurengo rwahansi n’emiturire omumaka; Okukyondoza omubibina byabakazi ebitorinwe omuri Nyakayojo, Mbarara City Southwestern Uganda.*

Omutwe rwokukyondoza Omukuru: *Apollo Abareeba*

Okutandika

Ebi oine kumanya ahakukyondoza oku:

1. Noshabwa okwetaba omukukyondoza oku.
2. Ekilandiko eki nikishoborora okukyondoza oku kandi neki oine kukora omukukyondoza oku.
3. Noshabwa kukishoma kurungi kandi nokutwara obwire bwoona obu orikwetenga okukikyenga.
4. Okwetabamu nokwanyakundire. Nobaasa kwanga kwetabamu kandi nawaba wayikirize kwetabamu, nobaasa kurugamu eshaha yooona. Tihariho kibonerezo kyoona ku orasharemu kuruga omukukyondoza oku.

Ebirikukwata ahakukyondoza oku

Emiturire omumaka omuri Uganda neshonga mpango munonga kandi erikuguma nehindahinduka, nekira kupimwa barikukozesa orurengo rwobworo bwabantu kandi nokubarikushohoza omubibarikukozesa Khan & Oliver (2019).

Okukyondoza oku kukwasire munonga aha “Bibina byabakazi byaharurengo rwahansi nemiturire omumaka; okukyondoza omubibina byabakazi ebitorinwe omuri Nyakayojo Mbarara City Southwestern Uganda”, kwenda kumanya oku ebyemishuburo yabo birikutungura ahamiturire omumaka gabo. Abakazi baba nibetaba omubyemishuburo, ebirukurugamu tibiri kureta entunguka omubyentasa kyonka, nibiretaho nempinduka omumiturire omubyaro byabo. Okukyondoza oku nikwenda kuretaho okumanya kuhango aha oku eki kirikubaho, nikwenda kumanya okorengana eri omu kubaasa kukozesa karimagyezi, okumanya ebyobwebembezi, oku ebitongore birikugyezaho hamwe nemiturire omubantu.

Omu Uganda, abakazi okwetaba omubyokushubura nikimwe ahabintu ebirikureta entunguka omubyentasa kandi nokwiha abantu omubworo. Ekitongore ekya Uganda Women Entrepreneurship Programme (UWEP) kikoze omurimo rwa amaani munonga omukushagika abakazi abari omubyokushubura nokubaha entandikwa, ekibayambireho okutandika nokugumizamu nebyemishuburo. Konka nobu ebyo byoona bikozirwe, abakazi nibakibugana ebizibu byingi, inka obutabbona esente, ebi abantu omubyaro byabo barikuba nibabendaho kukora nkabakazi kandi nobushagiki butarikumara. Okukyondoza oku nikwenda kumanya oku ebibina byabakazi ebya harurengo rwahansi birikuretaho empinduka omumiturire omumaka gabo nobu harabe hariho ebizibu ebi.

Ekigyendererwa kyokukyondoza oku

Okukyondoza oku nokwokuyambaho omubyokushoma. Ekigyendererwa kyokukyondoza oku nokumanya oku ebibina byakazai ebyaharurengo rwahansi birikuretaho empinduka omumiturire omuka gabo omuri Nyakayojo, Mbarara city, South Western Uganda. Okukyondoza oku nikuza kwetabwamu abantu 20 abaratoranwe kuruga omubibina byabakazi ebyaharurengo rwahansi ebitari bimwe nabimwe omuri Nyakayojo. Abantu aba nibaza kutoranwa hatine ekirikugyenderwaho kandi nabarikutekatekwaho kuba nibaza kuhereza amakuru kurungi. Okubuzibwa nikuza kutwara endakihika 45 kuta aha shaha emwe ekihango munonga.

Ahabwenki noshabwa okwetaba omukukyondoza oku?

Okwetaba kwawe omukukyondoza oku nokwa nyekundire. Noshabwa kwetaba omukukyondoza oku ahabwokuba oine byoona ebirikwetagisa kwetabamu.

Ebirakorwe

Abantu abarikwikirizibwa okwetaba omukukyondoza oku nabari omubibina byabakazi ebya harurengo rwahansi abari ahagati yemyaka 18 – 65, hamwe nabebebezi bomubyaro. Abakazi abari omubibina byaharurengo rwahansi nibaza kutoranwa hatine ekigyenderirweho kandi abandi bantu nkabahingisa hamwe nabebebezi omubyaro nibaza kutoranwa ahabwokugira ngu nibatekatekwaho kuba hiine amakuru ago barikumanya ahabibuuzo ebirabuzibwe. Ebibuuzo ebirabuzibwe nibiza kuba nibikwata ahabigyendererwaho bishatu ebyokukyondoza oku. Ebyoragarukyemu nibiza kurindwagye kandi nobaasa kuruga omukukyondoza oku wabawatandire eshaha yoonza. Ebirarugyemu nituza kubigambiraho iwe hamwe nabantu abomukyaro kyawe okukyondoza oku kwamara kuhwa.

Akabi akarimu nginga obutahurira gye

Tiharimu akabi koonn nginga obutahuriragye omukukyondoza oku. Nituzza kukuma ebihama bya barayetabe omukukyondoza oku Kandi nibaza kuhebwa enamba kugira ngu a gabo gatakamanywa. Okukyondoza oku nikuza kwongyera ahabirikumanywa aha oku ebibina byabakazi ebyaharurengo rwahansi birikuretaho empinduka omuntasa yamaka gabo omuri Nyakayojo, Mbarara City

Ebirungi ebirimu

Tiharimu birungi byaho naho kurunga omukukyondoza oku konka, ebirarugye omukukyondoza oku nibaza kwongyera ahakukyenga kurungi oku ebibina byabakazi ebyaharurengo rwahansi birikuretaho empinduka ahamiturire omumaka gabo, ekirikubaasa kuhabura oku ebintu birakorwe omubwire bwomumisho. Tiharimu kabi koonn omukwetaba omukukyondoza oku. Abarayetabe omukukyondoza oku nibaza kuhebwa 5000shs ahabwo bwire bwabo hamwe namakuru agu baratuhereze agarikuza kuhabura oku ebintu birakorwe omubwire bwomumisho.

Akasiimo kokwetaba omukukyondoza:

Okwetaba omukukyondoza nokwa nyekundire kandi burimuntu oraetabe omukukyondoza naza kuhebwa soda nginga amizi ahamuheru.

Okukuma ebihama

Ebi abantu abarayetabe omukukyondoza oku baragarukyemu nibaza kubikwa omu Cupboard erikusibwa. Omukyondoza omukuru niwe aine obushoborozi kureba ebiragarukwemu byoona. Okukuma ebihama nikuza kukorwa ahari burin eidara ryokukyondoza oku. Abarayetabe omukukyondoza oku nibaza kuhebwa enamba ezitarikumanywa kwenda kwongyera ahakukuma ebihama.

Okukuma ebihama byabarayetabe omukukyondoza oku omubwire bwokurundana amakuru.

Okukuma ebihama nikuza kukorwa ahari buri eidara ryooona eryokukyondoza oku. Abarayetabe omukukyondoza oku boona nibaza kuhebwa enamba ezitarikumanywa kwenda kwongyera ahakukuma ebihama. Abarayetabe omukukyondoza oku tibiine kuhandika amazina gaabo ahabipapura ebirabahebwe.

Obugabe okwanga nginga okurugamu

Okwetaba omukukyondoza oku nokwanyekundire kandi oine obugabe okurugamu eshaha yooona.

Nihabahoki waruga omukukyondoza oku?

Tihariho kibonerezo kyoona waruga omukukyondoza oku. Okwetaba omukukyondoza oku nokwanyekundire, toraboone kibonerezo kyoona waruga omukukyondoza oku eshaha yooona..

Nimbuza oha nginga nimbasa kuterera oha naba nyine ekizibu?

1. Dr. Godfrey Zaari Rukundo Chairman, BSU-REC
P.O. Box 09 Mbarara
Tel: 0772663671

2. Apollo Abareeba
P.O. Box 09 Mbarara Researcher,
0772182941

Omukono gwawe nginga ekinkumu nikimanyisaki ahakihandiko eki?

Omukono gwawe ahakihandiko eki nikimanyisa ngu

- *Wagambirwa ahakigyendererwa kyokukyondoza oku, ebirakorwe, akarungi nakabi akarimu.*
- *Wahebwa omugisha okubuuza ebibuuzo otakatireho omukono.*
- *Wayikiriza oyekundire okwetaba omukukyondoza oku.*

Eizina ryomuntu omukuru owayikiriza Omukono rwomuntu owayikiriza
kwetaba Ebiro okwetaba omukukyondoza oku omukukyondoza
oku nginga omuntu wena oyikirizibwe okumuteraho omukono

Eiziina ry'omuntu orikushaba orusa

Omukono

Ebiro

Eizina ryakarebi

Omukono

Ebiro



BISHOP STUART UNIVERSITY

RESEARCH ETHICS COMMITTEE

P.O. Box 09 Mbarara Uganda Tel: +256 485433468

E-mail: rec@bsu.ac.ug

INFORMED CONSENT FORM

This document outlines the research study and expectations for potential participants. It should be written in lay man terms and typed on BSU-REC letterhead.

Instructions

1. The wording of this document should be directed to the potential participant not BSU-REC.
2. If a technical term must be used, then define it the first time it is used and any acronyms or abbreviations used should be spelled out the first time they are used.
3. All the sections of this document must be completed without any editing or deletions.
4. Please use a typing font that is easily distinguishable from the questions of this form. Preferably the font size should be 12.

Study title – *Small Scale Women Groups and Household Welfare; A Case Study of Selected Women Groups from Nyakayojo, Mbarara City Southwestern Uganda.*

Principal Investigator(s): *Apollo Abareeba*

Introduction

What you should know about this study:

1. You are being asked to join a research study.
2. This consent form explains the research study and your part in the study.
3. Please read it carefully and take as much time as you need.
4. You are a volunteer. You can choose not to take part and if you join, you may quit at any time. There will be no penalty if you decide to quit the study.

Brief background to the study

Household welfare in Uganda is a complex and multifaceted issue, frequently evaluated using poverty levels and consumption expenditures Khan & Oliver (2019). This study focuses on “Small Scale Women Groups and Household Welfare; a Case Study of Selected Women Groups from Nyakayojo Mbarara City Southwestern Uganda”, to explore how their business activities contribute to the overall well-being of their households. As women navigate the challenges of entrepreneurship, their contributions not only foster economic stability but also promote social change within their communities. This research aims to provide a comprehensive understanding of

the dynamics at play, examining the interplay between Technology Capabilities, Leadership Skills, Organization Agility and Household Welfare.

In Uganda, women's entrepreneurship has gained recognition as a critical driver of economic growth and poverty alleviation. The Uganda Women Entrepreneurship Programme (UWEP) has been instrumental in providing support and resources to women entrepreneurs, enabling them to start and sustain their businesses. Despite these efforts, women still face numerous challenges, including limited access to finance, societal expectations regarding gender roles, and inadequate support systems. This study seeks to investigate how small-scale groups operated by women contribute to household welfare amidst these challenges.

Purpose of the research project

This is purely an academic research study. The main purpose of this study is to investigate the contribution of small scale women groups to household welfare in Nyakayojo, Mbarara city, South Western Uganda. The study will involve 20 study participants who will be selected purposively from different small scale women groups in Nyakayojo. These will be selected using both simple random sampling and purposive sampling techniques. The questionnaire and interviews will last within 45 minutes to One-hour maximum.

Why you are being asked to participate?

Your participation in this study is voluntary. You have been successfully selected to participate in this study because you duly meet all the inclusion criteria.

Procedures

This study's target population includes members of small scale women groups aged between 18 – 65 years, and local leaders. Simple random sampling for members of small scale women saving groups and purposive sampling for key informants like community development officer and other community leaders. The questions asked will strictly be in accordance with the three study objectives. All your responses will be kept confidential and you are free to withdraw from this study at any point of time. The study findings will be shared with you and the community members when the study has been successfully completed.

Risks or discomforts

There are no foreseeable risks and discomforts expected in this study. All respondents' identity will be strictly kept confidential and codes will be assigned to every respondent for the anonymity of responses. This study will build viable insights to the contribution of small scale women saving groups on household incomes in Nyakayojo, Mbarara City

Benefits

There are no direct benefits to you for participating in this study, but the findings of the study will contribute to a better understanding of the contribution of small scale women saving groups on household welfare, which may inform future policy and practice. There are no risks associated

with participating in this study. Participants will receive 5000 Uganda shillings to cover their time and contribute to the generation of knowledge that may inform future projects.

Incentives or rewards for participating:

This study appreciates voluntary participation of every study participant and each respondent will be given a refreshment (Soda/Water) at the end of the session.

Protecting data confidentiality

All respondents' data in this study will be kept with utmost confidentiality under Lock and Key in a safe cupboard. All responses will be kept strictly with reserved access to the principle investigator only. Data privacy will be ensured at all stages of this study. Unique codes will be assigned to every respondent to enhance confidentiality.

Protecting subject privacy during data collection

Data privacy will be ensured at all stages of this study. Unique codes will be assigned to every respondent to enhance confidentiality. Respondents are discouraged from Writing their names and or initials in the data collection tools.

Right to refuse or withdraw

Respondents participation in this study is purely voluntary and respondents have a right to withdraw from this study at any point in time.

What happens if you leave the study?

There shall be no penalty for withdrawing from this study. Participation in this study is absolutely by choice with your voluntary consent, neither will you be reprimanded nor punished for quitting this study at any point in time.

Who do I ask/call if I have questions or a problem?

*1. Dr. Godfrey Zaari Rukundo Chairman, BSU-REC
P.O. Box 09 Mbarara
Tel: 0772663671*

*2. Apollo Abareeba
P.O. Box 09 Mbarara Researcher,
0772182941*

What does your signature or thumbprint on this consent form mean?

Your signature on this form means

- You have been informed about this study's purpose, procedures, possible benefits and risks*
- You have been given the chance to ask questions before you sign*
- You have voluntarily agreed to be in this study*

_____ Name of adult participant	_____ Signature of participant or Legally	_____ Date
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authorized representative

Name of person obtaining consent Signature Date

Print Name of witness Signature or thumbprint or mark Date