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PRÁCTICAS DE GÉNERO

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**Women, Education and Business Sustainability in African Entrepreneurship: The Case of
Agribusiness Women Entrepreneurs in Uganda (Kampala and Wakiso)**

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List of Acronyms

FAO	Food Agriculture Organization
GEM	Global Entrepreneurship Monitor
GOU	Government of Uganda
IMF	International Monetary Fund
ITA	International Trade Administration
MoES	Ministry of Education and Sports
MoGLSD	Ministry of Gender, Labor and Social Development
NSGE	National Strategy for Girls' Education
UBOS	Uganda Bureau of Statistics
UIA	Uganda Investment Authority
UN	United Nations
UNDP	United Nations Development Program
UNECA	United Nations Economic Commission for Africa
UNESCO	United Nations Educational, Scientific and Cultural Organization
UPE	Universal Primary Education
USE	Universal Secondary Education
UWEP	Uganda Women Entrepreneurship Program
MIWE	MasterCard Index of Women Entrepreneurs

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Abstract

This thesis examines the level of education, socio-economic factors, business challenges and opportunities involved in women's entrepreneurship in Uganda with the aim of contributing to the field of business sustainability in an African context. The thesis specifically sets out the contributions of women to the Ugandan economy through agribusiness entrepreneurship despite the distinct challenges they face in developing these activities. The thesis aims to do the following: First, to understand the nature of the business environments in which Ugandan agribusiness women entrepreneurs operate and how these environments condition their business objectives, practices, and business sustainability; second, to analyze the relationship between the educational attainment and women's choice of business start-up and entrepreneurship; and third, to elucidate the extent to which education, among other factors, influences women's resilience in times of economic hardship.

Uganda provides an excellent context to discuss the varying levels of women's economic empowerment and efforts towards gender equity and equality given its long history of female entrepreneurship. Empowering women economically has been a priority of the Ugandan government in its quest to achieve global sustainable development goals. However, contradictions arise that hinder the progress of women and that require in-depth study. Using both quantitative and qualitative research methodologies, data was collected from 126 women entrepreneurs. Key research questions were asked which mainly included what are the socio-economic factors that enabled business survival/sustainability, how women sustained their business ventures in the midst of economic stresses such as the COVID 19 pandemic; - what was their educational level in relation to the type of business and what business challenges they faced and how they overcame them to achieve survival.

Several are the results of the thesis; On the one hand, although the socioeconomic factors that make it possible for women to create businesses are multiple (for example, age and social networks), formal education has the opposite effect; Secondly, the personal character of women encourages business resilience in times of economic crises given previous life experiences. Thirdly the educational level of women motivates the choice of the agribusiness sector and finally, due to

macroeconomic policies such as trade liberalization, there are controversies that arise between women's education and entrepreneurship that negatively affect women's businesses.

The thesis concludes that while socioeconomic factors, such as formal education, should have a positive impact on women's entrepreneurship in developing countries, policymakers should establish, implement, monitor, and evaluate policies that support both to ensure a sustainable economic development since in many circumstances, the policies pose contradictions which negatively affect the intended outcomes.

Keywords: Women entrepreneurs, level of education, socioeconomic factors, agribusiness, sustainability, Uganda.

Resumen

Esta tesis examina el nivel de la educación, los factores socioeconómicos, los desafíos comerciales y las oportunidades involucradas en el espíritu empresarial de las mujeres en Uganda con el objetivo de contribuir al campo de la sostenibilidad empresarial en un contexto africano. La tesis establece específicamente las contribuciones de las mujeres a la economía de Uganda a través del espíritu empresarial de agronegocios a pesar de los distintos desafíos a los que se enfrentan en el desarrollo de estas actividades. La tesis tiene pretende lo siguiente: En primer lugar conocer la naturaleza de los entornos empresariales en los que operan las mujeres empresarias de agronegocios de Uganda y cómo estos entornos condicionan sus objetivos comerciales, prácticas y sostenibilidad empresarial, en segundo lugar analizar la relación entre el nivel educativo y la elección de la creación de empresas y el espíritu empresarial de las mujeres y en tercer lugar dilucidar en qué medida la educación, entre otros factores, influye en la resiliencia de las mujeres en tiempos de dificultades económicas.

Uganda brinda un excelente contexto para analizar los distintos niveles del empoderamiento económico de las mujeres y los esfuerzos hacia la equidad e igualdad de género dado su largo historial de actividad empresarial de las mujeres. Empoderar económicamente a las mujeres ha sido una prioridad del gobierno de Uganda en su intento por alcanzar los objetivos globales de desarrollo sostenible. Sin embargo, surgen contradicciones que dificultan el progreso de las

mujeres y que requieren ser estudiadas en profundidad. Empleando metodologías de investigación tanto cuantitativa como cualitativa, se recopilaron datos de 126 mujeres empresarias. Se hicieron preguntas clave de investigación que incluían principalmente cuáles son los factores socioeconómicos que permitieron la supervivencia/sostenibilidad empresarial, cómo las mujeres sostuvieron sus empresas comerciales en medio de tensiones económicas como la pandemia de COVID 19;- cuál era su nivel educativo en relación con el tipo de empresa y qué desafíos empresariales enfrentaron y cómo los superaron para lograr la sostenibilidad.

Varios son los resultados de la tesis; por una parte, si bien los factores socioeconómicos que posibilitan la creación de empresas por parte de las mujeres son múltiples (por ejemplo, la edad y las redes sociales), la educación formal tiene el efecto contrario; por otra parte el carácter personal de las mujeres influye para construir resiliencia empresarial en tiempos de crisis económica dadas las experiencias de vida anteriores; de otro lado, el nivel de educativo de las mujeres motiva la elección del sector los agronegocios; por ultimo debido a políticas macroeconómicas como la privatización, existen controversias que surgen entre la educación de las mujeres y el emprendimiento que afectan negativamente a las empresas de mujeres.

La tesis concluye que, si bien los factores socioeconómicos, como la educación formal, deberían tener un impacto positivo en el espíritu empresarial de las mujeres en los países en desarrollo, los legisladores deben establecer, implementar, monitorear y evaluar políticas que respalden ambos para garantizar un desarrollo económico sostenible pues recaen en multitud de ocasiones en contradicciones importantes cuyo efecto es el contrario al que pretenden lograr.

Palabras clave: Mujeres empresarias, nivel de la educación, factores socioeconómicos, agronegocios, sostenibilidad, Uganda.

1. Introduction

Many studies have been done on the social and economic factors affecting women, their educational levels and their business enterprises in the field of African entrepreneurship underscoring the relationships between men and women entrepreneurs (Vietez-Cerdeño, 2007). These studies have emphasized the challenges that women face at the expense of their male counterparts for example the cultural barriers that favour men such as accessing loans to acquire capital for business entrepreneurship to provide for themselves (Mordi et al., 2010; Mwaipopo & Dauda, 2019; Obi et al., 2017; Ramanan et al., 2021) as well as the preference of boy child education at the expense of girl child education (Offorma, 2009). Due to social dynamics that are patrilineal in nature, the literature emphasizes male dominance in African entrepreneurship and less participation by women further underscoring the disparities between the two genders in terms of access to education, economic opportunities and the ability to gain from and maintain the recognized opportunities (Brixiova & Kangoye, 2015; Campos et al., 2014). However, there is a need to understand these socioeconomic factors that are defined as the characteristics that determine the social and economic welfare of a given group or society (Nagaraju et al., 2019; Vietez-Cerdeño & Jabardo-Velasco, 2006). This determination is made through measuring fundamental aspects of social groups such as incomes, consumption, expenditures, health, poverty and education etc. (Baker, 2014). In this sense, the thesis explores the socioeconomic characteristics that influence business survival of women entrepreneurial ventures.

Research shows that men tend to complete their educational levels in comparison with women (United Nations Educational, Scientific and Cultural Organization [UNESCO], 2015) as well as achieve business sustainability much faster and more easily than women due to their competitive, innovativeness, risk taking abilities and physical strength than women possess in general (Böheim et al., 2017; Mohammed et al., 2021; Peters et al., 2019). Business success has been emphatically connected with business sustainability since the more monetary benefits one realizes, the longer they stay in business (Marlow & Strange, 1994), a connection more acknowledged among men entrepreneurs who anchor more on the monetary outcomes and growth of the business than their female counterparts (Darnihamedani & Terjesen, 2022). Doane and MacGillvray (2001) assert that

businesses ought to establish procedures and methodologies that promote operational resilience or endurance of a business enterprise. Additionally, they show that directors and proprietors of businesses should implement ways that guarantee monetary benefits which will be utilized to extend or merge business adequacy in the long haul and as previously planned to ensure sustainability. Other authors such as Dyllick and Muff (2016) contend that business sustainability is more than monetary gains, they partition sustainability into three typologies: Typology A-1.0) the typology that targets expanding monetary benefits, typology B-2.0) the typology that focuses on individuals and the planet through corporate social obligations to make the worth of a business more prominent while at the same time giving back to society, and typology C-3.0) the typology that considers the persistent continuation of strategic policies established in typology A and B.

Uganda however, being among the low developed economies, typology B and C are predominantly practiced by mega corporations for example, telecom organizations, business banks and Rotary International (Uganda Investment Authority [UIA], 2017) which may be owned by men or the government. On the other hand, women entrepreneurs in Uganda mainly operate small and medium sized enterprises (SMEs) which they may start out of necessity (Mugabi, 2014). They therefore are predominantly under the typology A of business sustainability. The thesis therefore draws from these definitions and resolves that business sustainability refers to how women businesses achieve longevity, survival and/or resilience.

Research further reveals that given the African belief system of gender role allocation, men are providers and women are their supporters (Eniola & Akinola, 2019) hence higher education and financial opportunities are reserved for the men. Furthermore, the gender role allocation tends to motivate men to attain a complete education and sustain their income generating activities as a moral and financial responsibility toward their wives and families (United Nations [UN], 2011). However, there is a need to explore the definitions of education particularly pertaining to modern education concepts. As indicated by Naziev (2017), education involves a socially coordinated and consistent disposal of knowledge and life experiences from the past to present age. On the other hand the Oxford Advanced learners' dictionary (2022), characterizes education as systematic activities involving teacher preparation and student learning, particularly in schools or colleges, to further develop knowledge and foster abilities by expanding levels of scholarly accomplishment. Furthermore, Datzberger (2018, p. 3) defines "education as a human right that fundamentally aids

in the alleviation of social, economic, political and geographical inequalities in developing countries”. The thesis considers all the definitions and in this sense, pinpoints the differentiation of education made by Dib (1988). He categorises education into two types that the thesis takes into account: The first is related to formal education. This category is characterised by a precise and an organized instruction structure and is managed according to a given set of laws, standards and educational programs. It is institutionalized, chronologically reviewed and is established on a progressive framework, running from lower essential school to the most upper school with classes by and large given to students by instructors on a full time basis and as authorized by the state. The second one is informal education. This type covers diverse angles of learning that all individuals participate in each day. It encourages students to investigate on a subject for themselves by utilizing books, libraries, casual coaches, the web or other assets. Additionally, it incorporates perspectives where the students learn to memorize or acquire a particular ability without them realizing it. It may be imparted through the Television, radio, discussions with companions and/or with family.

While the literature tends to focus on the achievements of men in education and entrepreneurship, African women have also made a mark in both fields (Zapala & Zieba, 2014), thus challenging the status quo presented by the many studies done within the African context (Bosch & Booysen, 2021; Havik, 2015). Several socio-economic factors have led women into education and business entrepreneurship in Africa as will be discussed in this thesis. According Moore and Buttner (1997, p. 13), “a woman entrepreneur is one who has started a business venture which has been in operation for one year or longer and is actively involved in managing it, and owns at least 50% of the business”. On the other hand Hisrich (1984), characterizes a woman entrepreneur as a person who establishes and constructs a business from nothing and takes full culpability for failure or full rewards for gain. Despite gender challenges, Ugandan women entrepreneurs have been recognised among the top most entrepreneurial groups in Africa (MasterCard Index of Women Entrepreneurs [MIWE], 2021; 2020). The thesis therefore seeks to explore the motivational and the socio-economic factors of this achievement, the challenges encountered in light of the achievement as well as how business resilience or sustainability have been built in the face of economic difficulties associated with the COVID 19 pandemic.

The thesis contributes a new empirical analysis to the field of African women entrepreneurship from the Ugandan context with a collection of 4 impact articles. Article 1 explores women's education challenges that lead them into entrepreneurship, it also presents the contentions between women's education and entrepreneurship and how the macro business environment influences their business goals and objectives. Article 2 assesses women's motivational factors for business creation taking into account the impact of education level on business choice within the agribusiness industry. Article 3 explores the factors that enhance women's successful entrepreneurship and survival in Uganda and Article 4 explores the challenges women face and ways they circumvent these hurdles taking into account the impact of COVID 19 in Uganda. The four articles are interconnected by a process which demonstrates a trajectory of how women's education process interconnected with other socio-cultural variables leads to entrepreneurship and the challenges they face in entrepreneurship to attain sustainability.

This introduction proceeds as follows: - section 1.1 gives a reflection on what inspired the choice of thesis topic ; - section 2 gives the background of the research project, the problem statement, research questions, objectives, hypotheses, and justification of the research ; - section 3 gives a review of the related literature on the topic, followed by section 4 presenting the theoretical framework;- section 5 gives the context of the thesis providing past and present contexts of women's education and entrepreneurship in Uganda and an economic, socio-cultural as well as geographical context for the thesis project. This is then followed by the data sources and methods used in Section 6; - section 7 provides the thesis contributions;- section 8 gives the thesis limitations and areas for further research followed by the structure of the thesis in section 9. Finally, section 10 provides a concise discussion of the key themes in the thesis and the conclusions.

1.1 Self-reflection and personal motivation for the thesis topic.

Family dynamics and my mother's education level and entrepreneurial character.

I come from a large extended family consisting of both maternal and paternal relations with each side closely knit. While my mother is from the Eastern part and my Father from the Central part of Uganda, the cultures and language are similar and the concept of being enterprising particularly for women is revered.

The presence of the British at the time during which my maternal grandfather was a policeman greatly influenced the way he handled his affairs at home. For example, he appreciated the value of modern education so much that it did not matter to him whether he had sons or daughters, to him all had to go school and he made sure all did and thus encouraged girl education within his family which was still a rare case during those times. Fortunately, my mum and aunts did not disappoint and did very well in school. To this day, he is honoured in the family as the educator of girls, which memory has been carried on to this day.

Due to the deaths of many of my uncles as a result of the political wars and epidemics that characterized Uganda during the 80's and 90's, I have grown up and have been nurtured by the multiple hands of strong and hardworking women from both maternal and paternal sides.

Taking into account that both my parents are teachers, the desire to educate my four siblings and me was a priority, particularly for my mother who chose teaching as her career due to her family background. As a result she has had the opportunities to work in government schools and see the benefits of education. While there are misconceptions about cultural barriers that hold women back and allow men to get ahead, my parents' story is different. Mummy's tenacity and perseverance in her education and later teaching career yielded significant economic benefits for our family, where our father couldn't provide for us, mother intervened. Even though she struggled to do this and I was sent home from school on a few occasions for a lack of school fees, her generosity and strength together with the financial support of my aunts saw me through all school levels to University.

The impact that my mother has had on the motivation for the thesis topic is profound because not only has her strength as a woman been a pillar to me, but also seeing how she manages work, family, and her perseverance in business (she has a teaching enterprise) have inspired a research

project. She has projected to me the strength that can be found in an African woman as influenced by education and entrepreneurship.

School Experience (1996-2012)

My first experience at real education was attending an all-girls boarding school at the age of six. Until then, my parents taught me at home. While my mother did not think that I should start boarding school, my strong conviction that I could do it convinced her. Stella Maris Primary School (a rural school) taught principles of self-reliance. These involved time management, reading and writing and the most peculiar was growing and harvesting food. For a six year old, this was new but in retrospect, it was an introduction to the future for when self-dependence was needed in the temporary absence of family and my favourite dolls. The concept of self-reliance was meant to produce girls that did not heavily depend on men/boys or other people to do certain tasks like providing food but that in their absence, we could do it.

Secondary school at Makerere College was different however. It was a mixed school in Kampala (the capital and urban city). While we studied and did community work with boys, there was no sense of inequality which sense was carefully cultivated by the school administration through making sure that activities were gender balanced. This was observed in almost all aspects except at school assemblies where boys and girls stood separate from each other and in the colour of uniform (we girls wore yellow and boys white and grey). The gender differences also intrinsically were displayed in the choice of studies at the advanced level of secondary education (A-level). At the commencement of A-level, most boys opted to do geography as their third choice with History and Economics (HEG) as their first and second options respectively while girls chose English literature as their third option in addition to History and Economics (HEL) to which combination I ascribed. As a result HEL class had approximately 35 girls and 6 boys while HEG class had over 35 boys and 15 girls. While this disparity was clear, we were not forced to make this decision, on the other hand however it was made certain that the teachers assigned to HEL class were predominantly male. Looking back, I realise that this was important to build gender awareness as part of our education experience. In some cases, excluding one gender in class activities was punishable.

After concluding my high school studies, I was admitted to pursue a university education at the University of Uganda Martyrs far from the city. The course that I undertook was related to business administration and management which one of my maternal aunts advised that I do for its marketability after graduation. Similar to high school, this was a mixed university, however this time around there was equal representation of boys and girls pursuing business studies. The business education we attained exposed us to both practical and non-practical entrepreneurship. For example we wrote business plans and ran real businesses which motivated business formation after graduation. With this background, I started a small confectionary business with my mother. We used to sell cakes, doughnuts and sumbusas (meat/vegetable pastry) however within the first two years we could not sustain our operations due to a lack of capital to reinvest and so I had to cut my losses and seek employment.

Work experience and further studies (2014-2017)

The experience I had working for a successful entertainment company as business assistant had its highs and lows. While I got an experience working with different personalities from different walks of life and was monthly paid well, there was no gender balance. For example men had almost all the higher and decision making positions. However, given that the work environment was flexible in nature and the working relationship with the top managers was agreeable, I was able to request for recommendations from them to pursue further studies which was granted.

My fortunate admission to pursue a masters in Economics in Spain provided me the opportunity to reflect on my life and the people in it which reflection resulted into the master thesis on women entrepreneurship in Africa (as motivated my mother and aunts) and Professor Ana Maria Bojica whose expertise in entrepreneurship opened my mind to various angles of the topic. While the master thesis focused on African women entrepreneurship in general and inspired the doctoral thesis, the latter goes deeper taking into account the specific context of Uganda.

Although the life experiences lived seemed to be just life, they were teaching and at the same time recording events that would inspire a research project in relation to gender/women, education, entrepreneurship and sustainability. All people and all stages shared here formed the building blocks and provided the motivation to pursue this thesis project.

2. Background

While there are gender differences regarding social roles, education and economics in African societies as a result of cultural practices, African women have always played a critical part in economic processes and education within their societies from the distant past (Akyeampong & Fofack, 2012; Roca & Tomàs, 2022). The education of women in Africa and their work as entrepreneurs is therefore not a new phenomenon (Roca & Tomàs, 2022; Sheldon, 2018). However, the influence of colonialism during the 18th and 19th centuries introduced gender complexities that involved the categorisation of women's education and work as domestic/subsistence and men's education and work as commercial hence more meaningful, which was not the case previously (Kikooma, 2012). These ideologies were adopted from societal patterns that were previously observed and identified in imperial societies (Bertolt, 2018). With the conformance to colonial frameworks throughout history, recent times have brought a wave of new change in form of feminist movements across the globe to promote gender equality by promoting affirmative action in societal education and economic spaces (Grantham et al., 2021; United Nations Women, 2014; Africa Partnership Forum [APF], 2007)

African governments have adopted multiple measures to this effect. In Uganda for instance, the implementation of universal education for all and women entrepreneurial initiatives and programs to enable women participate actively in the national economic sphere were effected (Ministry of Gender, Labour and Social Development [MoGLSD], 2019). The impact of these efforts has increased the participation of women in all developmental spheres in Uganda, especially the economic sphere through entrepreneurship due to the increased global efforts for gender inclusion regarding women's access to micro finance and credit (Seck-Fall et al., 2021). As a result, Uganda has been recognised among the economies with high entrepreneurial intentions and entrepreneurial activity (Global Entrepreneurship Monitor [GEM], 2014; 2010) thus encouraging high rates of female entrepreneurial activity (MIWE, 2020) in addition to 49.5% of university admissions being obtained by women (Odaga, 2020). Furthermore, Uganda's political stability has encouraged business creation positively influencing women entrepreneurship compared to regional counterparts both from the East and West of Africa, for example South Sudan, DR Congo,

Ethiopia, Liberia, Chad etc. where wars and political conflicts seem to be perpetual (Klugman & Mukhtarova, 2020). These factors have indeed raised the Ugandan flag on the international stage, however in spite of these achievements, Uganda remains among the most underdeveloped nations on the African continent which, among other reasons, may be attributed to the under studied challenges of education and of entrepreneurial sustainability (Mawejje & Sebudde, 2019) as well as rampant corruption and poor governance (Lubaale, 2019; Kaluuya & Elliot, 2018) that disproportionately affect women.

The interest of the thesis therefore comes at a time when there is a significant rise in women's education and business creation in Uganda today and yet a distinct contrast with business sustainability. According to Higenyi and Arinaitwe, (2020), this paradox can be explained by analysing the quality of education provided as well as the liberal macroeconomic policies which sound good in theory but have negative consequences in practice (Ontong & Le Grange, 2015) particularly for women in terms of access to resources. Before the millennium, men pioneered education and entrepreneurship in Uganda which was strongly brought onto the scene by the Government's policy of privatisation in the late 80's and early 90's (Tushabomwe-Kazooba, 2006). While this is so, research by Mugabi (2014) demonstrates a rise in women in business since the late 90's. In addition, The MIWE report (2018) observes that 33.8% of women are engaged in business formation and ownership thereby reducing the previously reported gender gaps. The same applies to education where the gender gaps have been reducing in the recent past (Ministry of Education and Sports [MoES], 2016). This is important because women constitute a larger population in Uganda than men today, with a percentage of 51% compared to men at 49% (Uganda Bureau of Statistics [UBOS], 2019). These statistics demonstrate that women contribute a great deal to the economy of Uganda and challenges affecting their education and entrepreneurial sustainability must begin by addressing women challenges on a deeper level.

Problem statement, general objective of the thesis and hypotheses

The problems addressed in this thesis are twofold. On the one hand, we address the scarcity of research done on the survival factors/enablers that influence women's resilient entrepreneurship in Uganda. This is critical because while women entrepreneurs in Uganda are reported to be highly empowered in business creation, there is little evidence of the factors that lead them to this success.

The factors that enable women's businesses to survive are scarce in the literature and so an attempt to address this problem is made with the aim of contributing to bridging this gap (this is done in article 3). On the other hand, challenges to women in entrepreneurship still prevail, for instance those pertaining to women's education, the COVID 19 pandemic and entrepreneurial sustainability for which attempts to address these are made in articles 1, 2 and 4. Summarily, the observation is made that while there's a rise in women entrepreneurship in Uganda for which we discuss why, there are challenges that may come as a result of the same among other factors as theorised below.

While there is no doubt that women entrepreneurship has risen in Uganda, the measurements used to reach this conclusion, that is, "women's advancement outcomes, knowledge assets and financial access and entrepreneurial supporting conditions" (MIWE, 2021, p. 9) do not take into account the specific industries in which women choose to operate and why. Kasamak et al. (2009) describe knowledge assets as competencies and capabilities necessary for business growth, competitive advantage and human development such as technical know-how and this knowledge is critical for business sustainability (Pérez-Luño et al., 2016). In this sense, the measurement of 'knowledge assets' is connected to access to information, education and the acquisition of technical skills (Bojica et al., 2011; Fuentes-Fuentes et al., 2014). However Uganda's informal agribusiness industry which is predominantly female requires little to no education achievement or technical skills (Rugasira 2016; Young 2019). Rather the desire to earn and increase their incomes persuades women into necessity entrepreneurship (Sendra-Pons et al., 2021) and into agribusiness. This is particularly so due to their cultural history with subsistence agriculture in terms of food cultivation and preparation (Burton et al., 1981) hence poverty leads to women entrepreneurship and not that women necessarily have 'knowledge assets' as assumed in the mentioned measurements. The possession and lack of knowledge assets, in this sense education however, may pose challenges as well as opportunities (Pérez-Luño et al., 2011) for women given that Uganda's economic growth and development depends a lot on the formation of businesses in the country (Ssejjaaka et al., 2015). While there have been increased access to education and entrepreneurial opportunities particularly for women, research shows that there is still a lot to be desired due to the failures of business start-ups (Patton, 2016; Sunday, 2013) and yet women contribute 73% in entrepreneurship and labour to Uganda's economy (Willman & Arnold, 2022). As such, the Government of Uganda and the private sector foundation ought to aim at providing the right tools

to women entrepreneurs to ensure that businesses flourish and are sustainable over the long run to provide sustainable employment opportunities within the country. However, the concept of business sustainability particularly among women entrepreneurs lacks the macroeconomic encouragement which could be evidenced by a stable social and economic platform for women (Lyatuu, 2019; Nangoli et al., 2013) in terms of tax incentives given to local women entrepreneurs as opposed to foreign investors as well as financial safety nets that empower women financially in terms of capital and technology (Skonieczna & Castellano, 2020). In addition, the business environment does not provide avenues for specific education and information on individual business awareness and on the stages of business formation in order to equip women entrepreneurs with tools and skills for business longevity (Cooney, 2012). As a result, many of these businesses have a low confidence of survival.

Sserwanga and Rooks (2014) assert that, the causes of low survival confidence is a result of cognitive challenges. They argue that business closure does not necessarily mean failure because many Ugandan entrepreneurs closed one business to open another. It should be noted however that challenges in business affect both genders, the difference is that women in comparison to men led businesses are affected more due to a variety of factors such as limited education, access to finance, and the conflict between combining work and family etc. (Guma, 2015).

While efforts have been made to promote women in entrepreneurship (MoGLSD, 2016) as well as in education (National Strategy for Girl's Education in Uganda, [NSGE], 2014), the challenge of low business survival lingers and is demonstrated through high unemployment levels and low purchasing power (Lyatuu, 2019). For business sustainability to occur, Grant (2017) and Nicolaides, (2011) assert that investment in education needs to be the founding factor for business operations. According to them, there is a direct relationship between education and a country's capacity to create sustainable entrepreneurial ventures.

The general objective of the thesis therefore is to build on the knowledge of African women in business entrepreneurship investigating the influence of socioeconomic factors on the survival or sustainability of women's business enterprises, the impact of women's education on entrepreneurship as well as women's motivations for business creation and the challenges they face and how they overcome them in the urban areas of Uganda with the aim of presenting new

insights to approaching the challenge of business sustainability and economic development in African entrepreneurship. It is therefore hypothesized that:

- a) There is a paradox between the acknowledged high level of women entrepreneurship and education with respect to business sustainability as a result of macro-economic challenges such as universal education and the privatisation of education that disproportionately affects women.
- b) Business sustainability of women's entrepreneurial ventures in Uganda is determined by their motivations to start business which are driven by necessity.
- c) Formal education as a factor of economic development is ineffective in establishing women in successful entrepreneurship.
- d) There are entrepreneurial challenges that women entrepreneurs face as a result of limited level of education and other socioeconomic factors that in part impede their advancement in economic spaces other than the basic business types in the agribusiness industry.
- e) Women's business sustainability is directly influenced by personal and economic hardships driven by macro-economic conditions in which they live such as the unprecedented COVID pandemic etc.
- f) Business types are chosen differently by women entrepreneurs within the agribusiness industry basing on their education level.
- g) The adaptation of trade liberalisation policies such as foreign direct investment negatively impacts women's businesses through competition.
- h) The lack of employment opportunities negatively impacts the constructive view of formal education.

The hypotheses mentioned above tested positive as will be explored in the articles.

Research questions and specific research objectives of the thesis.

Broadly, the thesis seeks to answer the question, “ what are the socioeconomic factors that influence sustainable women entrepreneurship in the agribusiness sector in urban Uganda?” with specific the objectives to; 1) understand the socioeconomic variables related to the survival or sustainability of women's businesses in urban Uganda , 2) comprehend African business environments and how they condition women's business objectives, motivations and sustainable

business practices and 3) analyse women's experiences or trajectories and challenges that lead to resilience in entrepreneurship amidst times of economic hardships.

In order to meet the general and specific objectives, the research question is answered through the following sub research questions addressed within the individual articles.

Article 1

- a) How does formal education in Uganda support or contradict women entrepreneurship and business sustainability? (Objective 1)
- b) What and how do macroeconomic policies affect women's education and entrepreneurship? (Objectives 1, 2 and 3)

Article 2

- a) What are the relationships between the educational level, the types of businesses and the factors that motivate the entrepreneurship of business women in the agricultural sector in Uganda? (Objective 2)
- b) What variables influence the type of business that women open? (Objective 2)

Article 3

- a) What socio-economic variables explain business survival in relation to revenues and profits in women's entrepreneurial ventures in Uganda? (Objective 1)

Article 4

- a) What role does education play in women's attainment of resilience in women's businesses? (Objective 1 and 3)
- b) Taking into account the economic crisis posed by the COVID 19 pandemic, how have women entrepreneurs survived? (Objectives 1, 2 and 3)

Figure 1: Matrix linking general objectives to specific objectives and the articles in which each is addressed.



Source: Own elaboration.

Justification of the research

Few studies have been done on the relationship between women's education level as a socioeconomic factor and its impact on women entrepreneurship particularly in the Ugandan context and yet Uganda is recorded to be among the African countries with the most entrepreneurial activity among women. The research therefore seeks to contribute to the literature on African entrepreneurship by focusing on women's education in relation to their entrepreneurial challenges in the context of the agribusiness industry in Uganda.

While agriculture constitutes only 24.2% of Uganda's economy (Government of Uganda, [GOU], n.d), it is the foundation of the Uganda's economy and employs 70% of the Ugandan population (International Trade Administration, [ITA], 2021; World Bank, 2018) particularly women at 73%. Therefore, the research further seeks to sensitise the government, policy makers as well as other stakeholders about the nuances that cause challenges to women entrepreneurs in Agribusiness so as to better analyse and provide solutions to these challenges. This is critical because the empowerment of women economically in recent times is considered one of the keys to poverty alleviation, gender equality and economic development hence it is important that women's issues are looked at differently from the generically idealised way.

The thesis findings will be beneficial to addressing the problem of business sustainability considering that women entrepreneurship plays an important role in sustaining the economy. The great need for business sustainability or survival justifies for research efforts into the topic hence recommendations derived from the research done will be able to provide insights that inform public policies pertaining to education, women and entrepreneurship.

3. Review of related literature

African women and entrepreneurship

According to the GEM report (2012), the gender gap in Sub Saharan Africa (SSA) has greatly reduced to 27% (women) and 30% (men) in the pursuit for economic growth and development on the continent. Some of the factors responsible for this include increased access to education (Lewin, 2009), increased access to financial resources for women (Morsy, 2020) as well as the adaptation of cultural traits that encourage independence over obedience in SSA (Franklin & Dutta, 2022). While the above authors acknowledge an improvement in gender equality, they on the other hand observe that a lot still needs to be done to attain equality in terms of access to education and financial resources.

Similarly, Olarewaju and Fernando (2020) argue that despite this improvement, women still lag behind in terms of legal rights as well as social protection. Furthermore, Gaye (2018) asserts that entrepreneurship is still a gendered field with african women predominant in fields such as agriculture, leisure and hospitality, as well as child care and with men predominant in fields such as engineering, manufacturing and construction. This gendering of women and men should be eliminated if gender equity and equality is to be achieved in all sectors in Africa and if women are to achieve equal success in business as their male counterparts for example in the area of equal pay (Abolade, 2021). On the other hand, other authors such as Peterson (2019) and Spelman (1988) argue that the pursuit of equal opportunities for both genders in entrepreneurship is desirable and may equate to gender equality however that the outcomes will always differ between men and women. If both women and men are left to choose their own entrepreneurial path there will always be a dominance of one gender in one industry and another gender in another industry with a few notable exceptions even though both women and men have access to the same opportunities such as entrepreneurial spaces and education. This concurs with evidence from Uganda, for example latest statistics from Makerere University show that generally, there is a 2% margin between men and women graduating from Makerere University (Makerere University Graduation Statistics, 2021). However, in business studies 60.8% of women compared to 39.1% of men are obtaining a bachelors' degree in business administration ("Female Students Dominate Makerere Graduation", 2021) and thereafter the women tend to pursue business entrepreneurship in 'female' related

businesses (Goldstein et al., 2019) such as restaurants, retail shops, and boutiques etc. while men set up businesses in ‘male’ related businesses such as technology gadget shops etc. with the same or equal school qualification. Additionally, african women are different from their counterparts in other continents in terms of business culture. This aspect plays out in their business practices in ways such as through the Ubuntu philosophy (Kinyanjui, 2019) that encourages mutual collaboration and understanding, sharing resources as well as customers etc. that may not be present among women entrepreneurs in other contexts.

Education and entrepreneurship.

While the thesis presents diverse socioeconomic factors that influence women’s entrepreneurship as will be discussed in the individual articles, education is the overarching theme of the thesis and forms an integral part of the theoretical framework as discussed below.

The literature on education in Uganda illustrates that the government of Uganda has undertaken major structural changes in regard to providing education access to all through universal primary and secondary education programs (Kwesiga, 1994; UNESCO, 2000). Through the National Strategy for Girls’ education [NSGE], there has been an increment in women’s school enrolment from 2015-2019 (Uganda Bureau of Statistics [UBOS], 2017) however, completion rates remain low despite free education. As a result, informal education that provides practical life skills to girls out of school is presented as an alternative, ushering them into entrepreneurship. This concurs with research done by Monteith and Camfield (2019) and Noguchi (2018) which found that informal education imparts financial literacy skills and competencies that equip the women with abilities to initiate business enterprises. Understanding women’s business motivations in relation to their level of education helps explain the socioeconomic conditions under which women entrepreneurs achieve entrepreneurial sustainability. For example, research done by Datzberger (2018) presents a controversy between education and employment outcomes where the highest level of education imparted does not meet the needs of graduates forcing them into small scale and temporary entrepreneurship. This finding brings to light the economic conditions of unemployment that push women to abandon their qualifications for a lack of suitable employment and to enter agribusiness industry due to ease of entry such as markets to make a living to make ends meet at home.

Additionally, Magumba (2018), Kanyeheyo (2015) and Mwesigwa, (2014) question the inadequacy of the type of education imparted in formal institutions that is unable to equip women with skills to meet job market needs leading to an entrepreneurial dominance and saturation in a single sector labelled 'women' sectors such as agriculture. This further demonstrates an economic environment that provides very limited options for growth, creativity and innovation (Gateway Research Centre [GRC], 2020) despite equitable access to education, thus helping to explain the rise of the women entrepreneurship in Uganda's informal sector as a result of failing to enter formal employment.

Women entrepreneurs face educational challenges due to the limitation of a practical entrepreneurial education experience (National Curriculum Development Centre [NCDC], 2014). The Structural Adjustment Programmes (SAPS) by the World Bank and the International Monetary Fund have mapped out a blueprint for overcoming poverty and reducing gender inequality (World Bank, 2006). These policies have aimed to promote entrepreneurial capitalism among women by increasing income generation via small and medium-sized enterprises (Makokha, 2001). Although women face a myriad of challenges pertaining to owning land after graduation from formal education institutions to practice business agriculture to overcome poverty, many have taken up agriculture education at the university level (Odaga 2020). Not only does the higher education provide different avenues in which agribusiness can be practiced through sophisticated technology, it also expands women's knowledge on value addition which encourages business sustainability in the long term (Food Agriculture Organisation [FAO], 2017). While this may be so, research by Matama (2018) asserts that the level of education plays a critical role in measuring risk before investment, however the highly educated may face a paralysis of analysis and may fail to make entrepreneurial investments.

Critics of Uganda's education system have pointed out that despite entrepreneurial education being introduced in formal school settings, it leaves a lot to be desired since it has become part of the 'theoretical nature' of the formal school's curriculum (Adong & Wakyiku, 2017). These argue that students in Uganda's education system do not have the practical experience from school that could actually contribute to solving the country's economic problems such as unemployment due to failures by government to make substantial education investments. This has caused an impediment to entrepreneurial sustainability.

Business sustainability and entrepreneurship.

Given the general understanding that African countries are still underdeveloped with highly informal economies (Young, 2019), the aspect of business sustainability as regards care for the planet, environment or the changing climate are topics that are debated (Ontong & Le Grange, 2018) but may not yet be applicable or feasible in Africa given the fact that still, many African countries such as Uganda are yet to overcome poverty and achieve middle income status (Begashaw, 2019). According to the 2020 report of the United Nations Economic Commission for Africa (UNECA), Africa as a continent is only half way to meeting the sustainable development goals (SDGs). This lag may be attributed to the fact that many African countries perceive sustainability development as the continuity of development enterprises (that is, Typology A of business sustainability), in this sense women and men's entrepreneurial ventures and their ability to achieve financial profits which comprise their livelihoods is the priority. This therefore presents the uncertainty of how to implement the SDG goals in developing nations like Uganda in contrast to the global agenda that seems to issue 'one-size-fits-all' directives by the founding authorities toward the nations of the world (Bartniczak & Raszkowski, 2018).

Given that women entrepreneurship in Africa is driven by necessity (UNECA Report, 2019; Nasiri & Hamelin, 2019), the drive for sustainability in the way presented today may not be pertinent to women's economic empowerment through entrepreneurship since majority of women in business are pushed into business. Therefore continuity or survival is their main priority contrary to the planet or the environment. On the other hand, authors such as Kallhoff (2021) and Harris (2007) assert that while sustainable businesses particularly those that preserve the planet in their operations are crucial, it must be a collective effort particularly by the world's largest manufacturing economies. This is important for climate fairness specifically for Africa where business sustainability has not arrived at the stage of the developed continents and where sustainability is intertwined with more entrepreneurial activity to overcome poverty and achieve economic development.

4. Theoretical and conceptual framework.

The theoretical and conceptual framework illustrates the main connections to be explored in the different articles of this thesis and summarizes the main findings of the analyses. Note should be taken that the theoretical framework does not disclose all the specific connections between the different issues analysed, however the specificities are dealt in detail in the individual papers. Also, connections that were not explored are provisions for further research.

Women's education level has been a point of advocacy for many gender experts in bid to achieve gender equality (Baten et al., 2020). As such, many policies have been implemented to ensure equitable access to education opportunities by both genders. This has been observed in universal education programs (Mwesigye, 2015) as well as the nationwide advocacy for girls to take on science subjects that have been dominantly preferred by boys (UNESCO, 2017). These drives have had women participate in Uganda's education system and even outperform boys (Musimenta et al., 2020). On a closer look however, research shows that while girls outperform boys, it depends on the level of education in question. Research by Makerere University, (2021) shows that undergraduate degrees have more women enrol and complete in large numbers than their male counterparts and a reversal is observed for higher education, that is, Universities in Uganda record more men at Masters' and PhD degrees than women. This pattern was also observed in primary and secondary levels of education where courtesy of universal education programs such as Universal Primary Education (UPE) and Universal Secondary Education (USE) more girls enrolled but few completed to upgrade from primary level to secondary and from secondary level to University (Kan & Klasen, 2020; Ketele, 2005). According to UNESCO (2021) this paradox may be explained by the still prevalent cultural constraints of gender role allocation where women prioritize family duties over education as well as the lack of financial resources to educate girls. Additionally, Kitooke (2021) argues that due to the relaxed regulations particularly in public schools, girls tend to become victimised by early pregnancies and are stigmatised from returning to school (Kasozi et al., 2020) while on the other hand, the boys continue on with their education. This change in life circumstances is what gives birth to women's necessity entrepreneurship (Katongole et al., 2014) because women have to take responsibility of their children at an early age and at the expense of their education while boys do not.

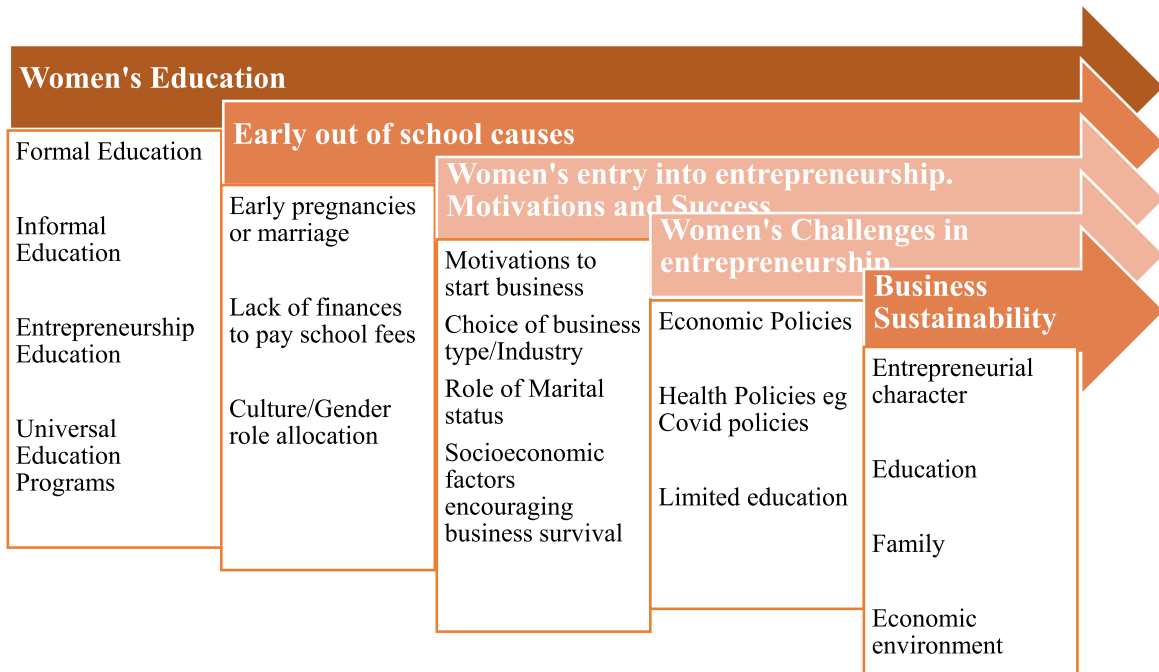
Furthermore, these changes in circumstances at an early-stage act as a foundation or preparation for women's resilience to life's challenges which characteristic is later evidenced in the way they conduct their entrepreneurial ventures to achieve sustainability, even in times of economic hardships (Diwakar et al., 2019). The exposure to early responsibility pushes women to bare the weight of providing for themselves and their children at all costs. This may include working (as opposed to waiting for financial/child support from men) in an economic environment that may be unfavourable due to macroeconomic policies (Guma, 2015) that negatively impact their entrepreneurship such as trade liberalisation policies such as privatisation (Nakulima, 2016) that encourages educational inequalities. While the economic environment affects both genders, women face the impact more because they have to balance the hardships of business as well as single parenthood that may involve closing the business to take care of a sick child and the like, thus negatively affecting business sustainability (Kirkwood & Tootell, 2008).

According to Doane and MacGillvray (2001), business sustainability defined as the continuity of a business can be affected severely especially for sole proprietorships which many women entrepreneurs in Uganda possess as owners. A limited level of education to understand economic conditions and policies that affect them coupled with the choice of business setup in perishable products (agribusiness) as sole proprietorships are bound to significantly affect women's sustainability in business.

While the thesis seeks to explore the relevance of formal education in women entrepreneurship, women's motivations in business start-ups as well as the factors that lead them to become resilient despite unprecedented hardships, it additionally seeks to bring to light the socioeconomic factors that inspire increased female entrepreneurship helping to explain why they are considered among the most entrepreneurial in Africa.

The conceptual framework provides a process within which women move from education to entrepreneurship due to a set of educational challenges. Their entry into entrepreneurship is characterised by both success and challenges in pursuit of sustainability. Figure 2 demonstrates the process.

Figure 2: Factor analysis of conceptual structure.



Source: Own Elaboration.

5. Context of the study

The study setting provides the angles through which the thesis methods, results, discussions, conclusions and suggestions were analysed. The study context is divided into three parts: the economic and political which provides an overview of the history of Uganda, the cultural and educational context which gives the background of women entrepreneurship by women as well as women and education and lastly the geographical or physical context which paints the picture on where the thesis research took place. Illustrations such as maps, the research areas as well as the business structures are also demonstrated to aid the reader.

Image 1: Location of Uganda on the African Continent.



Source: Links Wild Safaris, 2022

Economic and political context: A history of Uganda

Uganda gets its name from its largest Kingdom, the Buganda Kingdom (Roberts, 1963). The name Uganda was adapted by imperialists after the scramble and partition of Africa who referred to the people from Buganda as 'Uganda' (Crabtree, 1914). During 13th to the 16th centuries, the Kingdom of Buganda was part of a former powerful Kingdom called Bunyoro-Kitara (Uzoigwe, 1973). The Kingdom of Buganda was and still is located in the central and southern parts of Uganda and is the largest Kingdom today, its population making up 16.9% of the population of the country (Stonehouse, 2012). Uganda's food consumption before British control was formed by perennial plantains and yams, cultivated in permanent groves that provided food all-year-round with relatively little labour input (Ehret 1998; Reader 1998) in the Buganda Kingdom. In contrast to other African Kingdoms that relied on cattle, the economy of Buganda relied majorly on crop cultivation with few individuals owning cattle, engaging in hunting and fishing (zu Selhausen, 2015). However, the presence of the Tsetse fly made the development of agro-pastoral farming systems difficult and hindered commercialisation of agriculture (Alsan 2015; Goody 1971).

This additionally made long distance trade difficult because transportation of goods between regions was hampered as Ugandans at the time were restricted from using animal-powered

technologies, such as the wheel or the plough (Wrigley 1957). Bunyoro Kitara Kingdom was economically powerful due its trade in salt from Lake Albert and iron tools (Encyclopaedia Britannica, n.d), very highly valuable commodities which it traded with other regions including Buganda. However with the tsetse fly obstacle, trade became restricted. It should be noted however that even though the tsetse fly impeded economic development for the people of Buganda at that point in time, pastoralism was successfully operated in other arid and semi-arid areas of Uganda such as Ankole, Karamoja and Tesoland (Wrigley 1959). Buganda Kingdom became a prominent Kingdom after the dissolution of Bunyoro Kitara Kingdom at the end of the 16th century (Uzoigwe, 1973). By taking control of the Lake Victoria water which was very strategic for food and water supply (Osterhammel, 2015) Buganda secured and consolidated its power in the region. However, news of Egyptian expansion and slave trade in 1869 reached the King of Buganda (Wisnicki, 2010) and in order to resist Egyptian conquest, the King (Muteesa 1), with the support of white explorers who had arrived in 1862 (zu Selhausen, 2015), wrote to the Queen of Britain to send missionaries to Uganda (Mackay, 1890) so that he could have foreign allies to vanquish Egypt's plans. The King's intention in writing to the white queen was motivated by the political gains of securing modern arms to defeat the Egyptian expansion that wanted to take his power (Ssemutooke, 2012).

Prior to the King Muteesa's communication with England, British explorer John Hannington Speke had arrived at the northern shore of Lake Victoria in 1862 in pursuit of the Source of the Nile river and Great Lakes of Africa (Kollmann & Nesbitt, 1899). According to (Jeal, 2011) Speke was impressed by the uncommon size and yet eminent sophistication of the Buganda kingdom, its royal capital and well-maintained roads. He later learned that the Buganda kingdom was a monarchical society in addition to being a feudal economy. Buganda was ruled by a Kabaka (King) and Princes (Balangira), his appointed chiefs (Bakungu) commanded and maintained the Kingdom interests within the Bakopi (serfs) on behalf of the King (Reid 2002). It should be noted that Social class and status among the Baganda was fluid in nature, a mukopi (serf) could become a mwaami (chief) based on his competence, good will and personal loyalty to the Kabaka and the Balangira (Jeal, 2011). This kind of system formed achievement-based social hierarchies in which men competed for advancement at the royal court (zu Selhausen, 2015) and therefore could move from one social status to another without restriction (Berman 1974; Fallers 1959; Twaddle 1974; Wrigley 1957).

To consolidate their economic prowess, the Baganda (People of Buganda) operated a sophisticated canoe fleet on Lake Victoria (Osterhammel, 2015) to extend their military power to other neighbouring regions and control regional trade routes and commerce within the East African coast (Reid 1998). In addition to this, Buganda had successful, leather, pottery, iron-working and bark cloth industries (Reid 2002; Roscoe 1911) predominantly operated by men (Walusimbi, 2005). Baganda men also engaged in politics and warfare (Roscoe, 1911). In the mid-19th century, Buganda heightened its commercial exchange with the Indian coast trading exclusive products with Swahili and Arab vendors from Zanzibar and Khartoum (Reid 2002). Examples of products included; ivory and slaves for fabric, guns and explosives (Twaddle 1988). Nonetheless, the Arab impact didn't stop at exchange; the religion of Islam practiced by the Arabs presented an extraordinary social effect on Buganda and gave it its first experience with literacy (Hastings 1994; Wrigley 1959). This introduction to foreign education strongly elevated Buganda's ranking with the Kingdoms of Toro, Bunyoro, Ankole and Busoga such that by the end of the 19th century, the Kingdom of Buganda was the most dominant in the region (Low 2009).

Following the letter to the Queen of England by Buganda's Kabaka Muteesa I, the primary evangelists showed up at Buganda's court in the year 1877. These were from the Anglican Church Mission Society (Mackay, 1890), trailed by their partners, the Roman Catholic White Fathers in 1879. Due to the Kingdom's political interests, the missionaries were ardently welcomed, adding a large number of converts to Christianity alongside the already existing Muslim adherents at Muteesa's royal court. (Oliver 1952; Stanley 1990; Wrigley 1959). These developments later on created an aggressive environment in which the initial interests of the Kabaka were usurped by those of the illusive and unfamiliar religious systems (Isichei 1995). In the year 1884, Mwanga II succeeded his father King Muteesa I, but he was not in favour of the growing number of Christian converts at his court and in the Kingdom. This was because his pages had become insubordinate to his orders and he feared that if the foreign people could change his subordinates, they would take his throne. And so, being King and considering himself sovereign over all, he gave his converted pages at court an ultimatum to pledge allegiance to him or die for their new beliefs. This measure by King Mwanga II resulted into the martyrdom of over 50 pages on 3rd June, 1887 which date became a Christian national holiday in Uganda. Prior to the martyrdom of the Uganda Martyrs on 3rd June 1886, King Mwanga had ordered the murder of Bishop James Hannington who was at

the border between Buganda and Busoga and on his way to Buganda's court in 1885 in effort to resist the British encroachment on his power.

The murder of this bishop was a blow to British interests in the area and so the incident catapulted into a religious civil war among Muslims, Protestants and Catholics (Wrigley 1959). King Mwanga's attempt to oust the British however was not successful as in 1888 Captain Frederick Lugard who was overseer of British interests in the East African region, intervened in order to protect British missionaries and set up the Imperial British East Africa Company to consolidate British interests (Pakenham 1991). King Mwanga was coerced to relinquish his power which arrangement resulted into further resistance of British control. Nevertheless, as a way to keep some of his power, he agreed to co-reign with the British and so in 1894, Buganda officially became a British Protectorate (Karugire, 1980). The British observed that the King was the soul and heart of the Baganda and if any British interests were to be met, the King had to be involved to prevent the people from resisting like they had in other parts of Africa. In addition, the Buganda Kingdom was larger in terms of size and highly organised compared to other kingdoms and clans, thus making it easy to implement British indirect rule and thus the arrangement for Buganda to become a Protectorate and not a colony like elsewhere came to be implemented. In 1896, protectorate control was extended to Bunyoro, Ankole, Toro and the Northern and Eastern regions of Uganda to date, the British employed Buganda's administrative system to these societies (Griffiths, 2001) as part of the protectorate agreement.

Image 2: Map of the Uganda Protectorate.



Source: Lurker, 2015.

The British however took more power from the King of Buganda than was expected which he resisted only to be finally defeated, imprisoned and sent into exile in the Seychelles where he met his death in 1903. He was replaced by King Kiweewa who was more agreeable to British plans. And going forward the British system of indirect rule ensued. All other religions worked in harmony with the British and together, the missionaries built missionary schools, (Frankema 2012) and hospitals (Etherington 2005). Missionary work was critical to providing an education that would contribute to a new, socially and economically transformed Uganda (Selhausen, 2015). Indeed, so great was missionary work that by the 1870's a vast majority of Ugandans were

Christians (Oliver 1952, Wrigley 1959) with school enrolment highest in Uganda than in other parts of the African continent. (Hastings 1994, Frankema 2012).

After the demarcation of Uganda to its current boundaries by the British, a land agreement was signed between Buganda and the British in 1900 (zu Selhausen, 2015). In the agreement, land was distributed in form of freehold estates to the Buganda royal family and its chiefs (Hansen 1986; Fallers 1959). Thus, land remained dominantly under the ownership of Ugandans (Low, 2009), a move that saved both Ugandans and the British bloodshed which was experienced elsewhere in Kenya's Mau Mau rebellion and rebellions in Zimbabwe (Southern Rhodesia) due to permanent land settlements by the British (Sheldon, 2017). Hence, another example of protectorate rule in comparison to full colonial rule.

Kampala became the capital of the Protectorate. It was home for the British administration, and the headquarters of the Lukiiko (Buganda Kingdom's Parliament). Given Uganda's landlocked feature, Kampala also became a trade strategic stop for the East African railway which ran from Mombasa at the coast of the Indian Ocean (zu Selhausen, 2015). Transport within Uganda was improved with the arrival of the Uganda Railway in 1901 linking Uganda with the Indian Ocean (Jedwab et al., 2014). This made the cultivating and trading of crops, for which most areas of Uganda had fertile soil and a favourable climate, a feasible endeavour thus establishing agriculture as an economic activity. The railway was constructed by a large number of Indian citizens whom the British transported from their Indian colony. After the railway was built and finished, these members of the Indian community settled in Uganda and became powerful contributors to the economy through entrepreneurship (Ehrlich 1963, Jamal 1976). The power that the Asian community gained from their British masters, placed them in a more privileged situation compared to Ugandans. This is one of the major inequalities that led to their expulsion from Uganda by President Idi Amin Dada in 1972 (Desai, 2012)

Pre-provincial monetary forms, for example, cowry shells and ivory plates, were continuously supplanted by the frontier government through the dissemination of a solitary currency. At first, the Indian rupee was presented, just to be supplanted by the East African shilling in 1921. The legitimization and adaptation of a new currency decreased costs involved in commercial exchanges and it empowered the colonial administration to levy the natives through cash crop production.

The British colonial command, with the assistance of Buganda local leaders and the evangelists, advocated the cultivation of cotton in 1903. Due to the introduction of money as a currency and taxes, work became stressful and coercive as Ugandans had to work to pay hut and poll tax of which this was benefiting the imperialists. Work days were higher in Uganda compared to other British controlled states, according to (Baten & Leeuwen, 2012). An unskilled workman worked 35 days between 1911 and 1937 as opposed to 31 days meaning they put in way more hours than normal. Nevertheless, cotton crop farming however led to successful gains that it enhanced large scale cotton production in Jinja, Uganda (Nayenga 1981; Twaddle 1974, Youé 1978). This resulted into Uganda becoming the largest exporter in the whole of Sub Saharan Africa (Youé 1978). In Buganda, Coffee as a cash crop was introduced and quickly expanded in various parts of the Kingdom resulting into it becoming Uganda's chief export. This required extra labour from neighbouring countries of Rwanda and Burundi (de Haas, 2019; Richards, 1954) hence an increase in population. In addition to cotton and coffee, tea and tobacco were added to cash crops produced in Uganda on a large scale and rich earth minerals such as copper and cobalt were discovered in Kilembe (Ofcansky 1996). Uganda's relationship with Britain during the years of colonialism brought with it an improvement in transport infrastructure, education, maternity facilities, medicines and vaccinations thus improving on the quality and mortality of life (Doyle 2013; Prados de la Escosura 2013).

Although Uganda was doing well in in terms of exports and education, by independence on October 9th 1962, majority of the economy was predominantly rural with only 3% of its population living in urban areas and 93% working in agriculture (Van Zwanenberg & King, 1975). Administrative policies put in place by the British categorically pushed women out of the work economy exalting men over women and there by disrupting the balance of power within Ugandan homes, the British deliberately created a social class where they were at the top, followed by their trusted Asians and Ugandans were placed at the bottom of the scale. This was seen in education, the economy and in housing. The post-colonial period of 1971 to 1986 brought with it the presidencies of Idi Amin Dada and Milton Obote who had different visions for the country and took to the battle field for power, this lead to disintegration with international communities, destroyed working relationships with other countries leading to financial crises on Uganda's economy. Many business were destroyed and many people lost their lives.

A new government under Yoweri Museveni took power in 1986. The new policies prompted a financial recuperation, expanded public spending, and promoted women's education, entrepreneurship and women's participation in politics (Tamale 1999; Kyomuhendo & McIntosh, 2006). In spite of all the adjustments however since then, poverty still ranks high in Uganda (Klugman et al., 2014). Ugandans especially women, are still struggling to make ends meet with their entrepreneurial ventures failing or struggling with stagnancy.

Cultural context: History of women's entrepreneurship and education in Uganda.

During the pre-colonial period 1700-1862, Ugandan women were involved in various kinds of economic activities such as basket- and mat-weaving (Reid 2002). They were also in charge of planting crops, making local alcoholic beverages, and managing domestic chores pertaining to food preparation and raising the young ones (Roscoe 1911). Women were in charge of the major economic activity which was agriculture which sustained the Buganda Kingdom (Stonehouse, 2012). Their hard work enhanced the Kingdom's political prowess (Reid, 2002) as the Baganda took on military expeditions in pursuit to conquer and subjugate weaker regions with full confidence that food supply was secured back home (zu Selhausen, 2015).

The agricultural activities in which women were experts included food production, basketry, and pottery among others (Roscoe, 1911). These products were barter traded with other kingdoms to provide Buganda with what they needed most such as crude salt from Lake Katwe in south western Uganda and iron supplements from neighbouring Bunyoro Kingdom (Doyle, 2006). However, due to low population, there was limited labour to maintain food surplus, this encouraged the practice of polygamy as a form of marriage approved by society (Goody, 1976). Polygamy ensured more labour in a family to work in the fields by way of number of wives and children and thus increasing food production. Men had to give bride wealth to the families of their wives as compensation to them for the loss of future food production for their household (Stonehouse, 2012). Women were highly entrepreneurial during the pre-colonial period, they controlled sources of production which were mainly in their homes. They facilitated men's commerce by providing the merchandise for trade with other Kingdoms. Not only did they run the centres of production, they also participated directly in trade as slaves. Women that were brought from conquered kingdoms as slaves facilitated both short and long distance trade between trading

partners. They acted as modes of transportation of commodities between regions. This was mainly common in Buganda because cattle rearing was rare in Buganda given that crop cultivation was the Kingdom's strength and also cattle rearing was volatile due to epidemics like the sleeping sickness caused by the tsetse fly during this period. And so, women ensured the smooth operation of commerce of the Kingdom of Buganda at the time.

Image 3: Women entrepreneurs making beer.

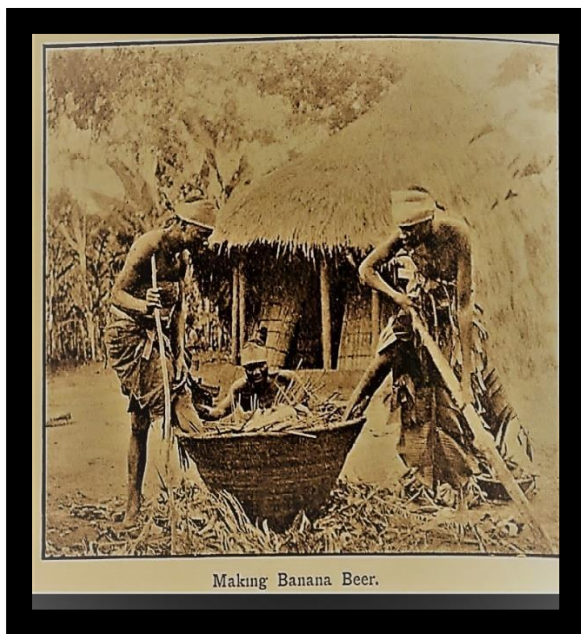
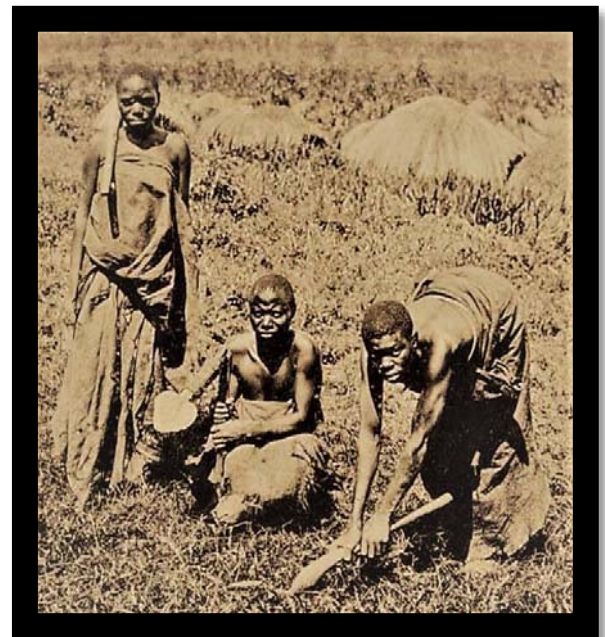


Image 4: Women constructing road track.



Source: Ababaka, 2019.

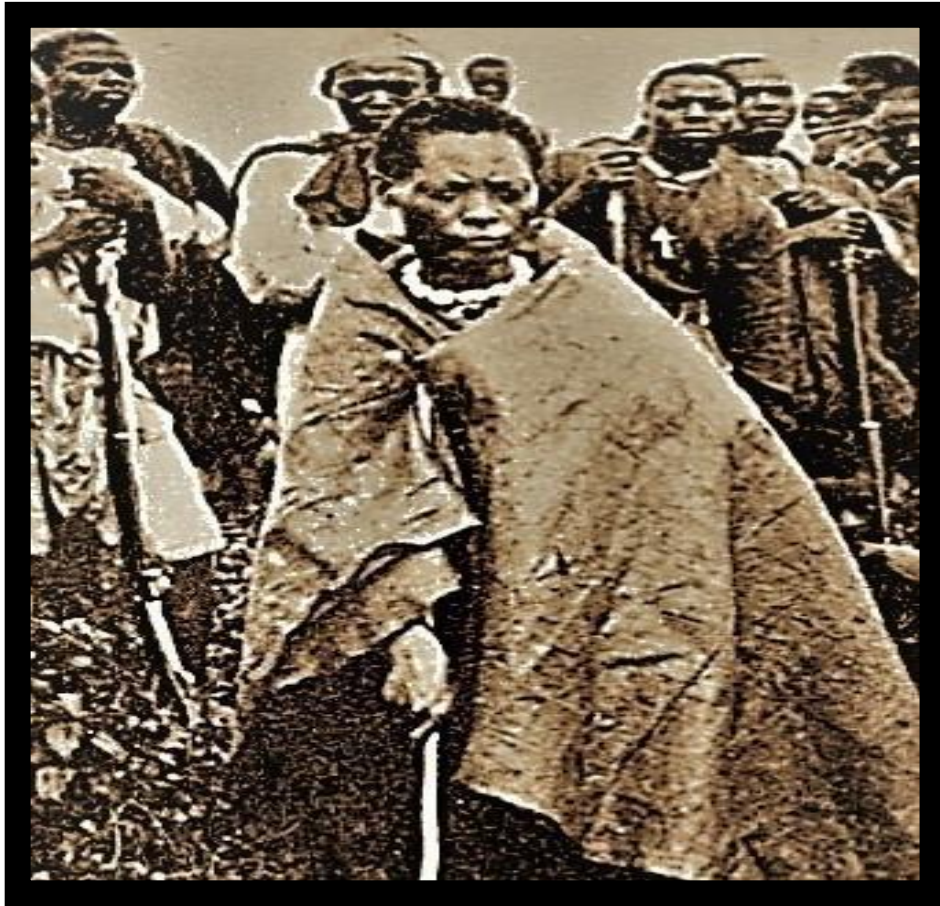
Source: Old East Africa Post cards, (2020)

Men as well as women cleared the land for cultivation, they hunted and also gathered (Sheldon, 2017) both sexes contributed equally to their homes and their Kingdom. Various scholars have however concluded that gender inequality existed during the pre-colonial period in Uganda due to the division of labour (Kikooma, 2012; zu Selhausen, 2015). They argue that since women were majorly responsible for food production, and men were in charge of commerce and politics, this was gender inequality that gave men more economic power of wealth and decision making. These conclusions however do not take into account labour complementarity. Women's production was complemented by men's commerce and vice versa. In addition to men's defence of the Kingdom

from foreign and political enemies, women's food production complemented and supported men's welfare and nutrition and so there was cohesion or team work between men and women before the colonial times. The imperial/colonial period (1877-1962) brought missionaries to Uganda who brought Christianity and introduced missionary education that spread from the King's court to many citizens of Buganda (Ssemutooke, 2012). This is where the seeds of gender inequality were sown. Missionary schools provided an education that stressed imported Victorian educational values of 18th century England (Kikooma, 2012). This was based on the fact that they perceived women's pre-colonial work as male dominance over women. Such values included a work model based on gender where men were bread winners that is 'providers' of their homes and women were 'homemakers' that is, care takers of homes and bearers and nurturers of children (Almy & Sanatullova-Allison, 2016)

The education system fundamentally changed the social, economic and political way of life of the people. Missionary education laid the foundations for women's reclusion to home and reproductive functions whereas men were given new priorities in form of work to pay taxes and school to be competitive in the new economy (de Haas & Frankema, 2018). Women on the other hand were given education opportunities to make them 'proper' wives for their economic husbands (Sheldon, 2017). In addition, the colonial/imperial administrative system formed land laws and policies that gave men rights over land which was owned by women, stripping them of the economic freedom to own land for production (Tripp, 2001). Not all women adjusted to the new way of life immediately. At the outset of the new age, women formed anti-colonial/imperial groups to frustrate the new system. Such were the cases of Nyabingi priestesses Muhumuza and Kaigirwa who organised Ugandans in South West Uganda to rise up against the British imperialists and their efforts destabilised British interests from 1850-1950 in that region (Sheldon, 2005).

Image 5: High priestess Muhumuza and her followers 1911.



Source: Cantwell, 2018.

At the beginning of self-autonomy in Uganda in October 1962, the gender biased education had become part and parcel of Uganda's economy even though preceding presidents supported women's active participation in the economy. Idi Amin for example favoured the rise of women doctors and hotel managers because he strongly believed that women had the capabilities of managing these industries as they were most closely related to women's strengths of nurturing and feeding the community (Decker, 2013).

The structural adjustment programs that the NRM government undertook after they took power on 26th January 1986 further forged a way for women economic inclusion in Uganda's economy. With the politically stable environment that the new government secured, and with the dawn of

entrepreneurial capitalism, women can be as economically productive as they choose to be (Snyder, 2000), especially in Uganda's urban areas. Furthermore, there has been a rise in girl child education which efforts have been spear headed through the National Strategy of Girl child Education (MoES, 2014).

However in spite of all the achievements that women have achieved since independence 60 years ago, there are societies that perceive women empowerment as a taboo. That is to say, some societies weigh the profits of educating a woman as less profitable than those of educating a man (Kwesiga 1996). Furthermore, despite the fact that there are Government initiatives aimed at women economic empowerment through women entrepreneurship and education, there is a lack of information about economic policies by women entrepreneurs (Guma, 2015)

Image 6: Market Women Entrepreneurs in Uganda currently



Source: Namarah, 2017

The cultural context demonstrates three key issues. a) The key contributions that women made toward the smooth running of society as both social and economic agents. b) The impact of colonialism on the Africans' way of life that transformed their educational and socio-economic systems and c) the relationship between culture, entrepreneurship and education.

Geographical and physical context.

Uganda lies in the Great lakes region of Africa in Eastern central Africa and has four great lakes on its borders (Chretien, 2006) making it one of the region's prime traders of African catfish (Bukenya & Ssebusubi, 2014). The maps are provided below to aid the reader where the study area is located in the country. The maps also enable the reader to see the neighbouring countries of Uganda which provide ready market for Uganda's agribusinesses.

The physical context is in the central region of Uganda in two districts. These districts are Kampala district, the capital city and Wakiso district one of the largest districts in the central region. The Agribusiness industry is a key contributor to the economy of the central region and the nation. Kampala and Wakiso rank among the most populated regions in Uganda. Kampala has a population of 1,680,000 people (Uganda Bureau of Statistics, 2020) while Wakiso constitutes 2,915,200 inhabitants (Wakiso District Local Government, 2020). These are significant numbers that contribute greatly to Uganda's GDP more so through agribusiness entrepreneurship. Agribusiness is characterized as a nonexclusive term that alludes to the different processes engaged with food and fiber creation including cultivating, seed supply, agrichemicals, farm hardware, discount and conveyance, handling, showcasing, whole sale and retail deals including agro services, for example, transportation from the farm to buyers and worldwide commercial transactions (Davis & Goldberg, 1957; Hassanzoy, 2019; Roy, 1980). Following this characterisation of agribusiness, women entrepreneurs operating mobile money businesses are included in the thesis as agri business women entrepreneurs. This is because while mobile money is fundamentally part of the technology industry, it forms a core part in the real-time financial processes realised in the daily operations (Seck-Fall, Orozco & Akim, 2020) of Agribusinesses. Mobile money businesses ensure safe end-to-end payments between parties hence ensuring smooth supply chain management within the industry. The agribusiness sector originates from agriculture and according to Bowen et al., (2015), 73%-76% of women in Uganda are in the agricultural work

force making the agribusiness sector one of the ‘typical’ sectors for women entrepreneurship in Uganda. Furthermore, agribusinesses thrive in Uganda’s informal sector which is characterised mainly by unregistered, unregulated and untaxed businesses, including service enterprises, production activities and street vendor sales etc. (Spring, 2009) in largely urban areas.

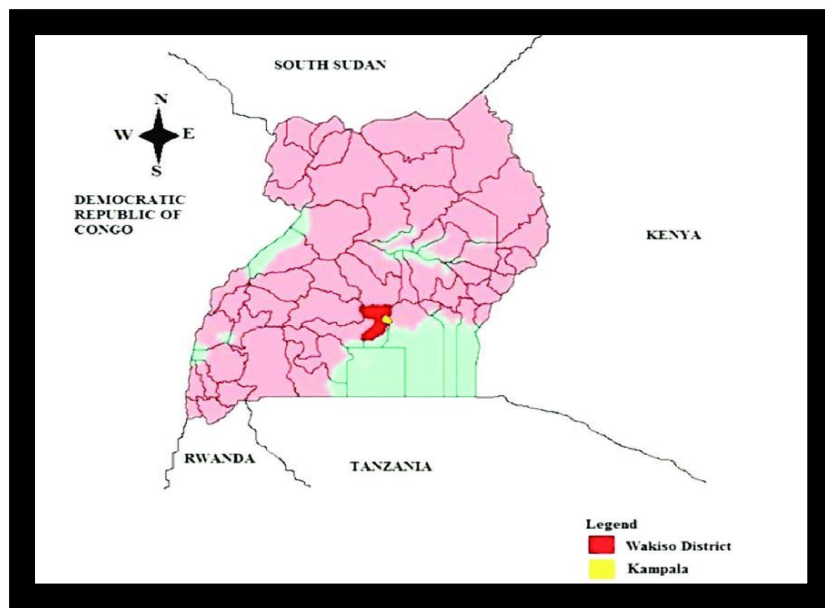
Kampala became the commercial and administrative capital of Uganda after independence in 1962, where previously, the capital was Entebbe from 1905 to 1962 (Igham & Lyons, 1911). According to a report by Air, Water and Earth [AWE] Ltd, “Kampala is located on the northern shores of Lake Victoria in the South East of Uganda and is bordered by Wakiso District to the North, East, West and South-west, covering an area of 195 km². It is situated at an average altitude of 3910 ft. (1120 m) above sea level, and on 24 low flat topped hills that are surrounded by wetland valleys” (AWE report, 2013, p. 2). On the other hand Wakiso “became a district in 2000 incorporating the former capital Entebbe into its profile. It is 1,907 km² and it surrounds Kampala and borders Mukono in the East, Mubende and Mpigi in the West, Luwero in the North and Kalangala in the South Uganda” (Wakiso district profile, 2016, para. 1-2). Since Uganda is an agricultural country, the major economic activities in Kampala and Wakiso are majorly agricultural in nature. These include food crop and cash crop farming, poultry and animal rearing as well as food processing and selling of dry and fresh food produce in shops, markets, streets and restaurants etc.

The thesis research focuses on the urban areas in Kampala and Wakiso. Urban areas are characterized as metropolitan regions that have high number of people residing within, denoting high purchasing power. In addition, they have developed infrastructure for example, streets, schools, water supply, power, emergency clinics, inns etc. (Arellano & Roca, 2017). People that live in urban areas are characterised as sophisticated, educated and technology savvy (Weeks, 2008). On the other hand, Lall, Henderson and Venables (2017) argues that due to the disconnection, crowdedness and costliness of urban cities in Africa, the concept of urbaneness in Africa may be different compared to the global north. Consequently, African urban cities are a combination of sophisticated economic activities such as large scale technology companies as well as small and medium sized agricultural businesses.

The types of business facilities in the study area reflect the level of economic growth the areas have and the general economic development. As other African nations, the government of Uganda

has joined the efforts to achieve the global sustainable goals, particularly the goal of gender equality. One major way has been through investment in women entrepreneurship, not only through financial means but also through state-wide moral and empowerment messaging to women to step up economically. The government therefore views women's entrepreneurship as an incentive for both socio-economic developments, nationally and regionally.

Image 7: Map of Uganda showing Kampala and Wakiso districts and neighbouring countries

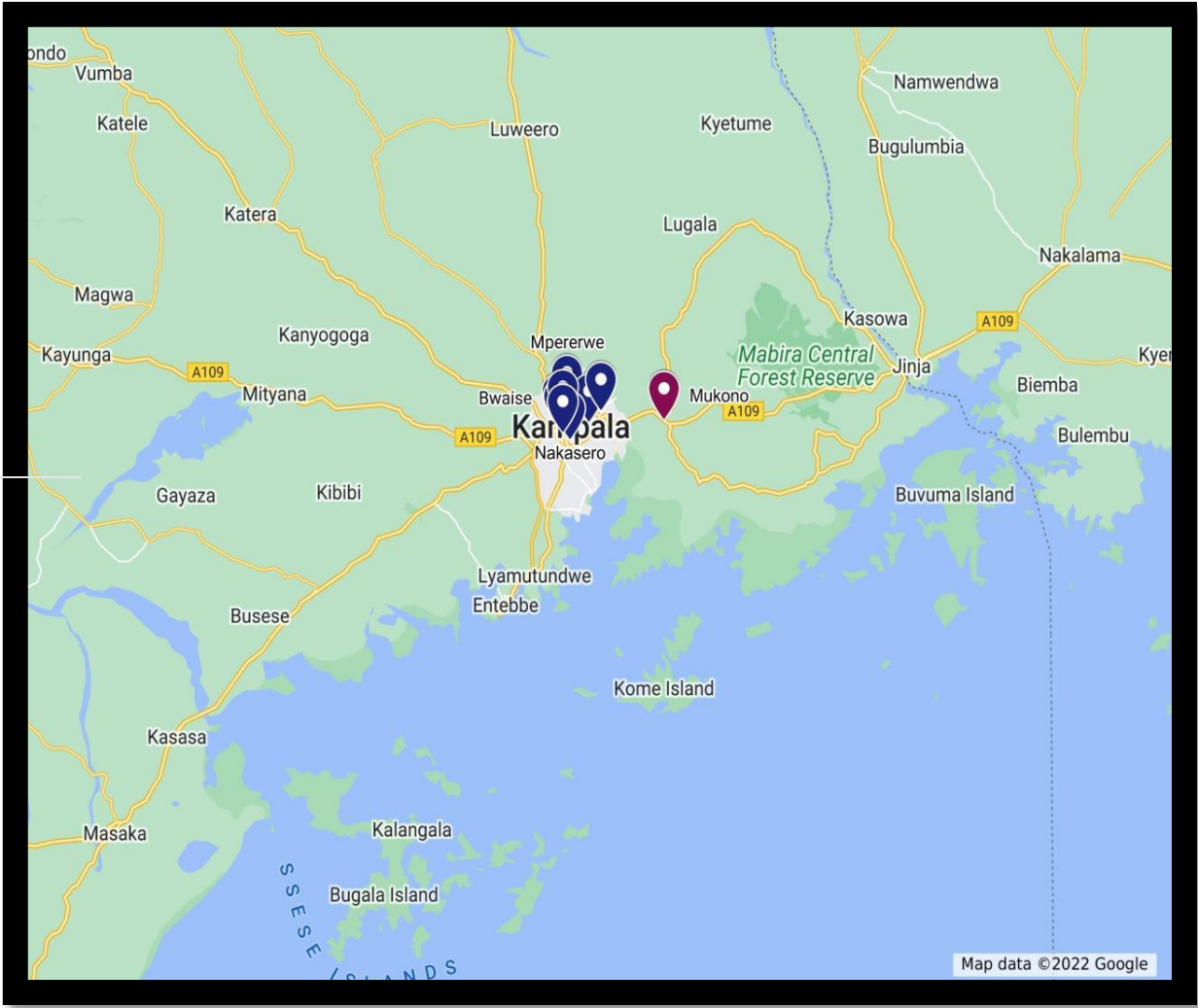


Source: Musoke et al., 2017

The central region is strategically positioned for agricultural economic activity given its economic history as part of the Buganda Kingdom, its gender neutral culture, and its conducive climate that favours agriculture. These all contribute to its competitiveness from other regions and thus encourages women entrepreneurship.

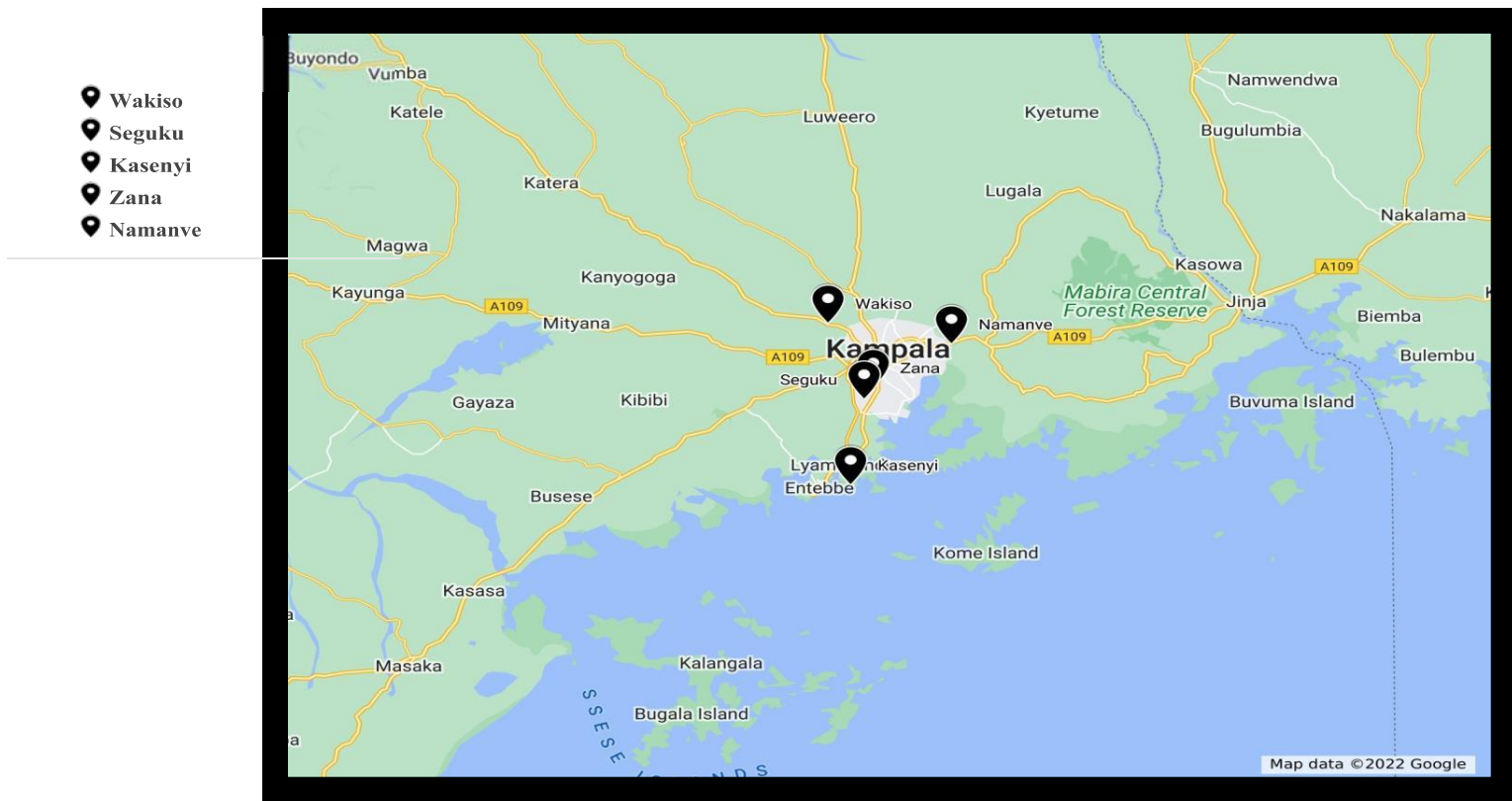
The study is conducted in fifteen locations, that is, within Kampala (10 locations were selected) and within Wakiso (3 locations were selected) 2 other neighbouring locations were selected to increase the sample population.

Figure 3: Research areas in Kampala.



Source: Google maps, 2022

Figure 4: Research areas in Wakiso



Source: Google Maps, 2022

The fifteen locations are described to establish women's status in entrepreneurship and business ownership. The agribusiness entrepreneurial activities in the study area are also discussed. The areas were categorised basing on high and low income generation of the residents as well as the formality or informality of the businesses that women owned. High income areas refers to areas where the daily per capita consumption ranges from \$ 10-\$20 (approx. Ushs 36,500- Ushs 73,000) whereas Low income areas refers to areas where the daily per capita consumption ranges from \$2-\$10 (approx. Ushs 7,300- Ushs. 36,500) - (Guloba et al., 2019). Formal businesses refers to business enterprises that undertake officially recognised operations by law such as paying rent, paying taxes and possessing an operating licence e.g market businesses whereas informal

businesses refers to business enterprises that operate publicly but without paying rent, taxes or without owning an operating licence e.g. Street businesses. (Mugoda et al., 2020). In Kampala, the chosen locations are Ntinda (High income area), Nakasero (High income), Kalerwe (Low income), Wandegeya (Low income), Makerere (Low income), Mulago (Low income), Bwaise (Low income), Mpererwe (Low income), Naalya (High income), Mawanda road (High income) and in Wakiso, the chosen locations are Seguku (High income), Kasangati (Low income), Kasenyi-Entebbe (Low income). Two other locations near Kampala and Wakiso were Mukono (High income) and Namanve (High income). The types of agribusinesses selected include; Market businesses, Street business such as fruit and fresh food kiosks, Restaurants, Retail shops, Mobile money agents, Vegetable farmers, seed vendors and green house farmers. These businesses were located in large markets, pedestrian walk ways on main roads and streets, and in residential and commercial areas for ease of identification by customers (Please see Appendix 3).

Image 8: Illustration of some of the business structures.



Source: Olga Namasembe, 2022

To acquire a stall in the market, women had to be connected to someone influential already working in the market for example someone who has been working in the market for a long period of time (10 years or more), this could be their mother, or husband or brother etc., or have connections with the land lord on which the market is located or have connections with the city or

area or market authorities. This is because entry into urban markets is quite competitive hence women with no connections in a particular area have to set up their businesses on the streets which is illegal and yet renting a business premise may be quite costly particularly for new women business women. The population of Kampala and Wakiso comprises of both natives and foreigners. Foreigners come from neighbouring countries as a result of refugee crises for example from South Sudan, Somalia, DR Congo, and Ethiopia. Other groups of foreigners include Asians from India, Pakistan and Bangladesh, American, British, Europeans and fellow Africans from Rwanda, Kenya, Tanzania and Eritrea. Since the central region houses the Capital City, many ethnicities in Uganda call it their home. Apart from the Baganda who make up the majority of the population, Kampala and Wakiso are homes to other ethnicities such as the Basoga, Bakiga, Banyankole, Bacholi among other groups. The trading languages used in both places are Luganda and English because the central region is home for the Baganda people and the birth place of English education.

Socioeconomic status in Kampala and Wakiso.

Given the high influx of migration into the central region, many businesses have risen to tap into the increasing levels of people that provide a ready market particularly for agribusinesses hence labelling Kampala and Wakiso as urban areas. The increasing populations also have led to the improvement of infrastructure such as roads and hospitals as well as social amenities such as schools and supermarkets. Since Uganda's economy is a mixed economy, formality and informality in business creation flourishes. Due to this aspect, the entry and exit within the informal agribusiness industry is made easy particularly for women who in most cases may lack the requirements such as fees for operating licences to start a formal business. While there are conflicts between area authorities and informal business owners specifically those in areas designated to be formal business premises, the general economic environment in the central region allows anyone to start a business and make a living with little to no formal or legal requirements.

Educational status in Kampala and Wakiso.

Kampala and Wakiso districts hold some of the best schools in the country. This is attributed to the fact that the central region of Uganda was the first location for British education to be the

accepted mode of instruction. It is also where the first missionary schools were established, some of which are still in existence today. Schools in Kampala and Wakiso are the regarded among those that offer quality education in Uganda. Additionally, due to the increased rate of urbanization in these areas, many schools have been built to accommodate the rising population in these two urban areas. Makerere University which is the oldest and most renowned higher institution of learning is located in Kampala. Statistics show that in 2021, 51% of the graduands on the 71st graduation were women compared to 49% males (Makerere University, 2021) demonstrating that Kampala is a flagbearer for equal gender access to education and thus a hub for progress. While the education services in Kampala and Wakiso are quite costly, functional adult education facilities are found here. These have enabled women who have had families early to have the opportunity to receive an education and catch up with the world. Other educational services available in Kampala and Wakiso are agricultural education, public speaking training, entrepreneurial education etc.

6. Methodology

To achieve the objectives, quantitative and qualitative research methods were employed. These enabled the collection of data from the participants with which I was able to understand attitudes and insights into the condition of women entrepreneurs as well as the environment they operated in.

Primary data sources.

Direct information was obtained from the participants through questionnaires, semi structured interviews and life histories. The research tools were researcher-administered from which key concepts were established from the data collected from the participants.

Sample Testing Frame and Criteria for Sample determination.

This was accomplished through two methods;

Qualitative method.

- 1) Snow ball sampling was used where the sample was chosen based on the women participants' recommendations to fellow women entrepreneurs. To that effect, semi structured interviews were effected with women entrepreneurs in agribusinesses as follows: market stalls (62), street kiosks (20), retail shops (18), restaurants (4), and farmers (2), mobile money (2), seed vendor (1) to a total of 109 participants. All the businesses were small employing one person or medium sized employing 2 to 3 people.
- 2) Male entrepreneurs were also interviewed to a total of 8. However due to the constrictions of the pandemic, this number was not expanded.
- 3) Purposive sampling was used to select participants for the life history approach. This was based on the researcher's judgment for participant suitability (Creswell, 2012)

Quantitative method

- 4) The women entrepreneurs that participated in the semi structured interviews following the snowball sampling method were also given the questionnaire. In addition to the 109 women participants, 17 participants were added to a total of 126 as follows: Restaurants (5), Local Markets (65), Street kiosks (21), Retail shops (21), Seed vendors (2), Mobile Money (2), Farmers (1), Charcoal seller (1), Clothes shop (2), Tailor (1), drug shop (1), Hardware shop (1), Jewellery maker (1), Education services (1), Salon (1). This selection was mainly based on female ownership of the small and medium sized businesses and not on type of business. The reason for this was because we were measuring survival factors for Ugandan women in business as a whole. Also, adding women entrepreneurs outside agribusiness helped widen the sample given the COVID restrictions. To this effect, the sample size was a combination of different industries but strictly owned by women. Therefore paper 3 (the quantitative article) takes on a wider view on women entrepreneurship in Uganda.

Research tools and justification for choice

- Questionnaires

Questionnaires were selected because they could easily help us test the general research question. According to Roopa & Rani, (2012, p. 273), "a questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given topic". Brown (2001, p. 6)

defines questionnaires “as any text-based instrument that is given to survey participants through a series of questions to answer or statements to respond to either by writing out their answer or selecting among existing answers”. The surveys were arranged in advance and were self-regulated to catch the respondents' very own discernments and perspectives about the topic (Young, 2015)

- Semi structured interviews.

Adams (2015) characterizes semi structured interviews as exchanges directed conversationally with each respondent separately. They combine both open and closed- questions to encourage different angles of the topic to be captured. These were selected in light of the fact that they energized two way correspondence with participants without distractions from outsiders or intermediaries. They additionally permitted respondents to focus on personal encounters from their lives and for the researcher to understand the logic and purposes for the responses.

- Life History Approach/Method

The Life history method is defined as “a dynamic and recursive process between researcher and participant that endeavors to provide a full-scale autobiographical account by allowing interviewees to relate their entire life, from childhood to the present” (Ritchie, 2003). It enables the data collection that gives detailed descriptions of specific events, relationships and circumstances in the participants' lives (Lanford & Tierney, 2019). This research method sought to capture the respondents' business motivations, challenges, personal perceptions and understandings of the role of education in entrepreneurship.

Field Work and Time Frame (August 2019- April 2022)

The preliminary research began in August 2019 in my home area Seguku Katale. Using convenience sampling, I took walks down to the shops near our home and had conversations with women and men entrepreneurs that were operating retail shops, food stands and other businesses. Since this was my home area, the people were forthcoming with information about their stories in

entrepreneurship. After a month, the data collected from the preliminary research with the respondents guided the official launch of the research in September 2019.

From September 2019 to March 2020, focused data collection, data analysis and administration of the questionnaires was done with women participants. The work was done on Mondays to Fridays in the afternoon hours (12pm to 5pm). These were productive hours to engage market women entrepreneurs because during the morning the market women were busy off-loading their stock for the day in the markets, the street women and retailers were busy tending to their morning clients. Furthermore, the afternoon hours were more relaxed for the business women than morning and evening hours given that the latter were peak hours for customer shopping hence it would inconvenience the entrepreneurs to multitask between participating in the research and tending to their customers.

The data collection was stopped during the COVID 19 pandemic which restricted movements for 2 years (22nd March, 2020 to 24th January, 2022). At this stage 109 semi structured interviews had been achieved.

The pandemic affected the rhythm of the field work in the following ways.

- a) Follow up interviews became difficult to achieve.
- b) The sample population for the questionnaires was limited. While the determined sample was to be 400 respondents, only 126 women entrepreneurs participated in the survey.
- c) It was not possible to continue with the administration of the questionnaires because the approach to the research population had been restricted hence they were no longer available.
- d) The perspective of men entrepreneurs was limited to only 8 men which did not provide a substantial contribution to the topic.

After the lockdown in January 2022, data collection ensued until April 2022 however the impact of the pandemic strongly lingered since many agribusinesses had closed and those that were open requested for payment for their time given the drastic change in the economy and their personal lives. To mitigate this challenge, I used my available social networks to employ a case study approach in which data was collected from women entrepreneurs over the phone (As seen in article

4). Please see illustrations in appendix 1 for the interview guide and appendix 2 for the questionnaire.

Description of study participants

A sum of 126 respondents answered the questionnaire, of these, 109 that partook in the semi-structured interviews. These were between 19 to 65 years of age. They had an essential to high school education and the greater part were single parents. Luganda was used as the main medium of communication. The respondents sold dry food such as rice, beans, posho, fresh food, fresh fruits, cooked food and snacks, etc.

Table 1: Dramatis Personae of study participants

Mrs Makula	Business woman with no education with three years of experience in business in street-side business, is married with six children and sells fruits.
Ms. Nakyeyune	Business woman with a primary level of education, has eight years of business experience in a market stall. She is a single parent with two children and sells fresh food.
Mrs. Kwezi	Business woman with primary level of education, has three years of business experience in a retail shop. She is married with two children and sells dry food.
Mrs. Nabweteme	Business woman with a secondary level of education. She has more than 20 years of business experience in a market stall. She is married with three children and sells matooke.

Mrs Asiimwe	Business woman with university level of education in accounting and three years of business experience. She has a restaurant, is married with four children.
Ms. Aisha	Business woman with a university level of education and two years of business experience, is single with no children and sells onions in the market.
Mama Wasswa	Business woman with no education, has twenty years in business with a market stall. She is widowed with four children and sells fresh food.
Ani akumannyi	Statement that refers a contact person with influence in the market or business area.
Ms. Tracey	Business woman with secondary education with one and a half years in business, is a mobile money agent, is single with no children.
Mrs. Komugisha	Business woman with university education in agriculture, has three years of business experience, is married with three children and sells seeds.

Source: Own elaboration (Please see appendix 3 for the detailed statistics of sample population).

Where did we do the field work?

The location in which the women were doing their businesses were mainly urban areas which areas were located in the central region of Uganda, that is, Kampala City and Wakiso district. These areas comprised of high customer traffic. The main areas in which we met the women included the following: For Kampala: Ntinda, Nakasero, Wandegaya, Kalerwe, Mulago- Nsooba and for Wakiso: Zana, Kasenyi, Seguku etc. (Please see appendix 3 for details). Some women entrepreneurs were operating semi-permanent structures such as kiosks, others were in open areas especially the street women, and others were in permanent structures for example Ntinda New Market and main road retail shop owners. All these women entrepreneurs were organised in such

a way that was easily identifiable by customers. Street women around market areas were more easily accessible for customers in a rush than those inside the markets.

Justification for choice of respondents.

Agribusiness women entrepreneurs were chosen because:

- a) Their perspective on entrepreneurship was important because contrary to popular belief that they are the lowest of the low (O'muntu wa wansi) with limited education qualifications hence perceived as poor, it was believed that there was a lot of money to be made from agri business.
- b) The interest to know the role of education among SME women agribusiness entrepreneurs was important to discover since both education and entrepreneurship may influence sustainability thus presenting a positive impact on economic growth and development in the long term.
- c) The experiences for those that stayed open during the COVID pandemic was key in aiding the understanding of how they build resilience.

Researcher's role in the field.

Given that my respondents had mixed education levels and knowing that groups that consider themselves uneducated were sensitive about their education status, I had to approach them in a respectful way. I explained to them where I was from and what the research was about using the local dialect. Creating a comfortable environment for the respondents helped me a great deal in them opening up about the questions and in return they recommended their friends to participate.

Limitations of research tools used.

Research tools did not allow in-depth engagement with the sample population. This was because their nature of business did not allow spending much time attending to other people other than those bringing in money into their business. Also, due to the fact that we were doing this research

during Christmas months, the women entrepreneurs were very busy and so it was difficult to get their undivided attention and so the use of semi interviews may not have been as in-depth as desired.

Additionally, the pandemic affected the rhythm of the research to the effect that the questionnaire estimated sample was limited.

Transcriptions and field notes.

The interviews and questionnaires were researcher administered since the women said they did not know how to write or read very well. As the data collection from the field ensued, so did were responses translated from English to Luganda and recorded in English by way of note taking and Luganda for audio recording. During the months of January to April 2022, the transcription process was accomplished. Some women declined audio recording and all of them strongly declined taking photographs.

I undertook all the transcriptions of the audio recordings and since the majority were in Luganda, I undertook to translate and transcribe them personally. Transcribing and translating helped a lot in gaining insight into women entrepreneurship. For example I understood the plight and yet tenacity of women entrepreneurs, their children were their life and how they would work as hard as they could to see that their children got a better life than they had. Additionally, responses from the questionnaires were transferred to Microsoft excel where they were coded and later transferred into SPSS for interconnectional analysis.

Field notes that were taken provided additional information that was not provided for in the research tools. For example women were asked who inspired them to start business and they mentioned their husbands. This led to more information on gender dynamics in the home such as complimenting husbands' incomes etc.

Ethics and integrity

Ethical approval to conduct research was obtained from the University before any data collection was made from any of the participants. (Please appendix 4).

Before interviewing the respondents or administering the questionnaire, a preliminary introduction was given. This introduction included who the interviewer was, where they were from and what they wanted from the respondent. In addition, the benefits of participating in the research were also explained as well confidential assurance that their responses were solely for academic purposes and nothing more. Since I was attached to Makerere University for field work and research stay purposes, consent forms had Makerere University on them which greatly helped in building the trust with the participants. Consent forms were read to the interviewees and those that could, signed them and were given a copy for later reference in case it arose (Please see appendix 5).

Permission was asked to record audios and was granted by some participants. Similarly, permission to take pictures was requested from the participants but none could allow taking their pictures for fear of witchcraft. Also those that declined audio taking gave the same reason. Participants' wishes were respected. Pictures/Images used in this thesis have been taken from cited secondary sources and from basic photos taken during the research (For example photos in Image 8)

Validation procedures of the data collected

Following the work of Whitehouse, Chase and Mandle (2001) both quantitative and qualitative methodologies took on 4 primary criteria.

Credibility (accurate interpretation of the participants meaning). Questions asked were clear and concise to make it easy for the participants to understand and respond. For example one of the objectives of the thesis sought to understand the relationship between education level and women's entrepreneurship and it was asked of them what their education level was and why they started that type of business in particular. To which their responses to level of education were correlated with their responses to business choice. This was done to understand how education level influences choice of business. Questions in the questionnaire were straightforward due to their closed nature hence responses were direct.

Authenticity (were different voices heard?). Women entrepreneurs from different walks of life were interviewed. These walks of life involved women with no education, with lower and

secondary education and those with university education. Additionally, those with husbands (married) and those without (single) were also interviewed. Also, women entrepreneurs from different age groups were interviewed for example 15-29 year olds, 30-44 year olds etc.

Critically (was there critical appraisal of all aspects of the research)

The key aspects of the research were women's education and sustainability, Urban Uganda and agribusiness. Previous reading and preliminary studies were done on all the aspects of research. Current research was reviewed to critically understand the problem being researched. For example through drawing connections between women's education level, business motivations, challenges and how these impact on business sustainability.

Integrity. Many reoccurring consultations were carried out between the researcher and the thesis supervisors together with the field research professors to ensure objectivity and transparency of the data obtained. Additionally, consent to carry out research was requested for and given by the participants.

7. Thesis Contributions

In response to both the general and specific objectives of the thesis to contribute to the field of African women entrepreneurship in terms of business sustainability, the thesis makes the following contributions;

First, it demonstrates the economic context in which women entrepreneurs operate and how this context influences their business objectives. The results in article 1 help to explain educational challenges that women face despite universal education programs that lead them into entrepreneurship. Additionally, the findings show the economic policies that negatively impact women's business sustainability such as foreign competition due to trade liberalisation. This is critical to policy makers because it brings to light the controversies between education and entrepreneurship, that is, entrepreneurship is a substitute for education and yet women's local entrepreneurial efforts are challenged by negative economic policies thus presenting a zero sum game situation that negatively impacts women's business sustainability. Therefore, the thesis in this sense contributes to highlighting this problem to policy makers to revise policies that are

ineffective in achieving sustainability of women businesses given their key role in economic development.

Furthermore, while education is understood to be a factor of success in life, results in article 1 further reveal that this may not be entirely be the case because of negative economic conditions such as unemployment. As such, women with higher education qualifications may be forced into necessity entrepreneurship in form of small and medium sized businesses in the informal sector due to a lack of jobs in the formal sector leading to underemployment. The thesis, brings to light the problem of underemployment which is an opportunity for policy makers and the government to implement initiatives that take full use of the available skilled force to enhance development given the fact that Uganda is still among the underdeveloped countries on the African continent.

Second, the thesis adds to the knowledge of women's education, entrepreneurship and business sustainability in an African context by demonstrating the how business sustainability is understood. Since Uganda is a growing economy and women's entrepreneurship is driven by push factors that come as a result of necessity, the understanding of sustainability therefore is equivalent to that of survival hence explaining the high entrepreneurial activity by women as the findings show in article 3. This is important because the current meaning of sustainability regarding climate change and the environment do not yet apply to the African women context since business creation is sustained for survival to overcome poverty or economic hardships. In this sense, the thesis encourages sustainability advocates to understand the different economic levels in which various countries operate in order to be able to adequately advise on how the SDGs can be met at their pace/level since not all economies are homogeneous.

Third, the thesis further brings to light how women's education level influences business choice as well as women's motivations in starting business. While formal education seems to have been passed over for entrepreneurship, it influences what type of businesses women choose to operate. Article 2 results show how different education levels choose business types. This is important because it demonstrates the importance of education at achieving knowledge assets that could in future lead to sophisticated business creation in terms of efficiency and innovation. This is evidenced in women entrepreneurs with higher education attainment and their choice in technologically advanced businesses such as greenhouse farming and mobile money which may

lead to business sustainability (typology B and C) through increasing productivity and efficiency as well as reducing waste etc. The thesis makes the contribution that higher education levels may encourage typology B and C of business sustainability.

Fourth, the thesis demonstrates the challenges women face in economic crises such as the COVID crisis and how they overcome. Article 4 has presented findings portraying women's entrepreneurial character as well as the economic challenges they face during the course of their lives that builds personal resilience that later culminates into business resilience. The thesis therefore aids in the understanding of the past and present economic environments that build women's resilience on a personal as well as on a business level which sheds light on African women's entrepreneurial character/personality and how they perceive hardships to establish business survival.

Fifth, Uganda has been named among the most entrepreneurial countries in Africa however few studies have been done to explain what factors have led to this conclusion. The thesis in article 3 makes a secondary contribution to bridging this gap in the research while at the same time explaining the paradox of high women entrepreneurial activity and challenges to business sustainability in articles 1, 2 and 4.

Lastly the thesis presents some recommendations to aid policy-makers effect positive policy changes as will be presented in the concluding section.

8. Limitations of the thesis study and future research perspectives

The following section presents the thesis' limitations and future research perspectives of interest that opened up.

First, entrepreneurship education appeared to be a key element during the research and so the questions that arise for future research in this regard include a) how entrepreneurship education affects women's entrepreneurship in Uganda or b) specifically how universal programs such as UPE and USE impact women entrepreneurship and business sustainability or c) how informal education versus formal education impact women entrepreneurship and business sustainability.

Secondly, the implementation of data collection methods was significantly impacted by the COVID 19 pandemic. Lockdown measures as well as social distancing measures negatively affected the rhythm of the data collection process since the perspective of male entrepreneurs was limited to provide any substantial contribution. The data collection using quantitative methods could be expanded in future research to enable results triangulation to allow for a wider breadth of generalisations.

Thirdly, I found the life history approach very stimulating as a research method but it was limited to a few respondents of which these were interviewed by telephone given the pandemic situation. This impeded face to face rapport with the participants although rich data was obtained. For future research, the qualitative methodology could be expanded to allow for focused group discussions and in-depth interviews to contribute to the field of women entrepreneurship and sustainability in an African context.

Lastly, the research area of business sustainability within the Ugandan context is a new phenomenon. While Ugandan businesses suffer from failure and stagnation, very few studies have been specifically conducted in this regard. The studies that have been done pertain to sustainability with respect to sustainability in general but not specific to women or to what level or type of sustainability (considering the typologies). Further research could explore the concept of business sustainability as regards environmental justice and its impact on gender, education and women entrepreneurship. Not only will this help in identifying key sustainability issues but will also help policy makers understand the causes of the slow achievement of the SDGs as well as find ways in which custom made solutions could be tailored to the African context.

9. Structure of the thesis

The thesis consists of four impact articles. Articles 1, 2 and 4 have a qualitative methodology and have already been published. Article 3 employs a quantitative methodology and is still under review).

Article 1 meets objective 1, 2 and 3 of the thesis and investigates the relationship between formal education and female entrepreneurship in Uganda putting emphasis on the controversies that have

arisen between the two phenomena despite their “supposed” compatibility (co-authored with Prof. Roser Manzanera Ruiz). The research outcomes find that proper schooling programs and macroeconomic arrangements adversely influence formal instruction and female business ventures. Macroeconomic strategies, for example, the universal education projects do not encourage female students to complete school. This in turn influences them to seek out entrepreneurship as replacement for formal school education where trade liberalization policies challenge their survival.

Article 2 meets objective 2 of the thesis and analyses the interrelationship between women's education level and business success by exploring women’s entrepreneurial motivations (co-authored by Prof Roser Manzanera Ruiz). We present women's educational levels, initiatives, and motivations for entrepreneurship in Uganda. Drawing from a qualitative approach the results present the relationship between women’s educational level and choice of business types as well as the entrepreneurial motivations of Ugandan women in order to understand their diversity and differences. A better understanding of these would help policy makers and practitioners to assess whether their programs are achieving their objectives and contribute to improved development efforts in women entrepreneurship.

Article 3 meets objective 1 of the thesis (Co-authored by Prof. Vanesa Barrales Molina) discusses the success factors in the business set up by Ugandan women entrepreneurs. Employing a quantitative outlook, the results reveal that business success increases with women’s age and their participation in social networks with other women entrepreneurs. However, this success is negatively affected by formal education and time that they need to devote to other family businesses. In addition, the article reveals that access to financial resources and female permission required do not affect significantly to business survival. These results contribute to explain how sociological factors explain success in business in African women entrepreneurship from the Ugandan context.

Finally, Article 4 meets objectives 1, 2 and 3 of the thesis and draws from the COVID 19 pandemic to discuss how women entrepreneurs in Uganda have coped and built resilience. The article gives a logical perspective of why and how women entrepreneurs in Uganda support their business ventures in the midst of unexpected monetary tensions. Utilizing a life history approach, results

uncover that education, family relations, personal character etc. determine entrepreneurial resilience in women entrepreneurship.

10. Discussion and Conclusions

The thesis establishes the nuanced dynamics of women's education, entrepreneurship and business sustainability in African entrepreneurship with emphasis on the context of women entrepreneurs in Uganda. We make the following discussions and conclusions.

First, Studies on the interrelationship between women's education, business and entrepreneurial motivations in sub-Saharan Africa are scarce. In this research, it is related women's educational levels, initiatives, and motivations for entrepreneurship in Uganda. A qualitative approach was used. 109 women entrepreneurs in the agricultural sector were interviewed. It concludes with the relationship between educational level, types of business and entrepreneurial motivations of Ugandan women to appreciate their diversity and differences. A better understanding of these can help policy makers and practitioners to assess whether their programmes are achieving their objectives and contribute to improved development efforts in this area.

Second, that while it has been established that education plays a critical role in business women's success and sustainability in African entrepreneurship, there are nuances and contradictions that cannot be ignored. For example the privatisation of education that makes what is supposed to be free, expensive and yet at the same time encouraging women empowerment through entrepreneurship to achieve global sustainable goals. Costly education mainly affects women than men and therefore channels women into entrepreneurship at the expense of a quality school education.

And third, that despite the impediments that women face in entrepreneurship, African business women are survivors. This has been established in the ways how they take advantage of their plight to build business resilience to sustain their families and communities amidst economic hardships.

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Article 1: Controversies and opportunities of two development measures for the advancement of women in Uganda: Formal education and Women entrepreneurship.

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Abstract

Aim. The aim of the research is to investigate the relationship between formal education and women entrepreneurship in Uganda. This research hopes to contribute to the literature on education and women entrepreneurship in Uganda.

Methods. Data is collected from 109 women through semi structured interviews. These are participants from the agribusiness sector and own businesses ranging from market stalls, retail shops to street businesses. Through the iterative process, emerging themes are analysed and discussed.

Results. The research finds that formal education programs and macroeconomic policies negatively impact formal education and women entrepreneurship. Macroeconomic policies such as privatisation and the programs of universal formal education do not incentivize students to pursue a full formal education, specifically the girls, influencing them to leave of school early for necessity entrepreneurship to meet immediate needs.

Conclusions. Even though the study indicates that a formal education demonstrates high outcomes in terms of economic growth and development, the education level attained by women entrepreneurs is insufficient to meet true entrepreneurial success. Furthermore, the macroeconomic environment adds to the challenge of successful women entrepreneurship.

Originality. Various economic initiatives have been implemented in the quest for gender parity in education and women empowerment in Uganda since independence. Statistics have demonstrated an increase in women's education and empowerment through entrepreneurship, however the statistics do not necessarily reflect economic development. The results suggest that the relationship between formal education and women entrepreneurship is more complex and nuanced than previously believed.

Key words: formal education, macroeconomic policies, education programs, women entrepreneurship, Uganda.

1. Introduction

The measures for the promotion of women in education and in the productive sector of the economy through business creation have been two fundamental measures in the search for greater equality between men and women in the world of development, especially, beginning with the Beijing Conference in 1995. The promotion of formal education for girls and programs to promote women's entrepreneurship are considered some of the most important strategies aimed at poverty alleviation by African governments and United Nations agencies (United Nations, 2000) and are main ways aimed at improving economic growth and development in Uganda (Blaak et al., 2013; Namukwaya & Kibirige, 2019).

Formal education is structured and intentional learning delivered by qualified teachers with the purpose of developing students' ability to think for themselves, learn a discipline, learn the difference between good and evil, share different perspectives on topics with classmates and be able to make decisions about the changes that occur in their social, economic and political spheres (Asongu & Odhiambo 2018; Fitzgerald, 2020; Zembylas, 2001). Therefore, a quality formal education is necessary for women entrepreneurs who define themselves as business organizers and managers to consolidate their entrepreneurial success (Asongu & Odhiambo, 2018). This is important because the Government of Uganda, like several African governments, is considering women entrepreneurship as a mechanism to boost economic growth and development in order to reduce poverty levels in the country (Etim & Iwu, 2019; Panda, 2018). Proponents of formal education assert that it is the gateway to success in life given the achievements it can bring, such as prestige as a qualified professional in society, more opportunities and social influence and higher incomes from employment (Ahimbisibwe, 2019).

Women entrepreneurship is defined as self-employment or the creation of a business where the total or majority of the ownership and the decision-making processes are owned and managed by women respectively (Carter & Shaw, 2006). According to the United Nations Development

Program (UNDP, 2004), a woman entrepreneur is one who has started or inherited a business by herself or with one or more partners, and is eager to assume the financial, administrative risks and responsibilities, as well as participate in the daily management of operations. It should be noted however that despite these definitions, women entrepreneurs face numerous prejudices and gender stereotypes that place them as passive victims with little ability to manage businesses and are considered outsiders in sectors dominated by men (Etim & Iwu, 2019; Asare et al., 2015).

Due to the influence of the Sustainable Development Goals in 2015, there has been a significant increase in formal education and entrepreneurship in Uganda that has brought women entrepreneurs to the forefront of entrepreneurship. The promotion of male entrepreneurship by the Ugandan government that had begun in the 1980's with macroeconomic policies such as privatization (MasterCard Index Press Release, 2018; Tushabomwe-Kazooba, 2006) has been remodelled to include women as well. However, both formal education and women entrepreneurship have not been without criticism (Etim & Iwu, 2019; Guma, 2015). Some of the criticisms lie in the contradictory conditions that appear when applied to the development context.

The interest in formal education and women entrepreneurship comes at a time when Uganda is grappling with the problem of business sustainability within the economy (Struwig et al., 2019; Sejjaaka et al., 2015). On the one hand there is a significant increase of women in entrepreneurship and women literacy of 70.84% in 2018 from 61.97% in 2012 and on the other hand there is a gap between these two development measures reflected in business failure and unemployment levels in Uganda (Odaga, 2020; Ssempebwa 2008). A lot of research has been done about formal education and women entrepreneurship highlighting that entrepreneurs fail due to limited education however there is little research done that analyses the extent to which this limitation affects women entrepreneurs in particular and yet women entrepreneurship has become a mechanism for economic growth and development. In this sense, this research seeks to connect the relationships between educational programs and women entrepreneurship initiatives.

The objectives of this article are twofold: on the one hand, we present and discuss different theoretical proposals on both development measures from a feminist perspective; and on the other hand we define some hypotheses from previous discussions in the field research in relation to the contradictions that emerge between both measures for the promotion of women in Uganda.

Formal Education for Girls and Women entrepreneurship in Uganda.

Uganda's schools provide two methods for formal school attendance; one is "Boarding school" which was adopted from the British (Bamford 1967; Scanlon, 1964), where students come to school for a fixed period of time at the end of which they return home for a vacation and the other method is "Day school" where students commute from home on a daily basis to attend school for the fixed period of time (Blau & Blau, 2019). School fees charges for "day scholars" are usually lower because they do not require sleeping facilities at school at the end of the day (Ninsiima & Abonit, 2013). Uganda's formal schools' curriculum is subject oriented and is based on subjects such as English, Mathematics, Science, and Social Studies (National Curriculum Development Centre [NCDC], 2020). The level of intensity increases within the recognised four levels of education which include primary, secondary, tertiary and university levels of formal education at the end of each level a certificate or degree of accomplishment is issued (Ejuu, 2012; Uganda Bureau of Statistics [UBOS], 2017)).

Despite this apparently favourable context for the population's access to formal education, there is a significant gap in the completion rate as the educational level progresses. This gap increases in the case of girls (Kayongo et al., 2019) due to factors such as the generic division of labour where girls, especially those who reside in rural areas, are seriously affected by their domestic responsibilities such as finding and hauling water and firewood before attending school, or the price of school fees among others. According to United Nations International Children's Emergency Fund (UNICEF, 2019) and United Nations Educational, Scientific and Cultural Organisation (UNESCO, 2019), there are fewer than four girls enrolled for every five boys at the secondary level. Many families have turned to informal education for their girls to equip them with entrepreneurial skills (Ezati et al., 2018; Kayongo et al., 2019).

Informal education for entrepreneurship for women and girls who leave the formal educational system.

According to the UBOS (2017), 57% of young people (15-24 years) have not reached primary education and only 28% have reached secondary education. Statistics show however that secondary school enrolment increased from 54% for boys and 46% for girls in 2008 to 53% for boys and 47% for girls in 2014, while total enrolment in tertiary education for women increased from 38% in 2002 to 44% in 2014. The completion rate of primary education also improved from 47% in 2008 (boys 50% and girls 44%) to 72% for both boys and girls in 2014 with the final primary exam (PLE) passed. The rate for girls increased from 65.3% in 2002 to 86.2% in 2014.

Qualitative studies have explained that the continued disparity between formal education for boys and girls comes from multiple factors. For girls, the families' lack of income to pay for school fees, given the gendered nature of domestic work, (Kayongo et al., 2019; Wodon et al., 2016; Jones, 2011). Additionally, the formal education system itself, has been a subject of controversy in recent years, with critics arguing that it does not offer real solutions to current problems such as unemployment due to its highly theoretical format (Blaak et al., 2013; Nangoli et al., 2013; Orobia et al., 2020) and its lack of inclusion of all Ugandans' needs due to universalism (Bannink, Nalugya, & van Hove, 2020). Critics have further argued that even with Government's efforts to incorporate entrepreneurship education in schools (Okoth, 2019; Ratten & Jones, 2018) in addition to initiating entrepreneurship programs targeted at women and the youth such as the Ugandan women entrepreneurship program in 2015 and the youth livelihood program in 2013, literacy skills attained through a quality formal education are necessary for economic development to be reflected in the lives of the citizens (Asongu & Odhiambo, 2018; Gavigan et al., 2020). Formal entrepreneurship education leaves a lot to be desired given the challenges of funding, optionality and limited time allocated to it in school timetables. These challenges have made its harmonisation with other formal subjects a major challenge (Ajagbe et al., 2016; NCDC, 2014).

It should be noted that given the challenges facing formal education in Uganda and the increased drive toward entrepreneurship, informal education has become the alternative to formal education. Informal education is characterized by learning from experience, from home or the environment and from work (Kolodych & Zarzycka-Dertli, 2020; Kislova, 2020). Informal education has been

presented as an opportunity for girls in the face of economic contingencies to obtain skills and competencies from their parents, guardians and the community, useful for everyday life, such as financial education, which is usually very useful to start them in business entrepreneurship (Monteith & Camden, 2019; Noguchi, 2018).

Historical and cultural context of formal education and women entrepreneurship in Uganda.

Pre-independence period (Buganda region)

During the pre-colonial period (11th and 12th centuries) formal education was done through work (Humphris & Lles, 2013; Khadidja, 2014). The generic division of labour maintained a harmonious division between women and men (Musisi, 1993; Ssekamwa, 1997;) in which both sexes participated in the care of farms and participated in economic activities such as manufacturing and marketing activities for upholstery and other articles unanimously (Matovu, 2016). The specialization of work was communal and the education given implied the acquisition of skills to be effective in ensuring the long-term sustainability of their families (Green, 2010). This African educational system provided an environment in which both men and women worked not only for their benefit, but also for the benefit of society as a whole (Stonehouse, 2012).

The discovery of lucrative minerals such as iron ore (Musisi, 1993) in the 14th century led to competition for resources giving way for economic and social changes that led subtle socio-economic gender differences such as the differences in home responsibilities. The Intercostal trade in the 1800's further amplified the gender differences as it brought Arabs to Buganda in 1844 and they introduced Islamic education in the king's court which involved the study of Arabic and the Quran (Ajayl, 1998). However this did not last long as trade relations broke down when the king refused to convert to Islam (Oded, 1974). Thirty-three years later, at the invitation of King Muteesa I, the first missionaries arrived from Great Britain to Buganda at the king's court in 1877 (Hansen & Twaddle, 2002; Twaddle, 1974). The evangelizing missionaries used education as an instrument (Mockler-Ferryman, 1903) for implementing a new way of life.

The British formal education in 1894 cemented the unequal relations between men and women. It was based on a Victorian gender model where women fulfilled reproductive roles through having and taking care of children and maintaining the home, a model that some authors called the

domestication of women (Rogers, 1980) while men were charged with providing income for their families and homes (zu Selhausen, 2015; Matovu, 2016). This model drastically changed the gender dynamics between men and women, as women were limited to the jobs of household responsibilities, while men were the only privileged to work in colonial establishments such as tea fields and cotton (Nayenga, 1981). Formal education was aimed primarily for men, as the new economy was meant for them to work to pay taxes (Kikooma 2012; zu Selhausen 2015). Therefore, the entrepreneurial spirit of women was limited and they were considered non-economic agents (Boserup, 1970), marginalising them out of school education among other economic activities (Akyeampong & Fofack, 2014) while men were privileged in the activities that the new system introduced and that would continue to this day.

Government efforts to promote women in formal education since Independence.

Independence in 1962 brought changes in favour of formal education and economic participation of women (Frankema, 2012) in Uganda. Despite the masculinized approach to mission education, formal schools were also created specifically for girls (Sheldon 2015; Sobehart 2009). In them, future teachers, nurses and doctors were trained who would later occupy important positions in the government administration and would benefit from certain economic and political privileges (zu Selhausen, 2015) as many of them later occupied positions of political responsibility (Kadaga, 2013; Kyomuhendo & McIntosh 2006).

It is known and recognized by the International Community that Uganda has currently made significant efforts to strengthen and institutionalise gender equality through formal education and women entrepreneurship (National Development Plan [NDP], 2015). Furthermore, through the Ministry of Gender, Labour and Social Development in 2015 the government of launched the Uganda Women's Entrepreneurship Program (UWEP) which aims to empower women by improving women's access to financial services to enhance business economic growth (NDP, 2015). The creation of the Uganda Ministry of Education and Sports (MoES) in 1997 also was mandated to promote women education through providing, supporting, guiding, coordinating, regulating and promoting quality education and sports for all people in Uganda for national integration, individual and national development (MoES, 2015). The vision of the Ministry is to guarantee quality education and sports for all. In 2000, MoES designed a National Strategy for

Girls' Education (NSGE) as a mechanism to address concerns about girls' education. For its part, the NSGE of the Ministry of Education and Sports optimally pursues the increase in the number of girls who access education, in particular primary education, and that aims to 50/50 gender parity (MoES, 2013).

2. Methodology and Sample selection

To analyse the relationship between formal education and women entrepreneurship, we employed a descriptive research design to consider multiple dimensions of the participants' experiences. Data were collected from 109 women entrepreneurs owning agribusinesses from Kampala and Wakiso between July and December 2019. Primary information was derived from the women entrepreneurs through semi structured interviews. This was done face to face by the interviewer. The type of businesses selected included the following; market businesses (62), street businesses (20), retail shop businesses (18), restaurants (4), farmers (1), green house farmers (1), Seed producers (1), and Mobile money (2). We applied purposive sampling (Creswell, 2012) and interviewed 109 women entrepreneurs agribusiness. The selection criteria for participants was based on their willingness to participate in the interviews and their residency in the study area. The first participants then recruited more participants through snowball sampling. The contact strategy consisted in approaching women entrepreneurs in the main markets which included Nakasero, Kalerwe, Ntinda, and Wandegaya and in retail shops, and streets and explaining the study aims and our interest is having them participate in the study. The participants' confidentiality was guaranteed at all times.

It should be noted that the research methods had a few limitations. These were: -the research tools methods did not allow long engagement with the sample population. This was because their nature of business did not allow spending much time attending to other people other than those bringing in money into their business. Due to the fact that we were doing this research during Christmas months, the women entrepreneurs were very busy and so it was difficult to get their undivided attention and so the semi interviews may not have been as in-depth as desired. -The sampling methods may not fully be representative of the entire demographic of women entrepreneurs in Kampala and Wakiso. To overcome these limitations, a longitudinal study should be carried out

to allow an in depth analysis of the themes that emerge in regard to formal education and women entrepreneurship in order to allow for generalisation.

The questions were translated from English to Luganda and their responses were recorded in English by way of note taking and Luganda for audio recording and recurring themes were identified through data cleaning particularly on the contradictions between formal education and women entrepreneurship, impact of the macroeconomic policies on women's education and entrepreneurship and finally the challenges women face due market liberal policies.

3. Results and analysis

a. Contradictions between equality policies in formal education and the promotion of Women through entrepreneurship.

Findings from the data and analysis

While the Government of Uganda has endeavoured to provide universal education programs to citizens, there are factors that work against proper education attainment which suggest a lack of efficiency in the universal education strategy. Our research found that 9.1% of women entrepreneurs never went to school. 45% of women entrepreneurs stopped going to school at primary school level, 30.2% said that they went to school up to secondary school level and only 12.9% had completed their university education (See table 1 on level of women's formal education). The main reasons that led them to leave school early included the following; - starting families of their own and having to work to sustain them – and a lack of school fees.

“I had children to take care of who had no father and yet I had no education to ask for a job anywhere. So the circumstances pushed me to start an income generating activity.” (Participant 4)

“I started this market business because I had very little education. If I was educated, I would be employed somewhere else that is better, this was what I wanted in my childhood but due to school fees limitations I didn't go far. Now I work hard so that I pay school fees for my children who will graduate and get good jobs that I didn't get”. (Participant 1)

Table2: Percentages of level of formal education of women entrepreneurs.

No.	Variable	Frequency	Percentage
1.	No education	10	9.1%
2.	Primary School Education	49	45%
3.	Secondary School Education	33	30.2%
4.	University Education	14	12.9%
5.	No response	3	2.8%
Total		109	100%

Source: Own elaboration.

There are a multitude of implementation problems that have contradicted the success and the advancement of women in regard to formal education (Orobia et al, 2020) and women entrepreneurship. Universal school education programs, for example, have compromised the access to and the quality of education (Datzberger, 2018; Blaak et al., 2013) that both girls and boys receive due to the increase in the classroom ratio at primary and secondary levels (UBOS, 2017). Coupled with poor teacher remuneration to enforce school discipline, this encourages an environment that may result into leaving school and unplanned homemaking for women (Kayongo et al., 2019; Komakech, 2015) and thus consequently resulting into a search for work to take care of the family hence a change in goals from formal education to women entrepreneurship. This leads to the creation of small and medium sized enterprises that are survival driven with limited education experience to drive them to higher success.

Additionally, given the need to achieve the United Nations sustainable development goal of gender equality and meeting the requirements of the World Bank and the International Monetary Fund to acquire loans for development (Forster et al., 2019), the Ugandan government has strongly

embraced women's entrepreneurship thus increasing high participation in the country. As a result of these alliances, Uganda has engaged in free market macroeconomic policies such as privatisation (Heidhues & Obare, 2011; Kingston, 2011). However, contrary to what was expected by these measures, access to quality education which is a human right has become a business enterprise for those who can afford it (Nakulima, 2016), pushing girls into early work to get enough money for school fees to afford school. Entrepreneurship has become an alternative to formal education for girls and women who have left formal school given the urgent need to generate income for the livelihood of their homes, families and communities further encouraging survival driven businesses with limited education to achieve higher levels of success. Participants said this:

“Through my business, I have accumulated my own capital and I am soon getting enough money to go back and finish secondary school.” (Participant 34)

“The economic conditions forced me to work because my children depended on it for their education.” (Participant 55)

Students who persevered through the education system and achieved their University level of education subsequently faced high levels of youth unemployment (Draku, 2020; UBOS 2018) where skills attained did not match the needs of the labour market to enable graduates easily obtain a well-paid and secure job. This has led to a mismatch of skills as those with university qualifications fail to get the rewards of a full formal education and decide to try their luck elsewhere making formal school education a liability. This trend in the long term negatively affects the desire of those pursuing a formal education as the labour market provides no hope for them for success through formal education. As a result, those that went to school and those that didn't compete for the same resources irrespective of education status. Participants said:

“With a university degree, I got a job in a government organisation but it wasn't paying me as much as I had wanted. 350,000 Ushs (€85 approximately) for a graduate is not enough to live by. So I organised some money from my friends and family and started a beverage store in the market which is giving me more money in comparison to my previous position.” (Participant 84)

It's not to say that I wanted to be a food vendor in the market. I have vocational training in tailoring but in the beginning I had no opportunity or resources to start

tailoring. The capital I had was able to start me in the marketplace, nothing more.”
(Participant 38)

b. Macroeconomic policies and Market Liberalization: Greater Education and Greater Economic Opportunities for Women?

Studies such as Pamela Kahleen Koch (2011) and Winnie Busingye (2002) have evaluated the impact of market liberal policies such as privatisation (Nakulima, 2016) on women and gender relations within the household and have assessed their adoption in gender relations as a consequence of these policies. Among their results, they showed how the prices of important household items and food increased without a consequent increase in income resulting into increased the hours spent in income-generating activities by women to maintain household consumption in order to afford decent livelihoods for their families.

“In Uganda today, having only one person earning for the household is difficult due to the high cost of living. So I started my business because I wanted to support my husband who is a tradesman.” (Participant 20)

“I support my husband in Kamuli to take care of the children. If one of us has and the other does not have, the one who has helps the one who does not have. It’s a win-win for us because we both work.” (Participant 10)

c. Challenges to Women entrepreneurship and Formal education.

While the macroeconomic policies on market and trade liberalisation adopted from the World Bank and the International Monetary Fund (1997) have encouraged women economic empowerment, they have promoted harsh economic conditions in which women entrepreneurs have to struggle to attain quality education due to privatisation of education as well as compete for survival in entrepreneurship. The trade liberalisation policies such as currency devaluation (Kamugisha & Assoua, 2020) and free foreign direct investment which have been called the "blueprint" that developing economies must follow to overcome poverty and close the gender inequality gap (World Bank, 2006) and enable Uganda achieve middle income status (Nyombi,

2016) have favoured exports over import substitution, a total contradiction to women's entrepreneurial efforts.

Women entrepreneurs then must compete with similar foreign products that flood the market, forcing women entrepreneurs to charge higher prices to survive. Furthermore, fiscal favours such as tax holidays (Ntale, 2016) encourage direct foreign investments of large companies without leaving much room for small and medium-sized companies where female entrepreneurs predominate. These policies not only fail to improve the purchasing power of Ugandans to buy and build Uganda's domestic market, but also put great pressure on small and medium-sized business owners struggling for the survival of their businesses (Sandberg, 2017; Wedig & Wiegratz, 2017).

“Customers are becoming fewer and fewer. It is even making me consider leaving the business. There is a lot of competition from big supermarkets. Even my previous customers have left the city to go elsewhere because they felt it was not conducive for them to work here anymore.” (Participant 8)

“There is too much competition these days with so many markets in town. Also, the prices keep fluctuating, today you may buy at a certain price, tomorrow at a different one and yet the customer wants a steady price to keep coming back.” (Participant 1)

4. Conclusions and open lines for research.

Formal education and women entrepreneurship are two fundamental measures in the world of development for the promotion of women in Uganda. We can place their beginnings from pre-colonial periods and promoted during independence to current times. It will be from the 1980's that both measures were connected to the adaptation of macroeconomic policies with the efforts of the Government of Uganda to promote gender equality and women's economic empowerment.

However, there is an important disconnect between both measures that contradict each other given the context of implementation in which they are inserted. The macroeconomic policies have negatively affected women. The high number of women that have a limited education represents one of the failures of the universal formal education system on one hand and privatisation of

education on the other. Therefore, entrepreneurship is raised as an alternative for these women who struggle to sustain entrepreneurial ventures given competition tendencies arising from macroeconomic policies such as privatisation and foreign direct investment.

Formal education, therefore, does not equate to entrepreneurial success given that the entrepreneurship of the majority of women in the informal sector have abandoned formal education and started entrepreneurship as a way to satisfy immediate needs of their households and families to mitigate abject poverty. The difficulties of these businesswomen are multiple and important.

A multitude of questions arise from this journey that we hope to answer through ongoing research such as: Does formal education improve women's business success? If so, would sustainable business practices be possible under the patriarchal conditions imposed by macroeconomic policies?

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Article 2: Education and entrepreneurship among women entrepreneurs in Uganda. A case study from the cities of Kampala and Wakiso. In press (Iberoamerican Journal of Development Studies https://doi:10.26754/ojs_ried/ijds.688)

Abstract

Studies on the interrelationship between women's education, business, and motivations for entrepreneurship in sub-Saharan Africa are scarce. In this research, the educational levels, initiatives and motivations for entrepreneurship of women in Uganda are explored. A qualitative approach is used based on 109 interviews with women entrepreneurs in the agricultural sector. It concludes with an analysis of the relationship between the educational level, the types of businesses and the entrepreneurial motivations of Ugandan women to understand their diversity and differences. A better understanding of these can help policy makers and practitioners to assess whether or not their programs achieve their objectives, and contribute to the improvement of development actions in this area.

Keywords: education, entrepreneurship, motivations, women entrepreneurs, Uganda.

Introduction

Despite the recognition of the importance of promoting gender equality, and the commitment to address the different needs and constraints of women and men in development, putting this commitment into practice is not easy. Measures for the promotion of women as strategies for poverty alleviation and economic development through education and entrepreneurship have been promoted by United Nations agencies and African governments (Namukwaya and Kibirige 2019, Monteith and Camfield 2019). Education is defined as the gateway to the eradication of poverty, and an educated population can easily solve economic problems such as unemployment through the creation of companies, for example (United Nations [UN] 2015). The significant economic contributions of women entrepreneurs have been accompanied by criticism directed at measures to promote them, and their research is also scarce (Brush and Cooper 2012). Some of these

criticisms refer to the structural conditions that hinder business sustainability or to the discordant scenarios that appear when the same models and institutions are applied to different contexts (Iwu and Etim 2019, McQuaid *et al.* 2020). The distribution of the total entrepreneurial activity of women in the global South does not follow the same pattern in all regions. While sub-Saharan Africa has the highest rate of female entrepreneurship (27%), women entrepreneurs in the Middle East and North Africa region have the lowest rate of all regions (4%). In this article, the relationships between educational level, types of businesses and the factors that motivate entrepreneurship of business women in the agricultural sector in East Africa, specifically in Uganda, are studied in two of the urban areas and most important commercial areas of the country: Kampala and Wakiso. Recognizing the factors that affect female entrepreneurship requires knowing and understanding the social and personal context of women.

Most business activities lead to the creation of small and medium-sized enterprises and these, in African countries, contribute substantially to economic development and growth (Iwu and Etim 2019, Mugoda *et al.* 2020). Women entrepreneurs can play a crucial role in the process of economic development if they have equal opportunities and access to resources. Despite the growing number of women entrepreneurs, the percentage remains significantly low compared to their participation rate (Minniti and Arenius 2003). In this scenario, Uganda ranks first in female entrepreneurship in Sub-Saharan Africa, with 38.2% of women business owners, followed by Ghana, with 37.9%; Botswana, with 36%; Malawi, with 31.1%, and Angola, with 30.3% (*Master Card Foundation Women Entrepreneurs Index Report* 2019). However, the business survival rate is low. Education appears as a corrective instrument for this weakness and many developing countries have adopted it as a tool to reduce or eliminate business failure. The literature suggests important relationships between education, business creation, and business performance, as well as between business education and entrepreneurial activity (Mbeteh and Pellegrini 2018, Boldureanu *et al.* 2020, Mahyooob 2020). The Ugandan Government has promoted programs for the promotion of women's basic education. Although access was greatly improved, quality was not. As the student population tripled between 1997 and 2014, more and more boys and girls began to drop out of school. In 2003, only a third of the student body that had enrolled in primary school reached the seventh grade. In addition, few studies have provided valuable qualitative data on the

relationship between education and women entrepreneurs, and most of these deal with countries of the global North, with little applicability to African contexts.

This article is structured in five parts: the first describes the area of study in the central region of the country and gender inequalities in female education and business; in the second, the theoretical framework is reported and discussed, focus on education and education for entrepreneurship, the formality and informality of business, the motivations in female entrepreneurs and the connections between cultural elements and entrepreneurship are also discussed; in the third part, the methodology used is described through the description of the method, the sample and the research techniques and the strategies for obtaining and analyzing the information; in the fourth part, the results are presented and discussed and, finally, the conclusion is given.

Research context: gender inequalities in education and female entrepreneurship

This research is carried out in the central region of Uganda, in the cities of Kampala and Wakiso, urban business capitals, with populations of 1.5 and 1.9 million people respectively (Uganda National Department of Statistics [UBOS] 2020). The large number of migrations from the Democratic Republic of the Congo, Somalia, Kenya, Rwanda, Tanzania, South Sudan, China, India, Pakistan provides important flows of people and merchandise that favors, in turn, the development of trade and business activity, services such as schools, universities and tertiary institutions, which creates a very favorable context for formal education, including business. It is no coincidence that Kampala was recently declared the most entrepreneurial in the world (Singer *et al.* 2015).

Since 1987, Uganda has been implementing an ambitious program of macroeconomic adjustment and structural reform, with strong support from creditors, multilateral and bilateral donors, encouragement of foreign direct investment, currency devaluation, zero minimum wage and privatization of public sectors (Forster *et al.* 2019). These measures were praised by some political analysts, as they seemed to increase national median incomes, by an average of 6% (Nyombi 2016). In fact, the adopted government slogan regarding education in the October 16, 1995 issue of New Vision was "for Uganda to be transformed from a peasant to an entrepreneurial

society: the two main elements in this process are the complete liberalization of the economy and the introduction of universal and compulsory education'. The number of primary schools doubled and secondary schools quadrupled between 1989 and 1994. The gross domestic product (GDP) spent on primary education increased from 0.4 to 2% between 1989 and 1993 (Kwesiga 1996). In Uganda's National Girls Education Strategy (2015-2019), parity in education was set as a target, with an increase of 53% for boys and 47% for girls in primary, as well as an increase in total enrollment in tertiary education for women of 44%; in the country, 57% of young people between fifteen and twenty-four years old. However, only 28% reach secondary education, and there are significant dropout rates at the primary level (UBOS 2017). The disparity between boys and girls in education stems from multiple factors, among which are the sexual exploitation suffered by girls, the lack of family income to pay school fees, the responsibility of girls in housework etc. This situation causes many girls to find, in entrepreneurship, the way to generate income to survive.

At the university level, the enrollment of girls in public universities reached 48% in 2004 (Ministry of Education and Sports 2012, 2015-2019), although with more boys graduating at the end of the courses (Asio and Mubatsi 2009). Students who persevere through the education system and manage to reach the higher grades subsequently face high levels of unemployment. It is estimated that at least 400,000 young people graduate from Ugandan universities each year; however, the labor market can only provide 150,000 jobs per year (Mwesigwa 2014, Kanyeheyo 2015). Other statistics show that unemployment among women increased by 8.9% in 2012, rising to 13.2% in 2017, while unemployment among men decreased from 6.4% to 5.8% during the same period (Mukwaya 2019). As a result, entrepreneurship as an academic course has been added to curricula (Okoth 2019) and women's entrepreneurship has been promoted as a mechanism to generate jobs and stimulate the economy (Namatovu *et al.* 2012).

However, Ugandan women are disadvantaged in entrepreneurship, despite their significant economic contributions, due to unequal access to capital, market and land resources. Those women who are educated do not easily obtain paid employment and have difficulty accessing credit under current conditions, and those who have not been able to have formal education resort to informal education, in order to obtain skills for entrepreneurial activity, mostly also informal (Kamuli *et al.* 2012, Unicef 2015, Kayongo *et al.* 2019). Formal and non-formal education have proven inefficient in training women for the labor market, leaving them overwhelmingly in subsistence

activities in the informal sector. Less than 12% of economically active women are in paid employment; the rest are self-employed or contribute with unpaid family work. The informal economy in Uganda accounts for 97% of businesses (Nangoli *et al.* 2013); does not require much capital to start; it has fewer regulations, which favors the survival of companies, and does not require high academic qualifications or formal registration for its maintenance (Rugasira 2016); therefore, it constitutes a safe haven for women entrepreneurs. In the research by Guloba *et al.* (2017), it is shown that 51.5% of women in Uganda, between the ages of eighteen and sixty-five, are active in the informal economy and use informal education as an alternative to dropping out of school. Women's businesses represent a significant and untapped source of future employment and economic growth in Uganda, with the potential to make a greater contribution to the country's poverty reduction goals. In the study area, high-income places of market and business activity have been differentiated from low-income places (based on the income level of the population, the cost of housing and accessibility of services (Healthbridge 2020). In the study by Guloba *et al.* (2017) show that female entrepreneurs, in their initial phase, outperform their male counterparts, but have fewer opportunities for business growth due, among other factors, to discrimination from their male counterparts, who think that entrepreneurship and political leadership are jobs for men (Mugabi 2014). In this context, the Uganda Women's Entrepreneurship Program (UWEP) was launched in 2015, to improve access to financial services and boost business economic growth (Ministry of Gender, Labor and Social Development [MoGLSD] 2019). With the UWEP, women have the opportunity to empower themselves through the granting of interest-free credit, market information and technical knowledge. Its overall goal is to increase women's participation in business development, increase their income, livelihood security and overall quality of life.

Theoretical and conceptual framework

Female entrepreneurship includes self-employment or the creation of a company, where its majority ownership is managed by women, in addition to the decision-making process (Carter and Shaw 2006). They tend to be small and normally located in the so-called «informal economy», which prevents their registration (Xavier *et al.* 2013, Vossenberg 2013) and reduces the possibility of obtaining reliable data for their study. A woman entrepreneur is one who has started a business

by herself, with one or more partners, and assumes risks, financial, administrative and social responsibilities, as well as the daily management of operations (UNDP, 2004). In any case, it must be added that women entrepreneurs face numerous prejudices and gender stereotypes, which place them as passive victims with little training to manage businesses or intruders in a sector dominated by men (Asare *et al.* 2015, Iwu and Etim 2019). Statistics measure *success for women* in business based on ownership, but not on quality, value, or sustainability (Master Card Foundation Women Entrepreneurs Index Report 2019). As a result, the rampant failure of women's businesses and high levels of unemployment, even with supposed formal educational skills, are not represented.

In Africa, the differentiation between *formal and informal businesses* stems from a dual vision of the economy in which a multitude of cultural and social elements are not taken into account (Narotzky 2003). Some studies agree that the determinants of the formality and informality of companies in Uganda are based on whether they are registered with the authorities, pay taxes, have social protection, etc. (Chen and Carre 2020, Mugoda *et al.* 2020). In reality, these differentiations are not so clear and authors such as Nongo (2016) define them as those that are not controlled by the authorities and that escape any type of control and regulation, from which an important sector of the population survives, albeit in very precarious conditions.

Entrepreneurship education and training was introduced in the curriculum to encourage students to start businesses (Basalirwa *et al.* 2016, Onwuzuligbo *et al.* 2019). This has been done with the claim that entrepreneurial knowledge and skills can be taught and learned (Soomro and Shah 2015) and change motivations and attitudes (Alinda *et al.* 2018). In Uganda, formal business education was introduced in most universities from the year 2000 (National Curriculum Development Center [NCDC] 2014). Although studies on entrepreneurship education abound (Cho and Honorati 2013, Blattman and Ralston 2015), the literature on its challenges, specifically in Africa, is scarce (Mbeteh and Pellegrini 2018). In the definitions of entrepreneurship, the aspirations of individuals free from family and social burdens have predominated, whose ultimate goal is individual benefit (Raposo and Do Paço 2011). Alternatively, *informal education* is characterized by learning from experience, from home, community or work (Kolodych and Zarzycka-Dertli 2020, Kislova 2020), and is presented as an alternative for girls facing different contingencies. This education allows them to obtain skills and competencies from their families and older people, useful for daily life, such as basic financial education, and initiate them in entrepreneurial activity (Monteith and

Camfield 2019). It is unstructured and therefore does not issue academic degrees or credentials (Misko 2008, Fitzgerald 2020); aspect criticized for the limited capacity for political influence and demand for better economic and social conditions to access (Radakovic and Antonijevic 2013), for example, credit.

In countries of the global South, the main *motivations* defined for women's entrepreneurship have been the need to generate wealth, take advantage of an opportunity and gain independence (Brush and Cooper 2012, Namatovu *et al.* 2012). In other studies, it is exposed how the motivations of women to start a business are those immediate for the maintenance of themselves and their children by satisfying the most urgent needs of a family (Mugabi 2014), and the factors related to the family are even more important than for men and have shown how women's income-generating activities not only increase and diversify household income, but are also more likely than men to invest in the well-being of their families and communities (Doss 2013). Therefore, promoting women's entrepreneurship can help alleviate poverty in sub-Saharan Africa (Minniti and Arenius 2003).

Despite these studies, research on the motivations and aspirations of women entrepreneurs in sub-Saharan Africa is limited (Hailemariam 2018).

The connections between *culture and entrepreneurship* are important in understanding women's entrepreneurship, motivations and conceptions of success in Uganda. The connection between social and family relationships for female entrepreneurship are fundamental (Monteith and Camfield 2019), where collateral social structures predominate in relationships and the objectives and well-being of the group, family and/or clan prevail (Twikirize and Spitzer 2019, Mupedziswa *et al.* 2019), followed by respect for the elderly and a sense of community (Darley and Blankson 2008). In this research, a subjective conception of success is chosen, through the fulfillment of goals defined according to gender and educational level, and always influenced by their socioeconomic environment, social networks and family relationships.

Methodology

4.1. Method, sample and research techniques

A qualitative empirical research is employed to capture details and the complexity of the object of study, showing the value of a micro perspective. To analyze women's entrepreneurial motivations and their definition of entrepreneurial success, we collected data during the years 2019 to 2022. We made initial inquiries about potential workplaces and ultimately chose the urban areas of Kampala and Wakiso, given their location, its access and the relative safety of the area, as well as its history and shopping centers, which we distinguish between those with high incomes and those with low incomes. The main tools used throughout the investigation were the field diary, to collect all the information and observations of the events; theoretical notes and methodological problems; participant observation, and individual interviews, both semi-structured and open.

4.2. Information collection strategies

Interviewing women entrepreneurs from different sectors helped to focus on the agribusiness sector. A total of 109 women were interviewed using purposive sampling (Creswell 2012). The type of activities selected were market and street businesses, retail stores, restaurants, vegetable and greenhouse growers, seed sellers and mobile money. Market shops are businesses located in large public markets, with women selling fresh food products, such as fresh fruits, vegetables, and *matooke* ("green banana"). This includes businesses located on the main streets of the city or on the edge of the road, and they sell fruit and fresh food on the edge. Retail stores are located inside and outside the markets and sell dry foods. The greenhouses are businesses dedicated to cultivation, within protected structures in the market, and, in them, quality seeds are sold to farmers. Mobile money businesses provide financial transactions to sellers and buyers in markets and on main roads and include sending and receiving money via mobile phone by buyers and sellers, to initiate and conclude business transactions.

The selection criteria of the participants were their willingness to participate in the interviews and their residence in the study area through snowball sampling. The contact strategy consisted of approaching the businesswomen in the markets (Nakasero, Kalerwe, Ntinda and Wandegeya), in shops and on the streets, explaining the study and our interest in conducting an interview. The average number of years of the companies is 8.1.

Table 1: Research Locations

Place	Business Type
Market places	Fresh food vendors: <i>matooke</i> , fruits and vegetables Mobile money agents
Retail Stores	Dry foods (rice, beans, corn flower, cooking oil...) Seed sellers
Street	Fresh food Street restaurants Mobile money agents
Restaurants	Sale of cooked foods, such as stews
	Meat, steamed <i>matooke</i> and boiled vegetables
Greenhouse farms	Greenhouse crops such as tomatoes and their sale to buyers in Kampala
Seed sellers	Sale of quality seeds to farmers
Vegetable growers	Farmers and sellers of vegetables, such as onions and cabbage

Source: own elaboration.

In the interviews, the first author presented herself as a student at Makerere University, to enlighten and learn, coming from the study area and living in the area. During that time, she was associated as a researcher at Makerere University's Center for Gender Studies. This partnership established trust among women entrepreneurs and an understanding of a long-term commitment, as their presence in research areas was accepted. The interviews were conducted in the *Luganda language*. We had a research assistant with experience in qualitative research in the social sciences. Confidentiality of information has been guaranteed and names of people and places appearing herein are fictitious. All participants were informed about confidentiality. The documentary work was carried out, mainly, in the documentation centers of Makerere University. The treatment of the information obtained revealed the most significant aspects of the role of women's education for business initiatives, expectations and limitations. We expanded on this initial coding to include other topics as the research progressed. We pay special attention to the key and recurring ideas, such as the motivations to start a business, and the differences in the definitions about their motivations to start and do business.

4.3. Data analysis techniques

Once the field work was completed, the information was collected and transcribed into Word documents and Excel spreadsheets, and analyzed using the list of analysis categories identified in the intertextual matrices. The analysis of the categories that originated in the interview script and that provided a system of interconnected concepts was used (Santander 2011). The central thematic blocks from which the categories of analysis were obtained were: your personal situation (age, marital status, educational level and number of children) and business activity (type of business, motivations, location of the business activity and time of operation). business opening); They were also asked about the relationship with other businesswomen, participation in business development projects such as microcredits or training for entrepreneurship, etc. (table 2).

Table 2: Central thematic blocks of the interview script

Theme	Subtopics
a. Sociodemographic profile	Name of place and/or market, type of area, age, duration of business, type of business, residence, marital status, number of children and education
b. Business Type	Type of business activity, reasons for the choice and main problems
c. Motivations for doing business	Individual, family and community
d. Previous education and training for entrepreneurship	Type of education, reasons for going or not going to school and assessment
e. Government or non-governmental supports or support	Participation in development, educational or business programs, such as microcredit or other

Source: own elaboration.

Discussion and main results of the study

5.1. Sociodemographic profile of the interviewees

109 businesswomen were interviewed, of which 10 did not have any type of formal education, 49 had basic education; 33 had secondary education and 14 had higher education; 3 of them did not respond. Likewise, none attended or participated in the UWEP. Regarding the sociodemographic

profile in terms of family responsibilities, all of the women were mothers. Of the total number of women interviewed, 32 were married, 54 were single, 9 were widows and 14 did not answer this question. Of those educated, 16 were married and 30 were single. Among those with no education or only primary education, 39 were single. All women had great economic importance in their family structure:

I was pressed by the difficulties of life and, as you know, today, men have put aside their responsibilities as such; so I wanted to work to take care of my children and also to pay the rent on my house. Yes, today, we are single mothers (interview 43).

Of those interviewed, only 3 had had one year or less of business experience as owners; 42, from one to four years; 39, from five to ten years; 11 women, from eleven to nineteen years old, and 8, with business experiences of more than twenty years. Six women did not respond to this question. The longest-lasting women business owners are those with no formal education or only primary education. This is due to the fact that those with higher educational levels see business in this sector as a temporary experience, while they find a salaried job, with greater economic benefits and social prestige:

I opened my seed shop two years ago, but I am waiting for a job in the agricultural cooperative and, if they give it to me, I will look for someone to continue here. If I don't find it, I'll close; I prefer a fixed salary every month... (Interview 32).

5.2. Educational levels of women entrepreneurs in the agricultural sector

The women entrepreneurs chose their type of business according to their level of education. Those with lower education qualifications chose to operate in the markets, while those with higher education operated shops or other businesses (see table 3).

Table 3: Type of agricultural business and educational level of women entrepreneurs

Education level	No education		Primary education		Secondary education		University education	
Type of Business								
Markets	8	80%	30	61.2%	18	54.7%	4	28.7%
Street kiosks	2	20%	10	20.4%	7	21.2%		
Retail shops			9	18.3%	4	12.1%	5	35.8%
Restaurants					2	6.0%	2	14.2%
Mobile money					2	6.0%		
Greenhouse farms							1	7.1 %
Seed vendors							1	7.1%
Vegetable farmers							1	7.1%
								No response 3
Totals	10		49	99.9%	33	100%	14	100% (109)
		100%						

Source: own elaboration.

5.3. Training for entrepreneurship: an analysis of the UWEP

In the research by Guloba *et al.* (2017), it is shown that 51.5% of women in Uganda between the ages of 18 and 65 are active in the informal economy and also use informal education as an alternative to dropping out of school. Women's businesses represent a significant and untapped source of future employment and economic growth in Uganda, with the potential to make a greater contribution to the country's poverty reduction goals (Stevenson and St-Onge 2005). To respond to the needs of women entrepreneurs, raised by Guloba *et al.* (2017), the UWEP was started. The program aims to strengthen women's capacity for business development, provide affordable credit and support access to other financial services so that women can start and grow their businesses, facilitate women's access to markets for their products and services and promote access to appropriate technologies for production and value addition. 70% of the program's budget is directed at providing micro-credit to interest-free women's groups on the basis of a revolving fund. Women are required to be in groups of 10-15 members to ensure successful implementation of their priority business and full reimbursement from the revolving fund. Other components are capacity and skills development and institutional support aimed at business advice (MoGLSD 2019).

The women targeted by this program are supposedly unemployed; vulnerable groups, for example young single mothers, widows and survivors of gender-based violence; women with disabilities; women living with HIV/AIDS; female heads of households; women living in slums; women living in hard-to-reach areas, and ethnic minorities. However, there are many difficulties for its implementation and sustainability. The main problems are the low and unequal number of women beneficiaries; generally, those with higher education and resources to access business credits, with skills to manage a business, access criteria that are not very transparent and politicization of the program that usually benefits women related to the party in government and the patriarchal

mentality of men, who prefer that their women not participate in programs for female empowerment (Mugabi 2014, Guma 2015).

Of the women interviewed, only three of them received some type of business training, and no differences have been distinguished in access to these programs by educational level or marital status of women. However, these women's businesses are located in the same type of geographic area. Formal women's businesses were generally found in high-income areas where UWEP's have also been located. The unequal access to training programs that can promote and favor female businesses does not apply in places where low-income businesses are most needed, where informal businesses run by women with little or no formal education predominate.

5.4. Education and marital status in business motivations.

One of the important results found is the influence of educational level and marital status on the motivations of women entrepreneurs. According to the interviews carried out, the central motivations of women to create a company are, in general, to respond to the basic needs of their families and homes, coinciding with Mugabi (2014). On the contrary, there are differences with the studies by Brush and Cooper (2012) that need to be specified. The authors expose as main motivations the need to generate wealth, take advantage of an opportunity and gain independence. In this study, the education of women will make a difference with respect to their motivations. For women with basic educational levels, primary, or without any type of education, businesses respond to the immediate and basic needs of their families, mainly those that have to do with the availability of food and the payment of taxes for the their children's school. They said that they were motivated to start a business so that they could send their children to school to achieve the highest level of education, which they were unable to achieve because they left school at an early stage. The businesses allowed them to invest in the education of their children, so that they could have a better future than theirs. This was explained by interviewee 1, a businesswoman from the market who, twenty-two years ago, left her formal education at the primary level:

If I had an education, I would be employed in a formal institution and would earn faster; this was what I wanted in my childhood, but now I work so that my children graduate and get good jobs that I did not get (interview 1).

However, it is significant that, among those with higher education, secondary or higher, the main motivation is to enjoy greater «autonomy». Among those whose motivation was greater autonomy, all were married. Autonomy as a motivation is related to the ability to contribute to the basic needs of the home together with the husbands and to make decisions about income in the home and outside it. Coinciding with Wolf and Frese (2018), for these women, the family is essential in motivating business activity:

The main motivation for doing business has been to contribute to the household just like my husband does, for example, paying for the electricity, but I also want things that my husband will not buy me, for example, the things necessary to invest in my business, clothes to wear well or even buy a piece of land (interview 6).

Among educated women, regardless of whether they were single or married, three different motivations related to the generation of income that the business enables were distinguished: the first is related to general well-being and the satisfaction of basic needs in the family; the second, with the businesses themselves and the possibility of improvement and expansion; the third, with economic independence and the ability to make decisions:

Nowadays in Uganda having only one earner for the household is difficult so I wanted to support my husband who is a trader (Interview 42).

There is one element that single women share, regardless of educational level, which is buying a home as an important motivation for doing business. This is an important issue, related to gender relations in this context. Houses and land have traditionally been male property, given the patrilineal organization, and men are expected to provide houses for women after marriage. Women's businesses and income generation have made it possible for women to buy houses and land as insurance for their future and that of their children (Organisation for Economic Co-operation and Development [OECD] 2015). Specifically, in the urban areas of Kampala and

Wakiso, single women said that businesses have given them the opportunity to buy their own houses in many cases, which means greater personal security:

With my business I have been able to buy land and build a house for my children and myself. From here I get money for his school expenses and his medicines (interview 2).

My vision was to educate my children, build a house and have money to take care of my family's health and save for the future. I am achieving this and I think I am successful [...]. My business is not growing at the moment, but I have achieved some things, like educating my children and building a house (Interview 3).

Conclusions

Women entrepreneurs in the agricultural sector play a key role in household economies and in poverty reduction strategies. They are central actors whom programs aimed at fighting poverty and socioeconomic development must take into account. In this article, we have explored the connections between education and entrepreneurship in the agricultural sector in two urban areas of Uganda, to determine the role that education plays in business. The relationship between the educational levels of women entrepreneurs, the type of business and marital status has been deepened. Formal education and the creation of small and medium businesses have been prominent measures by the Ugandan government from the 1980s onwards, as will entrepreneurship education from 2015. While education has been found to be a central element for business activity, this research demonstrates the existence of other factors, which will have an important influence on it, such as marital status.

Among the main results, education constitutes an important resource for women entrepreneurs, but only available to a minority, which generates an important difference between them and their business activities. Most of the businesswomen in the sector have no education or only have primary or informal education and their businesses are informal, street or in the market (Nongo

2016) and, although they escape any type of control and regulation, they remain in very precarious conditions. Among the most significant problems, those related to security have been identified, such as the lack of a permanent location where customers can locate them and access them easily, or the adversities of the weather and police persecution, for which women from street businesses, because they consider their businesses illegal (Guloba *et al.* 2017). State responses to fill the lack of education in female business activity have been directed through the PEMU. Contrary to expectations, this program only reaches women entrepreneurs who own and conduct their businesses in high-income locations in Kampala and Wakiso. These women, in addition, have a higher educational level, are mostly married, and therefore are not those who need it most like those without education and are single.

The motivations have been analyzed based, fundamentally, on the definitions of Brush and Cooper (2012) and Namatovu *et al.* (2012). All women find their main motivation for doing business in the agricultural sector, in order to meet the basic needs of their families and households, coinciding with Twikirize and Spitzer (2019) and Mupedziswa *et al.* (2019) and the predominance of family welfare objectives in business activity. However, differences have been found according to educational level and marital status, unlike the study by Brush and Cooper (2012). Women without education have as a priority the satisfaction of the basic needs of their children (Mugabi 2014); those who have education find an important motivation in improving their businesses and in the possibility of making decisions and having greater autonomy within the home. A common motivation among single women is to buy a home, since, generally, the satisfaction of this need falls on men, following the characteristics of gender relations.

Despite this, women continue to create businesses motivated by the impossibility of following the educational itineraries and as a reaction to their situation of marginalization, given the educational abandonment, the need to supplement income to satisfy the needs of the household, the education of the children as a way to guarantee the future of them and their families, and the purchase of a house to have greater security.

This is evidenced especially in less developed countries, with a high rate of female unemployment where entrepreneurship can be a practical solution to earn income and reduce their rate of unemployment and poverty (Sarfraz *et al.* 2011). Gender equality is expected to increase support for female entrepreneurship (Baughn *et al.* 2006). To this end, it is necessary to continue

conducting research on the situation of women entrepreneurs in sub-Saharan Africa in order to improve programs aimed at their promotion. We also recommend that development agents provide support orientation sessions to learn about the nature of the challenges and experiences that other women have previously faced in their own businesses and offer solutions to these types of problems before starting their own businesses.

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Article 3: Female Entrepreneurship in Uganda: Socio-economic factors explaining business survival and success.

(Under review for publication in the South African Journal of Business Management)

Abstract

Uganda has been ranked as one of the most entrepreneurial countries in the world, with women entrepreneurship playing a key role in this result. However, entrepreneurship in Ugandan women is also accompanied by high levels of failure rate and research to explain businesses survival in this context is still scarce. In this empirical research, we use data from 126 women entrepreneurs to understand business survival through several dependent variables including time running the business, monthly revenue and monthly profit and a general and diverse set of independent variables have been also considered to test their involvement in business success, including education, social networks, family support, male permission needed for business, access to financial resources, time devoted to other family business and leadership skills. According to our results, success in business set up by Ugandan women increases with their age and their participation in social networks with other women entrepreneurs. However, this success is negatively affected by formal education and time that they need to devote to other family businesses. In addition, our findings show that access to financial resources and female permission required do not significantly affect business survival. These results contribute to explain how sociological factors determine success in business set ups by Ugandan women.

Key Words: Female entrepreneurship, Socio-economic factors, business survival, Uganda.

1. Introduction

Uganda has been described as one of the most entrepreneurial countries in the world with women constituting the highest percentage of entrepreneurs with small and medium sized enterprises (SMEs) on the African continent (GEM, 2014). Uganda is ranked first with 38.2% in 2018 (from 37.5% in 2003) of women business owners, followed by Ghana with 37.9%, Botswana with 36 %, Malawi with 31.1% and Angola in ninth place with 30.3% (Kairu, 2020; Mabala, 2020; Master Card Foundation Women Entrepreneur Index Report, 2019). This has been credited to women empowerment initiatives introduced by government as mechanisms to alleviate poverty and

increase economic growth and improve development in the bid to meet the United Nations Sustainable Development Goals of 2015 (Orobia et al., 2020; Ntale, 2019). Women entrepreneurship has therefore become an avenue where women have become the engine of economic growth (Alinda et al., 2019; Matovu, 2021). Additionally, entrepreneurship has given women the freedom to become masters of their own destiny where they can earn and meet their personal goals (Eigdenberg & Masurel, 2013).

However, the rise of entrepreneurship in Uganda in recent years has been accompanied by a sharp increase in business closure (Asimwe, 2017; Mukalazi, 2020; Struwig et al., 2019). Various empirical studies have been conducted on business failure among entrepreneurs in general but very few have been specific to women entrepreneurs. General entrepreneurship studies have consistently found that the causes of business failure are largely connected with socio-economic factors usually within or beyond the entrepreneurs' control such as lack of business information on the social, economic and political environment, taxation and competition among others (Bushe, 2019; Chimucheka & Mandipaka; Olema et al., 2020; Opoku & Sandberg, 2018; 2015). Despite these studies, business survival for women businesses in Uganda is not fully reflected in entrepreneurship literature and has yet to be robustly researched given the renowned economic impact that women contribute through entrepreneurship (Larsson & Svensson, 2018) to the Ugandan economy. Business survival has been defined as the longevity or duration of a business venture (Foster 2016; Ssejjaaka et al, 2015). The topic of business survival has been studied widely, however insufficient attention has been paid to Uganda women entrepreneurs in regard to their success stories and how they have achieved business survival. For this reason, the objective of this empirical research is to compare a wide set of socio-economic variables to explain business survival, revenues and profits in women entrepreneurs in Uganda.

In addition to resources available and government support, business survival in Uganda may be affected by other embedded social factors and this research aims to compare their influence to education or access to financial resources. We hypothesized that education, women's social network, family support, permission from male heads, access to financial resources, time devoted to other family business and leadership skills have a significant impact on business survival and monthly earnings of Ugandan women entrepreneurs. This empirical research is based on 126 women entrepreneurs responding to a structured questionnaire including 5-point Likert questions

and the data obtained on the variables was analyzed through the multiple regression analysis technique with the software IBM SPSS 27.0.

This empirical study contributes to literature on female entrepreneurship providing evidence about success factors on business set up by Ugandan women entrepreneurs. One of the most important findings highlight the importance of belonging to a social network made up by other women entrepreneurs. For Ugandan women, the role of female social network result being more relevant for business survival and monthly earnings than access to financial resources, family support or leadership skills. This study demonstrates that belonging to a community with other women groups not only ensures that women entrepreneurs gather the financial information and moral support they need to help them face the challenges of business (Musinguzi, 2015) but also build customer confidence (Lin, 2001) or even take care of their children jointly. On the contrary, this study also suggests that formal education does not provide the relevant skills to be a successful women entrepreneur in Uganda, and business survival or monthly earnings are more strengthened because of experience, social ties or the availability of time to be devoted to their own business, rather than other family obligations. In this sense, this study is an illustrative approach to the socio-economic landscape that conditions the success of women entrepreneurs in Uganda.

The rest of the paper is organized as follows: the first section considers the theoretical perspectives and hypotheses of the factors of success in women entrepreneurship for business survival. The second section describes the methodology, variables generated and the measurement of the variables. The third section gives an account of the results and their analysis and the fourth section gives the discussion and conclusion of the evidence presented.

2. Literature review

Education and business survival

Education in Uganda is divided into formal and informal education. Formal education is training got from institutions of learning such as elementary schools, primary and secondary schools, Universities and Tertiary Institutions (Uganda Investment Authority Education Sector Profile, 2017) at the end of which a participant is given a certificate of achievement. Formal education is believed to be a poverty alleviation strategy, a way in which the quality of life of Ugandans can be

improved (United Nations, 2000) and so it is highly esteemed to have a University certificate in Ugandan society because it is the path way to success (Ahimbisibwe, 2019).

On the other hand, informal education is a form of apprenticeship (Namatovu, 2012) done without high academic qualifications where a person with little or no formal education at all can learn business methods of making money without formally going to school. It is characterized by learning from experience, from home or the environment and from work (Kolodych & Zarzycka-Dertli, 2020; Kislova, 2020; Curado, 2017).

Since formal education in Uganda is privatized, quality education is very expensive and so many students drop out of school (Peraita & Pastor, 2000; Obiunu, 2015). Statistics show that 59% of girls drop out of school due to early pregnancies (Ministry of Education and Sports, 2012), which leads them to start families early and consequently having to support them (Mugerwa, 2019). Since the purpose of education in university is to have better opportunities for one's future (Namukwaya et al., 2019), many women entrepreneurs start business in the informal sector to achieve this without continuing with formalities.

Research by Guloba et al., (2017) shows that 51.5% of women in Uganda between the ages of 18 to 65 are in active participation within the informal economy compared to men. This is attributed to the fact that the informal economy which consists of 97% of businesses (Nangoli et al, 2013) does not require a lot of capital to start a business, it has less regulations which is a merit to business survival, and it does not require high academic qualifications or formal registration to maintain a business (Rugasira, 2016). Businesses that are in operation after five years of starting are considered to have lived through the most trying stage of business and therefore on the path to success (Forster, 2016). Studies by Matama (2017), Levenson and Fink (2017) assert that the higher an entrepreneur is educated, the lower they will invest in business for longevity because they will suffer from "paralysis of analysis", a condition that many educated potential entrepreneurs face due to extreme scrutiny of business risks before investment thus ultimately failing to make investments. Furthermore, women tend to be more risk averse on their investments than men (Hoang, 2019). Research by Gonzalves (2019) and de Jong (2018) shows that women are less inclined than men to take investment risks due their untrusting nature of investment products such as stocks. Even with investment information available, women tend to be sceptical about the workability of the venture because there is too much information which they do not trust.

Additionally, there is a fear of failure (Arenius & Minniti, 2005; Cacciotti & Hayton, 2019) that many entrepreneurs face, this holds back investments irrespective of education level. Therefore, not only is the level of education irrelevant in starting a business in Uganda's informal economy, but it is also has no impact on the survival of a business. We examine the hypothesis that:

H1a: When the level of education is high among women entrepreneurs in Uganda, there will be a negative impact on the duration of a business.

Level of education and monthly revenue and monthly profit.

A high level of formal education does not necessarily lead to high financial performance in business. This has been evidenced with the high number of university graduates that start and struggle to sustain their businesses in Uganda's economy today (Blaak et al., 2013; Nangoli et al., 2013; Orobia et al., 2020). Financial performance has been defined the success or failure of a business in terms of income (sales revenue) and monetary gain (profit) which is the take home after business costs have been deducted from the revenue.

Research by Datzebeger (2018) observes that the structure and quality of Uganda's education system seeks to create job seekers rather than job creators. Furthermore, the format has failed to equip graduands with the practical entrepreneurial skills to contribute to Uganda's economy (Kristensen, Namatovu, Dawa, 2016). Additionally, critics of Uganda's education system argue that the system extols quantity in terms of enrolment over a quality education (Lewin & Ayeampong, 2009; Alexander, 2008; Minnis, 2006), thus producing a large number of graduates whose knowledge and skills do not match with the needs of the economy (Khamis, 2020) and thus resulting into business start-ups that are poorly financially managed at the outset resulting into fewer monthly revenues and profits.

On the other hand, according to Gupta (1992) women entrepreneurs that have gained an informal education in business through learning on the job from family businesses and not in formal school stand a better chance at skilfully managing income flows and investments for more monthly revenues and profits. Gupta (1992) further asserts that this is because, even though their formal school experience is limited, they have the experience of how business works from hands on learning on the job. Consequently, they can invest and increase their monthly revenues and profits easily in comparison to their formally educated counterparts with no frequent and practical

experience. Additionally, the entrepreneurship taught in a formal school setting does very little to develop entrepreneurial personalities and intentions due to its high theoretical nature (Ngaka, Openjuru & Mazur, 2012). For this reason, potential women entrepreneurs with high formal education may demonstrate weaker entrepreneurial traits compared to their informally educated counterparts. In sum, high formal education does not tantamount to high financial performance in a business in form of monthly revenues and profits. And so we hypothesize that:

H1b: When the level of education is high among women entrepreneurs, there will be a negative impact on the level of monthly revenues and profits of a business enterprise.

Fellow women social network and business survival

According to Nohria et al., (1992), “social networks involve structures of ties in a social system that can be roles, individual persons, organisations or nation states which ties maybe based on conversation, affection, friendship, kinship, authority, economic exchange, information exchange, or anything else that forms the basis of a relationship”.

Studies by (Kuada, 2009) demonstrate that women entrepreneurs use their social networks such as relatives, and personal networks to lobby for monetary aid and even for opportunity recognition. Carter et al, (2007) assert that women entrepreneurs use their social interpersonal skills to build and sustain their supplier and customer networks of which these social networks provide information about various opportunities in which to invest in and help advertise women’s businesses by word of mouth to customers (Namatovu et al., 2012).

Fellow women social networks can either be formal or informal in nature. Formality is derived from women entrepreneurs’ deliberate decision to join officially registered groups or networks of other women entrepreneurs, whereas informality is derived from the willingness of women entrepreneurs to casually start fellow women networks or groups as family members or as friends (Hauberer, 2014). Examples of fellow women social networks include Savings and Credit cooperatives, “Saccos” and Village Savings and Loan Associations, “Vslas” (CARE, 2011). These groups provide a platform where women entrepreneurs can save, share ideas on investment, learn from each other on the errors to avoid in business and take business loans without having to ask money from their husbands (Musinguzi, 2015). Additionally, fellow women social networks

provide a friendly environment in which women can express themselves to fellow women without fear of a male superiority complex that may limit the freedom of expression due to cultural constraints that may prevail between men and women (Nziku & Struthers, 2018).

Considering the negative reception that women get from financial institutions (Guma, 2015), women tend to shun financial institutions as they perceive that the resources they can get through social capital are enough to get their businesses ahead, hence focus on developing more quality relationships with their informal funders than with formal organisations (Fabowale et al., 1995; Orser et al., 2006). As a result, women opt to build strong social ties with all stakeholders in and around the business, they become more active in personal networking so as to construct strong financial and operational buffers in order to enhance sustainable business practices (Rooks et al., 2014; Brush et al., 2004). It should be noted that not only do women social networks provide moral support for women entrepreneurs so that they do not feel isolated (Benda, 2012) but they also play a motivating role in helping women entrepreneurs achieve their business goals namely, providing for their children (Adams et al., 2002). The more the partnerships with fellow women entrepreneurs, the higher the chances of business duration.

Since women entrepreneurs typically start with small businesses, they need networks to garner social capital to sustain their businesses (Titeca et al., 2008). According to research by Iburguen et al., (2014), having quality interpersonal bonds between women entrepreneurs provides the possibility of a strong cooperation within the group which in turn provides a platform for collective action for their financial causes. This is because Banks, Government and micro finance institutions feel confident in extending support to larger women groups than to small groups or individual women entrepreneurs (Namatovu et al., 2012).

Furthermore, knowing or belonging to a diverse number of women groups not only ensures that women entrepreneurs garner the financial information and moral support they need to help them face the challenges of business (Musinguzi, 2015) but also build customer confidence (Lin, 2001) due to the consistency/longevity that the business demonstrates as a result of the women's group support. In sum, women businesses can achieve a fully-fledged business status when they know or belong to diverse women networks. And so, we hypothesize that:

H2a: When the size of a social network for women businesses is large, there will be a positive impact on the survival of the business.

Research by Aldrich et al., (2007), asserts that large social networks in terms of number often encourage new business investments compared to small social networks. This is because the size of the social network avails women entrepreneurs with a variety of financial options to choose from for investments and so ensuring more earnings. According to Allen (2000), having diverse networks contributes to the size of social network and enables women entrepreneurs to have a multiple resource base. In Uganda, where business efficiency is limited by environmental factors such as bad weather (Tushabombwe-Kazooba, 2006) that may cut off their supply base, it proves very efficient for women entrepreneurs to have diverse supply channels to ensure business continuity and earnings.

Additionally, the size of a woman entrepreneur's social network in form of saving groups provides financial security for the business (Karlan et al., 2017) as the more saving groups a woman entrepreneur belongs to, the more savings she will have for investment. Saving groups encourage the development of a saving culture that enhances business investments resulting into increased monthly revenue and profit (Ekpe et al., 2010; Mpaata 2020). Formal women's social networks have been characterised by women entrepreneurs with high growth resources in terms of finance (Wilson et al., 2009). This is because formality requires a set of financial qualifications to operate social networks such as credit and saving groups in order to circumvent instances of embezzlement (Eton et al., 2020). Therefore, the bigger the size of the formal social network, the more women entrepreneurs with the financial qualifications to efficiently manage group funds within the network (Ademola et al, 2020). Not only do formal women's social networks enhance the accountability for funds saved and credited to women but they also provide a set of expectations for new entrants within the group to adhere to (Truong et al., 2020). Such expectations may vary from limited withdrawal periods within a savings group, collateral on amount of funds borrowed for business investments to expectations on daily deposits (Nguyen & Le, 2013). This develops a sense of financial self-control among new women entrepreneurs because the structure encourages them to be savvy in their business operations; to save more and withdraw less from their monthly earnings.

On the other hand, informal women's social networks that are large in size may find it difficult to effectively keep track of members' monthly savings and credit or loans due to lack of financial literacy skills Sigvaldsen et al., (2011). Since informal social networks are casual in nature and largely founded on emotional connections, it is challenging to keep members accountable on the management of the funds within the group, more over the larger the size of the network the more chances of embezzlement of women's hard earned earnings Guloba et al., (2017) due to the laxity in setting firm standards for the network's operations. It should be noted that informal women's social networks in Uganda are the most prominent given the fact that the informal sector drives the nation's economy (Wambuwa & Kanyi, 2020).

Overall, the size of social network therefore provides a secure platform for women entrepreneurs to access resources to sustain and increase their revenues where needed. Additionally, even though formal women's social networks that are large in size promote good financial management practices within the members of the social network and encourage women entrepreneurs to save more through setting standards and expectations, Ugandan women entrepreneurs prefer informal women's social networks due to the familial and friendship attachments or ties within the women's social networks. We therefore test the hypothesis that:

H2b: When the size of a social network for women businesses is large, there will be a positive impact on the level of monthly revenues and monthly profit of the business enterprise.

Family support and business survival

Ugandan families like most African families are extended in nature. Family support in Ugandan businesses involves the support of mothers, fathers, sisters, sisters and brothers in law, aunts, uncles etc. (Monteith et al, 2016). Mothers especially play a key role in the beginning of the business ventures, provision of training and ensuring a secure customer base against competition (Monteith et al., 2016).

According to Langevang et al. (2012) entrepreneurial adeptness and desire are elements passed on from older generations to younger generations to enable them be effective at making sound business decisions as well as initiating them into inheriting family owned businesses (Hisrich, 1989; Gundry 1993). Once women entrepreneurs start business, they employ their relatives to

either work in the business or help manage work at home with the children while they manage the business (Fasci et al., 1998) so that they can balance both work and family (Wallman et al., 2001).

Studies by Newbert et al., (2013) demonstrate that nascent entrepreneurs are naturally attracted to members with whom they have a strong emotional connection. Families that have strong ties exude loyalty and togetherness towards one another, they offer monetary aid, usually below the market interest rate, to a family member's business due to a sense of obligation toward them (Witt, 2004). This expression of good will by family towards their kin's business efforts is key in the survival of the business. Therefore, we hypothesize that:

H3a: When familial ties are strong in the family of a woman entrepreneur, there will be a positive impact the survival of a business.

Similar arguments can explain that family support also affects monthly earnings. Research by Johnson (2005) asserts that women entrepreneurs need support from their families to sustain businesses. This is attributed to the fact that not only can family members be paid less since it is a family venture, but they also can be trusted not to steal from the business (Tushabombwe, 2006) hence monthly earnings are not tampered with. Stronger family ties result into moral obligations toward women businesses to succeed Eldeman et al., (2016). This is due to the emotional bonding and goodwill that family members may experience within the family (Laspita et al, 2012; Olson and Gorall 2003).

Additionally, women businesses that have the support of their family members indicate high business value for external stakeholders (Eldeman et al., 2016). This is because family members have full knowledge of the entrepreneur's work ethic and commitment to the business giving credit institutions confidence to issue loans to the business (Condi et al., 2013) in case the need arises. Not only does the built confidence from family support allow women entrepreneurs to apply for financial assistance to credit institutions, but family members can also be sureties to women entrepreneurs in their bid for loan grants (Chua et al, 2011). This enables them acquire loans to invest in their businesses and thus increase their monthly earnings. Conversely, women businesses that have less or weak attachments from family members may find it difficult to sustain it financially especially during the start-up phase.

In sum, a strong family support system provides both moral and financial assistance to women businesses in form of inexpensive and trustworthy labour and builds confidence in credit institutions to approve women business loans, thus supporting increments in monthly earnings through investments for women entrepreneurs. We therefore hypothesize that:

H3b: When familial ties are strong within the family of a woman entrepreneur, there will be a positive impact on the level of monthly earnings of a business enterprise.

Need for male permission to do business and business survival

Need for male permission to do business and business duration.

Research by Monteith (2016) reveals that women entrepreneurs in Uganda use marriage as an entrepreneurial strategy given that Ugandan women have always been bound by culture to be enterprising as this is a requirement for womanhood (Davis, 2000). This is contrary to the bread winner/nurturer model which dictates male and female roles in the home (Bantebya-Kyomuhendo and McIntosh, 2006).

Prior to marriage, women look for men that can support their entrepreneurial initiatives as part of the full marital package. This is because just as men have to conform to being providers, this role applies to women as well (Ferguson, 2015; Honwana, 2012). The desire, however of women to be wives, mothers and entrepreneurs has exacerbated women's aspirations to economic independence which has brought forth spousal conflicts and disconnection (Obbo, 1980).

As a result, Snyder (2000) reveals that married men in Uganda keep their money to themselves, leaving the women to use their own money to manage most of the household expenses as regards to their children and family needs. As such, men abscond their responsibilities as fathers and husbands because they feel that women can do it all (Townsend, 1994; Kocherlakota, 1996; Grimm et al., 2013). This may put tremendous pressure on women who may have to implore their husbands for financial support (Fiala, 2017). Furthermore, according to Mabala (2020) there are instances where women must first seek for permission from their husbands before taking any business decision. This is because the men provide the capital of the business and so the women are placed in a subservient position to their husbands which in the long run leads to discontent and dissatisfaction. The need to ask for permission from men/husbands to manage business operations

may lead to work and life conflicts for women in entrepreneurship that may ultimately lead to business failure (Narayanan & Barnabas, 2020; Wolf & Frese, 2018). In sum, the need to ask for permission from men may force women to plead for financial assistance which when given places women in a dependent position to their husbands, eventually leading to business failure due to discontent and dissatisfaction. And so we hypothesize that:

H4a: When there is a need to ask for permission from male heads to make business decisions by women entrepreneurs, there will be a negative impact on the survival of the business.

Due to cultural constraints in some Ugandan families, there are households where women entrepreneurs have to remit their earnings to their husbands since the husbands are considered the heads of the household (Baland et al., 2015; di Falco & Bulte, 2011; Boltz, 2015; Ashraf, 2009; Castilla & Walker, 2012). This is attributed to the fact that husbands own the land or the property (Kabaseke, 2020; Mastenbroek, 2020, Gilligan et al., 2020) where the wives/women entrepreneurs have set up shop, and so these businesses automatically become joint ventures where monthly earnings are remitted to the husbands, permitting them an upper hand on how the business finances are managed (Lonborg and Ramussen 2014; Ellis et al, 2006) and yet the wives/ women entrepreneurs manage all the business operations. This has stripped women entrepreneurs of household decision making powers and has reduced the satisfaction got from the dignity of work as women (Kikooma, 2012).

Furthermore, the practice of remitting monthly earnings to husbands does not permit women entrepreneurs to save in order to buy their own individual land, property or expand to other businesses. It keeps women entrepreneurs dependent on their husbands' benevolence (Fiala, 2017; Musinguzi 2015), a quality that may be fickle in nature. Therefore, we hypothesize that:

H4b: When there is a need to ask for permission from men by women entrepreneurs for business, there will be a negative impact on the level of monthly revenues and profits of a business enterprise.

Access to financial resources and business survival

The main challenge that women entrepreneurs face in business is financial resources and yet they need finances to reinvest to keep the business going (Badagawa, 2003). According to Fairlie and Robb (2009) or Orser et al. (2006), women's lower levels of participation in growth-oriented entrepreneurship are attributed to gender differences in key resource inputs, including financial capital. Recent studies indicate that women entrepreneurs raise lower amounts of capital to finance their businesses, and are more reliant on personal rather than external sources of financing, than their male counterparts (Brixiová et al., 2015; Kuada, 2009).

Due to the requirements of financial institutions on collateral for loans such as land titles, women entrepreneurs find it difficult to obtain substantial loans for their businesses (Turyahikayo, 2015). Financial institutions provide low ceiling loans which are offered to women entrepreneurs due to a lack of collateral (Namatovu, 2012) however these come with spousal approval as a condition (Fiala, 2017), moreover given the fact that many women entrepreneurs are not married (Monteith, 2016), this condition is difficult to meet. As such, in addition to using their personal savings, women entrepreneurs have resorted to group lending or Rotating Savings and Credit Associations (Gugerty, 2007). This however provides small amounts of money that may not significantly support a business to survive (Namatovu, 2012).

Platforms such as Savings and Credit cooperatives (Saccos) have been developed to support women entrepreneurs' businesses (Mpuga, 2010) and have been preferred by many women entrepreneurs due to the fact that these groups are personal and more cordial in nature than banks. However even Saccos charge interest, many a time, women entrepreneurs cannot afford it (Nangoli et al., 2013) making them unsustainable (Tumwine et al, 2015).

Financial institutions such as banks are creating more ways to tap into their women market, to provide credit services in which women entrepreneurs and financial institutions can mutually benefit (Turyahikayo,2015) however, this is still underway and yet financial resources are key for business survival (Guma, 2015; Gilbert et al., 2006). Therefore,

H5a: When the ease of access to financial resources is high for women businesses, there will be a positive impact on the survival of the business.

Research by Guma (2015), demonstrates that financial resources are the soul of business. Without a financial muscle, innovation geared to increment in monthly earnings is an uphill battle for women businesses (Sejjaaka et al, 2015; Namatovu 2012; Guloba et al, 2017). Not only have financial resources been demonstrated to assist businesses by acting as shock absorbers from bad loans or debts but they have also supported women's business goals of expansion and diversification of products to customers (Kauffman 2005; Kisaame 2003). This has been done through capital for investment and thus enhancing monthly earnings. Furthermore, financial resources encourage consumer loyalty due to the fact that women businesses that have a sound financial muscle can sell products on credit and not make losses (Wilson et al., 2009). This is because financial resources encourage women entrepreneurs to start multiple businesses that are financially interdependent on each other ensuring a steady flow of monthly earnings.

It should be noted that access to financial resources works effectively well among women entrepreneurs with previous business experience (Namatovu, 2012). This is because, some research has argued that new women entrepreneurs do not have the financial literacy skills and knowledge (Mpaata et al 2020; Kampumure, 2015; Stevenson, 2005) to fully take advantage of investment opportunities to increase monthly earnings resulting into poor earnings. Additionally, ease of access to financial resources may lead to a waste of these resources as new women entrepreneurs will easily adopt the attitude of continuous borrowing Nangonzi (2018). In sum, access to financial resources by women entrepreneurs that have been in business for five years or more leads to increased monthly earnings due to previous financial experience they have. We therefore hypothesize that:

H5b: When access to financial resources is high for women entrepreneurs with business experience, there will be a positive impact on the level of monthly earnings of the business enterprise.

Time to devote to other family business and business survival

Given the hard economy marked by high standards of living particularly in the urban areas (Brandt & Okello, 2019; Ayoki, 2012), women entrepreneurs have had to improvise through business expansion given that one source of income is not enough to make ends meet. For example, women entrepreneurs dealing in agricultural products such as fresh food tend to supplement their income with similar businesses in catering and foods and drinks to multiply their sources of income in order to be in position to make ends to meet (Fairlie & Fossen 2018; Namatovu et al, 2012).

Since Uganda's economy particularly in the urban areas is characterized by high a standards of living (Guloba, Ssewanyana & Birabwa 2017), women entrepreneurs have to craft ways to stay in business and afford the high cost of living. As such, opening a second or third business becomes mandatory as a way not to rely on just one source of livelihood (Namatovu et al, 2012) which may be outcompeted and shut down due to aggressive competitors. On the other hand, it should be noted that given the fact that women have to strike a balance between home making and money making (Kamberidou, 2020; Bhatnagar, Bhardwaj & Mittal, 2017), business expansion may not be an option. Managing the home and bringing up children is challenging enough. Adding another business into the balance may be counterintuitive even though an entrepreneur may consider it favourably and may create time to do it. In sum, given the economic hurdles in Uganda's economy, supplementing sources of income is vital to be able to meet business goals. However given the need to strike a balance between all sources of income and family life may prove a challenge that may negatively affect business duration of the primary business.

H6a: When women entrepreneurs have time to devote to other family business, there will be a negative impact on the business duration of the primary business.

Similar to the argument above, having multiple businesses may prove difficult for women entrepreneurs to manage the daily operations of all businesses leading to loss of investment funds. Research shows that women entrepreneurs with multiple sources of income delegate some of their home responsibilities such as cooking, taking the children to school etc. to house helps in order to create time to devote to the management of their businesses (Oxfam report, 2018). Furthermore, while they focus mainly on the primary business they may delegate and remunerate family employees to manage the operations of their secondary businesses. However business management

through delegation may come with a set of setbacks such as a lack of good will (Kane et al, 2005) toward the business leading to misreporting (Murphy, 2012) of money earned from sales by installed workers. This leads to loss of revenues and profits from the business. We hypothesize that;

H6b: When women entrepreneurs have time to devote to other family business, there will be a negative impact on monthly revenues and profits.

Leadership skills and business survival

Having a business vision and the motivation and business acumen to see it through makes leaders of entrepreneurs. Not only do leadership skills provide guidance to the achievement of business goals but these skills also define the values of the business and also guide the type of employees to work for the business (Harrison, Burnard, & Paul, 2018). Majority of women entrepreneurs however are small and medium sized and so have a minimum of 5 employees (Eton, Mwosi, Mutesigensi, & Ebong, 2017) who are mainly family members, relatives or family friends. Even so, having the leadership skills of fairness, integrity, honesty in business dealings sets the precedent on how an employee will work (Zenger & Folkman, 2019). When business owners possess the leadership skills of problem solving, communication and organisation skills (Iordanoglou, 2018) they inspire their employees to follow the same example and thus lead to low labour turnover. Employees that are satisfied with bosses they respect and admire often can manage the business (Wikanigrum, & Yuniawan, 2018) while the boss is away without stealing from them getting the business to stay in existence or duration. On the other hand, women entrepreneurs that lack leadership skills tend to find difficulty delegating due to a lack leadership skills tend to find difficulty delegating due to a lack of respect and dislike from their employees (Musinguzi et al., 2018) leading them to manage everything themselves including home responsibilities. This pattern causes a challenge to the duration of a business as the business may fail. In sum, women entrepreneurs with leadership skills make their businesses last due to the respect their employees give them hence business duration.

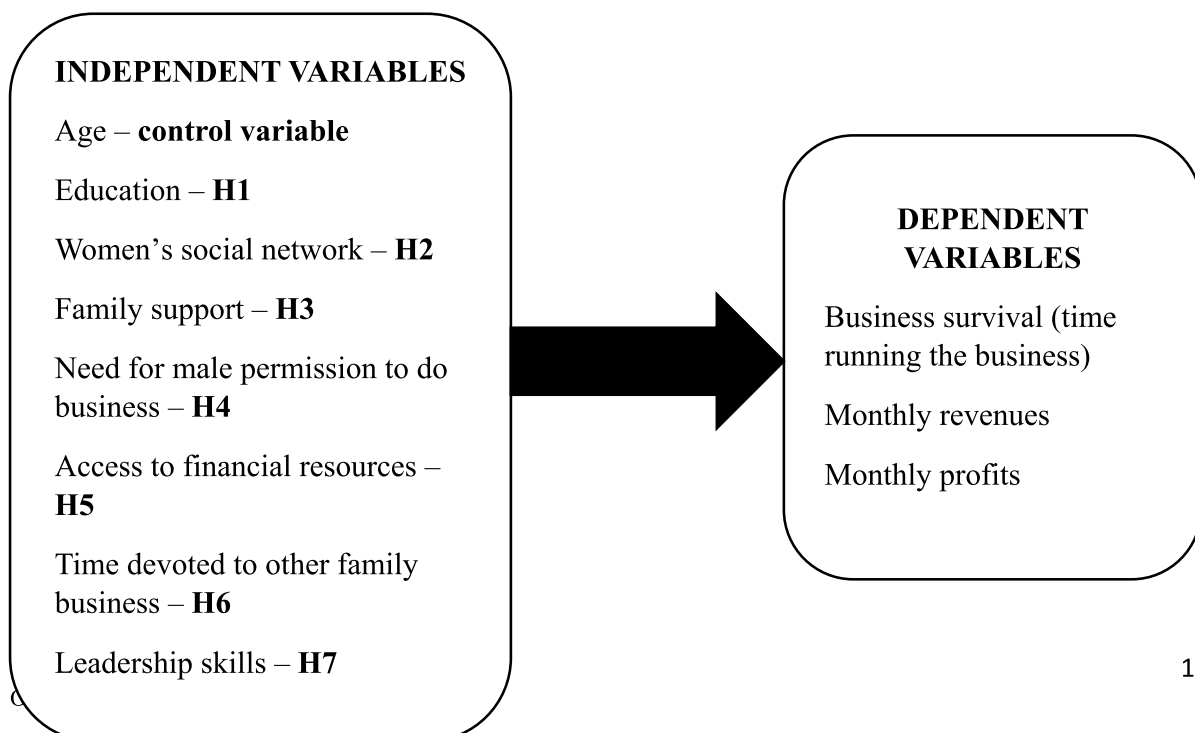
H7a. When women entrepreneurs have leadership skills, there will be a positive impact on the duration of a business.

Leadership skills go a long way in keeping business employees accountable. Having the organizational skill of leadership (Flanigan et al., 2017) ensures that books of accounts are accurate and all business matters are in order. This encourages the smooth flow of business operations and limits waste. Clear books of accounts aid women entrepreneurs to know their revenue and profit margins and decide on where to adjust financially for maximum gain. Additionally, leadership skills decrease labour turnover as long serving employees remain and keep the business and minimize losses compared to when the business has to constantly change employees. Good employees that respect their bosses due to the leadership skills, that is, people management skills encourage employees to share knowledge (Begum et al., 2020) on how more money can be made and safe guard what is made hence increment of monthly revenues and profit.

H7b. When the women entrepreneurs have leadership skills, there will be a positive impact on monthly revenues and profits.

Figure 1 describes the theoretical model proposed including all the relationships argued in hypotheses.

Figure 1 – Theoretical model and hypotheses



3. Methodology

Sample and data collection

Primary information was collected from the women entrepreneurs from across Uganda through a questionnaire with Likert-type questions selected from scientific literature in female entrepreneurship. The questionnaires were filled through face-to-face interviews by the researchers to the respondents/participants. A total of 126 completed survey were obtained. Even though majority of the respondents were from the agri business industry, the research design gave us room to incorporate respondents from the education, tailoring and clothing industries. Table 1 details a description of respondent profiles. The most common respondents are described as entrepreneurial women, 30-44 years old (48%), with primary education (39%), single (53%), running a business in local markets (52%), located in Kampala (76%), who has operated her business for 1-4 years (41%).

Table 1. Description of respondents' profile

Descriptive characteristics	Variable	Freq
Age	15-29 yrs	38
	30-44 yrs	61
	45-59 yrs	18
	60-74 yrs	4
	No response	5
Education	No education	8
	Primary education	49
	Secondary education	43
	University or higher education	18
	Other	8
Marital status	Single	67
	Married	43
	Divorce	4
	Widowed	9
	No response	3
Type of business	Local market	65

	Street	21
	Retail shops	21
	Restaurant	5
	Seed vendors	2
	Clothes shop	2
	Mobile money	2
	Charcoal kiosk	1
	Tailor	1
	Drug shop	1
	Hardware shop	1
	Farmers	1
	Jewellery shop	1
	Education services	1
	Salon	1
Area of study	Kampala	96
	Wakiso	28
	Other	2
Number of years in business	1-4 yrs	52
	5-10 yrs	50
	11-19 yrs	13
	20+ yrs	9
	No response	2

Source: Own elaboration, 2021

Measures

We have considered age as control variable in the empirical model. The age of the women entrepreneurs was measured in five age brackets. The women entrepreneurs were asked what age group they belonged to and these were the age brackets given to them to choose from: 15-29, 30-44, 45-59, 60—74, and 75 years.

Education is the first independent variable and was captured through 5 different levels. Women entrepreneurs were asked for their highest level of education and the levels of education to be selected were measured by the following items: a) No education b) Primary school education c) Secondary school education d) university or higher education e) other.

In order to measure the independent variable Women Social Network, we used three questions: a) how many fellow women entrepreneurs in your area do you know? b) How many members are in your social group? c) How many other women entrepreneurs have you talked to in the last 5 months? These questions have been commonly used in scientific literature (Kumar, Raghunathan & Quisumbing et al., 2018).

The measurement of the other five independent variables has been based on 5 points-Likert-type items on perceptions, which were defined and tested previously in scientific literature about female entrepreneurship. Table 2 describes these items and original sources.

Table 2. Independent variables measurement

Independent variable	5-points-Likert type items	Original sources
Family support	<i>'My family provides me the strength and support to face challenges of business'</i>	Mathew and Panchanatham (2011)
Need for male permission	<i>'I need permission from male heads to go to any social women gatherings'</i>	Kumar et al. (2018)
Access to financial resources	<i>'I can borrow 10k from at least 10 people within the village or town in which I operate'</i>	Kumar et al. (2018)
Time devoted to other family businesses	<i>'If my family or friends asked me to go into another business in addition to the one I have, I would consider it favourably'</i>	Chan et al. (2017)
Leadership skills	<i>'I have always enjoyed leading others and have assumed leadership roles whenever I can'</i> <i>'I am the kind of person who likes influencing and managing people more than anything else'</i>	Chan et al. (2017)

Regarding the dependent variable, the set of hypotheses has been argued to explain business survival, which has been defined as the longevity or duration of a business venture (Foster 2016; Ssejjaaka et al., 2015). Strictly, longevity of the business has been measured asking the entrepreneurs 'How long have you been running your business?' while considering monthly revenues and profits. In this way, our research has considered three different dependent variables which determine a higher likelihood of business survival: (1) time running the business, (2)

monthly revenues and (3) monthly profits. Tables 3 describes the questions included in questionnaire and the answers available to be responded to.

Table 3. Dependent variables to define business survival

Dependent variables	Question	Responses
Time running the business	<i>How long have you been running your business?</i>	1) 1-4 years 2) 5-10 years 3) 11-19 years 4) 20+ years
Monthly revenue	<i>What is your revenue per month?</i>	1) Below 500,000 Ugx 2) Between 500,000 Ugx to 10M Ugx 3) 11M to 49M Ugx 4) 50M Ugx and above
Monthly profit	<i>What is your business monthly profit?</i>	1)Below 500,000 Ugx 2)Between 500,000 Ugx to 10M Ugx 3)Between 11M to 49M Ugx 4)50M Ugx and above

4. Results and Analysis

Data collected were analyzed using the software SPSS version 26.0. Means, standard deviation and correlations for independent and dependent variables are presented in Table 4.

Table 4. Descriptive statistics and correlation matrix

	Mean	SD	1	2	3	4	5	6	7	8	9
1. Age	.91	.78									
2. Education	1.64	.89	-.13								
3. Women social network	1.24	1.24	.05	-.09							
4. Need for male permission	1.15	1.18	-.01	.05	-.03						
5. Access to financial resources	1.31	1.15	-.05	.07	.11	.18*					
6. Time devoted to familiar business	2.77	1.31	-.23*	-.09	-.06	-.08	.04				
7. Leadership skills	1.70	1.00	-.12	.02	-.01	.03	.10	-.07			
8. Time running the business	.83	.89	.48**	-.24	.25**	.02	.02	-.28**	.02		
9. Monthly revenue	.81	.48	.37**	.05	.30**	.07	.01	-.41**	.06	.51**	
10. Monthly profit	.60	.54	.30**	.04	.26**	.03	-.04	-.37**	-.02	.63**	.69**

**p < 0,01; *p < 0,05

Multiple regression was applied to test the set of hypothesized relationships. We estimated three different regressions for each dependent variable (Table 5). Age was entered as control variable, followed by independent variables.

Table 5. Multiple regressions results

	Dependent variable: Time running the business		Dependent variable: Monthly revenue		Dependent variable: Monthly profit	
Independent variables	Coefficient		Coefficient		Coefficient	
Constant	0.295		0.392		-0.002	
Age	0.423	***	0.307	***	0.248	***
Education	-0.177	**	0.087		0.104	
Women social network	0.221	**	0.342	***	0.311	***
Family support	0.022		-0.068		0.169	*
Need permission from male	0.058		0.125		-0.027	
Access to financial resources	-0.062		-0.085		-0.108	
Time devoted to other family business	-0.163	*	-0.276	***	-0.279	***
Leadership skills	0.059		0.089		-0.026	
Rsquare	0,368		0,385		0,306	
Adjusted Rsquare	0,312		0,330		0,245	
***p < 0,01; **p < 0,05; *p < 0,1						

H1a ($\beta = -0.177$) is supported, however H1b ($\beta = 0.087$) and H1c ($\beta = 0.104$) have not been confirmed significantly, therefore education is not positively related with monthly revenue and monthly profit.

H2a ($\beta=0.221$), H2b ($\beta=0.342$) and H2c ($\beta=0.311$) are confirmed because the data demonstrates a positive and significant relationship. Therefore, fellow women entrepreneurs in a social network is positively related to business survival, monthly revenue and monthly profit.

H3c ($\beta= 0.169$) confirms that family support is positively related to monthly profit, but only by a 90% level of confidence. H3a ($\beta=0.022$) and H3b ($\beta= -0.068$) are not really supported enough.

H4a ($\beta= 0.058$), H4b ($\beta= 0.125$) and H4c ($\beta= -0.027$) cannot be confirmed because the estimated coefficients for the relationship between the need of male permission and the three dependent variables are not statistically significant. Therefore, the need for male permission is not positively related to business survival, monthly revenue and monthly profit.

Similarly, H5a ($\beta = -0.062$), H5b ($\beta = -0.085$) and H5c ($\beta = -0.108$) cannot be confirmed because the estimated coefficients are not statistically significant. Therefore, access to financial resources is not positively related to business survival, monthly revenue and monthly profit.

The data confirms H6b ($\beta = -0.276$) and H6c ($\beta = -0.279$) are confirmed due to a positive and significant relationship. Therefore, time devoted to other family business is positively related to monthly revenues and monthly profits. However, H6a ($\beta = -0.163$) is only supported at a 90% level of confidence.

The data does not show strong evidence for the relationship between leadership skills and the three dependent variables, showing that other independent variables considered in the model are more important to explain the dependent variables.

Finally, considering the adjusted R squares in each model, the estimated regression models explain from 24.5% to 33% of the variability of each dependent variable.

5. Discussion

This study has aimed to explore a set of relevant socio-economic variables affecting business survival in Ugandan women entrepreneurs. Previous scientific literature on entrepreneurship has allowed us to establish arguments which proposed significant relationships described in hypotheses. The estimated parameters in regression models are illustrative to ponder the statistical

influence of education, financial resources or embedded social and cultural factors on business survival in Ugandan female entrepreneurship.

Firstly, age was considered as control variable. And as it could be expected, older women entrepreneurs lead older businesses and the business survival is higher. At the same time, this fact is translated into higher monthly revenues and profits when age increases. This first result highlights that expertise gained in a business because of age is a remarkable condition with significant influence on business survival. According to our research, age is even more important than access to financial resources or leadership skills whose influence has not been supported as significant.

Secondly, education shows to be negatively related to business survival when it comes to time running the business. This result suggests that women entrepreneurs with long time running the business show lower levels of education, supporting similarly the previous result that age is a degree (more than education) to ensure business survival. As suggested by Matama (2017), Levenson and Fink (2017) higher levels of education in women entrepreneurship seem to cause less investments due to paralysis of analysis as well as cause a fear of failure (Cacciotti & Hayton, 2019; Arenius & Minniti, 2005) leading to business stagnation and ultimate failure thus confirming H1a that the high education level of women entrepreneurs has a negative impact on business duration. Additionally, education does not significantly affect the monthly revenues and profits, suggesting that women entrepreneurs in Uganda can achieve success in their business without formal education. Datzeberger (2018) suggests that this maybe because the quality of education offered in most Ugandan schools and higher institutions of learning extols quantity and not quality resulting in the graduation of women with no practical financial skills for business. Education in this sense is related to formal education offered in an official school setting, however with the high cost of education, informal education, that is learning through life experiences has become the norm especially in equipping oneself with practical business skills (Gupta, 1992) explaining the high growth of women's small businesses hence high women entrepreneurship in Uganda.

Thirdly, the most significant variable to explain business survival and success in our tested model has been belonging to an extensive social network where other women entrepreneurs take part. This variable has shown to influence significantly to time running the business as well as monthly revenues and profits. One reason for this is that women tend to form quality interpersonal social

networks with fellow women entrepreneurs that can better handle financial needs when they arise (Ibarguen-Tinley, 2014). Another reason is that not only do women feel free to express their business ideas with fellow women (Nziku & Struthers, 2018) without the discomfort of male superiority complex, credit institutions tend to prefer men entrepreneurs in regard to loan allocation than women (Guma, 2015) therefore, a large fellow women social network provides countless possibilities for financial resources in times of financial distress for women businesses resulting into business duration. Similarly, women social networks encourage the development of a saving culture which boosts investments among women entrepreneurs which increases monthly revenues and monthly profits as found by Mpaata (2020) and Ekpe et al. (2010). This maybe because large women saving groups tend to have systems of accountability for the money saved thus increasing the trust in women stakeholders within the group (Eton et al., 2020) hence increase in monthly revenues and profits and therefore business survival.

Regarding to role of family in business survival and success, we have considered two related conditions: family support perceived and time devoted to family business. On the one hand, we hypothesized a significant and positive relationship. However, this influence has only been demonstrated slightly for monthly profits. Ugandan women with strong family ties may lead more profitable business, although this strength is not reflected in time running the business or revenues. This support may be translated into moral awareness, help to access to loans or workforce to attend business needs. On the other hand, this family support may be reciprocal, and Ugandan women may need to attend other family business at the same time they run their own. In this regard, when Ugandan women have to devote time to help in family business, there is an important damage on business survival, monthly revenues and profits. A positive and significant influence of time devoted to family business could express that women entrepreneurs acquire expertise, confidence or valuable contacts to exploit in their own business. However, our results show that this time invested in family business does not help to increase business survival and success in female business. Then, it is interesting to highlight that the influence of family support is not so helpful for business survival and success, while the reciprocal women' attention to family business may damage their own success in their entrepreneurial projects.

Finally, other variables considered such as the need for male permission, access to financial resources and leadership skills have not shown statistical influence on business survival and

success. This fact demonstrates that these factors do not achieve high relevance like social network or the negative influence of education and time devoted to family business in order to show significant relationships.

This study presents some limitations that suggest to be overcome with further research. This study was based on questionnaire responses from 126 women entrepreneurs in Kampala and Wakiso which is a relatively small sample located in few regions of Uganda. With such endeavours to generalise, findings should be treated with caution. To overcome these limitations, we recommend that a larger empirical study should be carried out so as to allow succinct generalisations from the results. Empirical research should be conducted in other entrepreneurial districts in Uganda as well for example Jinja, Gulu and Mbarara taking into account the perspective of men entrepreneurs as well.

6. Conclusion

While studies on the economic paradox stipulate that there is high women entrepreneurship in Uganda and high business failures rates at the same time, they do not take into account the factors of business success that enhance business survival by women enterprises. This paper reveals that contrary to the benefits of formal education as a means to mitigate the business failure rates in Uganda, formal education in schools does not encourage entrepreneurship, moreover high levels of formal education results into less investment by women. On the other hand, informal education through life experiences is what causes high women entrepreneurship figures and ultimately their survival. Furthermore, women enterprises depend critically on their fellow women social networks to sustain their ventures, another factor that explains the high growth of women entrepreneurship thus reducing failure. Similarly, due to the high standard of living in Uganda's urban areas, women entrepreneurs are necessitated to devote time to own more than one source of income to meet their goals. With multiple sources of income, the increment of women business owners is inevitable hence high levels of women entrepreneurs and reduced business failures.

This article has sought to contribute research to the discourse of business survival given the research on business failure in Uganda despite increasing numbers of entrepreneurs. While there

are businesses that fail before 3 years, there are successful businesses that have made it and this paper has sought to bring to the discussion what the business success factors are for women entrepreneurs who have achieved business sustainability.

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Article 4: Africa in the 21st Century, Revolutions, Challenges and Alternatives: Business Resilience Amidst Times of Economic Crises: The Case of Ugandan Women Entrepreneurs during the COVID-19 Crisis.

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Abstract

Economic crises have a way of devastating African economies particularly in Uganda where the financial and economic structures are still evolving. When economic crises happen, their impact is felt differently by different stakeholders within the economy. Women entrepreneurs are hit the hardest given their type of businesses which are mainly informal in nature and started out of necessity compared to men entrepreneurs. Given the fact that the informal sector in Uganda drives the economy of which Ugandan women entrepreneurs are ranked first with a percentage of 39.6% of business ownership compared to their African counterparts, how then do women entrepreneurs build business resilience to withstand economic crises that relentlessly threaten to hold them out of commercial enterprise for instance the COVID-19 pandemic? This paper offers an analytical viewpoint of why and how women entrepreneurs in Uganda sustain their entrepreneurial activities amidst unforeseen economic pressures.

Key words: Women entrepreneurship, Economic Crises, Business resilience, Uganda.

1. Introduction

Business resilience has been defined as the ability to survive or quickly adapt to a crisis through effective planning and adaptive capability by developing innovative solutions and thus maintaining continuous business operations (Acquaah et al., 2011; Kamalahmadi & Prast, 2016). This meaning fits with business enterprises in the global north given the fact that economic crises may not impose severe repercussions on the populations in the global north due to solid economic infrastructures set in place to moderate the shocks brought on by economic crises (Alessi et al., 2020; Makau, 2021). On the other hand however, the global south has economic infrastructure that is still a work in progress (United Nations Conference on Trade and Development [UNCTAD], 2018).

Additionally, many global south nations are characterized by political conflicts, growing populations and a plethora of unofficial and unmonitored economic systems of majorly small and medium sized ventures (Young, 2019) that make economic planning for disaster preparedness difficult. In light of this, business resilience takes on a more profound meaning as not only do these economies have to tackle issues of violence and underdevelopment but also those arising from economic crises such as the COVID-19 crisis to-date resulting into a crisis in a crisis scenario (Ggoobi, 2020). According to Hertati et al., (2020), crises are defined as periods of disruptions that occur unexpectedly that cause a negative impact on organisations or the world. These crises can be health, environmental, security or economic among others (Kuipers et al., 2018). Economic crises are often characterized by high inflation, unemployment, bank failures and slow economic growth (Simai, 2010) and their impact affects women more by virtue of them being the largest percentage of the African population (World Bank, 2020) in informal business. At the beginning of the pandemic, the African continent seemed to be shielded from the distress going on elsewhere due to its quick action (Soy, 2020) to counteract the effects such as restricting travel between states, a mechanism borrowed from previous crises such as the Ebola epidemic. At the relaxation of the restrictions, it was a matter of time before it too felt the trauma of its counterparts.

The COVID-19 crisis has not only brought untold death and misery to the continent, but it has also reversed the fundamental progress achieved in terms of economic empowerment for women (Parsitau, 2021). In Uganda for instance, the crisis has countermanded gender equality endeavors with escalating cases of domestic violence against women by their male partners due to the confinement restrictions (UN Women, 2020). Domestic violence against women however is not the only blow that women have had to face, their livelihoods have been kicked to the curb as well. Women in business entrepreneurship make up 75% of the informal economic activity in Uganda's economy (Ntale, 2019.) Statistics further show that at the beginning of the pandemic, 43% of women businesses were closed as a result of the crisis in contrast to 34% of men counterparts (Nakafeero et al., 2021). This demonstrates a sharp decline in women's sources of daily incomes casting a dark shadow of dire times to come.

As stated by the MasterCard Index of women entrepreneurs (2021) however, women entrepreneurs in Uganda are ranked first in entrepreneurial activity despite the overwhelming crisis at 39.6% compared to other African counterparts of Botswana at 38.5% and Ghana at 36.5%. It is against

this backdrop that we are investigating why and how Ugandan women entrepreneurs have established their business resilience given the dwindling economic conditions brought about by the COVID-19 crisis.

This paper offers an analytical viewpoint of how women entrepreneurs in Uganda, a country in sub-Saharan Africa sustain their entrepreneurial ventures amidst unforeseen economic pressures. The next sections detail the context of the study, the study methodology, the results, discussion, recommendations and finally the conclusions.

1.2 Contextual Background.

This research takes place in Kampala the capital city of Uganda. Kampala is a business capital with a population of approximately 1.7 million people (Uganda Bureau of Statistics [UBOS], 2020). The high traffic of people in Kampala has provided a dense platform for the development of commerce and business activity and therefore is the most impacted by economic crises. This high population density has allowed the development of agri business services such as food vending and retail commerce resulting into a female dominated informal economy (Guma, 2015). Additionally, Kampala is a pre historic symbol of women's empowerment as it is here that women's necessity entrepreneurship was born following Uganda's legacy of political crises that decimated the country's economy in the 1970's and 80's (Snyder, 2000).

1.3 Women Entrepreneurship As A Result Of Economic Crises.

The dawn of independence in Uganda in October, 1962 came with bitter-sweet challenges. The rise to power of Milton Obote 1962-1985 and Idi Amin 1971-1979 ushered in an era of horror distinguished by arbitrary governance and mass public brutality that led to the fall of Uganda's economy (zu Selhausen, 2015). Under General Idi Amin, the deportation of the Asian community led to a total disintegration of the Ugandan economy given the fact that it was the fuel of the economy at the time (Hundle, 2013). Women who depended on their husbands for livelihood had their husbands killed in the violence leaving them destitute. For the sake of survival, women had to find ways to survive outside the home (Kikooma, 2012) and so improvised to earn through shack businesses on the road side and selling small homemade items and food in urban areas, consequently flagging the start of women's entrepreneurship (Snyder, 2000).

In 1986, the rise to power by the NRM government under General Museveni undertook measures to a full economic recovery. Structural adjustments increased women's participation in the economy, education and politics (Tamale 1999, Kyomuhendo & McIntosh 2006). Despite the adjustments however, the macroeconomic environment of Uganda still falls short of delivering effective tools for women entrepreneurs in terms of financial services and safety nets, business education and business creation opportunities outside of basic agriculture. For example, before the COVID-19 crisis Uganda's GDP was growing at only 6.8% in 2019 (World Bank, 2021) ranking Uganda among the poorest countries of the world (Reynolds, 2021). According to Lubaale (2019), this is mainly because of problems pertaining to ethics and governance such as corruption and tribalism that negatively affect the investment climate.

Even though the economic crises of the 70's and 80's were resolved, the situation with the COVID-19 crisis is not very different. The measures installed to restrict it and how they have negatively affected the economy and the most vulnerable within it, namely women may be the reasons why there is increasing women's resilience in entrepreneurship following the pattern of distress in the past (Decker, 2015).

2. Study Methodology

The methodology of this study is based on a life-history narrative type of investigation. The decision to undertake this type of investigation was drawn from Davies et al (2018), and took on three considerations. Firstly, the life history methodology looks into an individual's life through time and age and thus gives an understanding of an individual's life in the contexts in which they have lived. Secondly, this methodology deeply looks into the individual's roles in given situations, their emotions, perceptions and relationships and thus enables an analysis of patterns that can help understand the decisions made and how an individual will act in the future given homogenous situations and thirdly, life histories bring to light the time frame within which individuals manoeuvre through points of weakness and resilience. They delve into individuals' subjective experiences, perspectives and meanings ascribed to their personal circumstances (Megias et al., 2017).

In order to carry out the study, in-depth interviews were used to gather information about women's entrepreneurial experiences. The researcher listened attentively to what the women thought about

their lives and especially how resilience became manifested in financial crises. The purposive sampling strategy was employed to select women respondents. This was due to its ability to allow the identification and selection of respondents that were specifically knowledgeable about the topic of interest (Creswell & Plano-Clark, 2011). The selection criteria of the women respondents were based on their willingness to participate in the interviews and their active participation in agri business.

The contact strategy consisted in approaching the former head at Agromax business school who was known to the research assistant through previous attendance at the business school. The contact person recommended active women entrepreneurs from her school and the first participants then recruited more participants through snowball sampling. Due to the total lockdown caused by COVID-19, the interviews were conducted by phone call. The interviews were conducted in both English and the Luganda languages. The participants were informed about the study and their confidentiality and anonymity were ensured at all times. Since life history research is reliant on small samples, the major consideration taken in the selection of the sample of women respondents was mainly based on the quality of data and not necessarily numerical representation (Palinkas et al., 2015).

In the analysis of the data generated from the interviews, narrative analysis techniques by Kikooma (2012) were applied. These narrative techniques were grouped into three. Firstly, ‘narrative as language’ which gave access to arguments, intentions, and meanings that support women entrepreneurship through the stories that women entrepreneurs told about their business experiences. For example the author used the experiences told in women’s stories as the principal origin for the analysis of business resilience and women entrepreneurship. Secondly, ‘narrative as knowledge’ which gave access for lessons to be drawn and applied to other contexts. The stories that the women respondents gave were regarded as credible knowledge on women entrepreneurship as a general practice. For example, the author solicited the insight of the respondents in regard to their formation as women entrepreneurs rooted in their daily activities. And lastly, ‘narrative as metaphor’ which gave the understanding that although the macroeconomic agents ought to provide an environment that encourages and supports women entrepreneurship, the environment acts against women’s work in the COVID-19 crisis for example resulting into a discord between entrepreneurship discourse and practice. For instance, the stories

were analysed for shared and possible alternative meanings and interpretations and from them, the abject macroeconomic response to the COVID-19 disaster leading to resilience was derived.

3. Results.

1.1 Business Resilience, Economic Crises and Women Entrepreneurship in Uganda.

Economic crises challenge women entrepreneurs in a variety of ways. It should be noted that both men and women in entrepreneurship are negatively impacted during times of economic recession. However, given the patriarchal structure of the Ugandan society women tend to be unequally affected by the crises than men in entrepreneurship due to the fact that women are more than men in number as of 2019 (O’neill, 2021) and possess fewer resources compared to their men counterparts (UBOS & Ministry of Gender, Labour and Social Development [MoGLSD], 2019).

Case Study 1: A Story of a Woman of a Strong Character.

Jane’s (Not real name) life story of how her strong spirit of resilience was developed starts with her home circumstances where her parents taught her hard work and gave her the independence to work individually. Her narration puts a lot of emphasis on the value of family members that have been cornerstones in making her who she is today. The success of her business is presented as being wholly conditional on her own resilient character, her parents’ upbringing and school and life experiences. She is twenty four years old and a seven year farmer with ten hectares of land on which she grows maize and beans commercially. In her story, she mentions how her parents taught her the principles of entrepreneurship from a young age and as she grew older and realised the poor conditions of the unemployment crisis in the country, she decided to put the lessons into practice.

“Our parents never allowed us to associate with people in the neighborhood for fear of getting along with the wrong people. We always were busy at the farm or they were teaching us life skills. That’s how we spent most of our time. At first it was my parents’ encouragement to start my own business, additionally when I started to do my own research I realized we have food shortage in Africa, yet we have fertile soils and also there was so

much unemployment in Uganda. So I decided that instead of studying and studying only, why not have my own project?”

She additionally gives credit to her level of education which she narrates opened her eyes to the economic disasters in Uganda before COVID-19. Her educational experience overseas significantly shaped and strengthened her zeal to invest more in Agriculture which she observes is highly profitable and could reduce on the influx of foreign products.

“The training I received from my education abroad opened my eyes. We Ugandans yearn to go for green pastures abroad because of the poor conditions here but when you reach there, those people are admiring us, the fertile land we have, also the climate. I realise that if you concentrate in Agriculture you can get more profit. I have come up with a statement, I always say that if you have never been to Africa, you have never seen God, because we have all the things we need but we do not know how to use them. We go to school, we study accounting but how many people are getting those jobs. Right now people who studied computer software are the ones doing those jobs and besides that, it is sad to find products from Pakistan, India, and Brazil in shops here. You buy things from the supermarket from other places when we can make them here. I plan to expand my farm and to do agro processing from just farming to adding value so I can sell locally grown organic products here”.

Given the fact that she is a woman and she owns ten hectares of personal land for farming, she has been demoralised by people for being too ambitious. She narrates that words can deter some from their goals but not her.

“The challenges I have had being a working woman from society are that people talk, they are like you will not manage, they discourage you, and they see you as putting yourself on the level of men. They see you as someone who is bragging, but when I decided as a young lady that I wanted to do this, I never focus on those. I am me and I do my own thing”.

Despite the COVID-19 crisis, Jane has improvised an online business to absorb the shocks. She narrates that:

“Yes, covid has affected me so badly with many losses. If we were to talk about the transport system, right now since the lockdown started I have not checked on the farm since. This is a big challenge for me. I have kept working though, I am using the internet, specifically YouTube. I do videos on YouTube. If I have something I am selling I sell it there. When I get a customer, I use trusted *bodaboda men*¹ from nearby to deliver to the customer. Also if a customer has the means to drive with the permission of the authorities they come and collect directly from me”.

Case Study 2: A Story of a Defiant Woman Entrepreneur.

Ms. Mary (Not real name) narrates her life story in which she has faced life’s hurdles with resistance. She is a twenty seven year old poultry keeper who has struggled through life but with victories. She narrates that she dropped out of high school due to a lack of school fees but instead of feeling pitiful she started her first business, a basic food stall at home.

“I left school in 2014 in senior 4 because of the problem of lack of school fees. I couldn’t continue because there was no money. I went back to my village and in 2015 I started a small business of selling tomatoes and onions around our home to get some money to go back to school. I started with capital of 20,000 Ugx because it was the only capital I had. My guardian said they did not have money to send me back to school so it was the way I could earn money for my school fees. Even before I left school I used to work at a construction site near our home to get some money for school. When I started my business I worked the whole day because it was at home and it could not stop me from doing other things. When a customer would come, I would go and serve the customer and if there were no customers I would go and do other things like house work. I felt good that I was doing something to

¹ Bodaboda men are people who commercially offer transportation to the public and carry goods from one place to another on bicycles or motorcycle taxis.

better my situation. After sometime my older sister got me some money to come to Kampala and after that I got the opportunity to do a course in agri business for one and a half years”.

Mary’s resilience continues as she progresses in the city. Not only is she aware of her poor background but she also proves herself through increasing business ability. Her experience at the agri business school not only gave her the opportunity to learn through mistakes but also to start an even better business as a poultry keeper.

“I started with my chickens but with no market, so it was so challenging to find buyers. It was a big problem, I had to go door to door telling people I have this and that. The other thing I didn’t take into account was the food to give the chickens. I found that I did not have enough capital to buy all the things from beginning up to end so it became a problem and rent also. I could tell the landlord that I am going to rent for a season but you know chicken like broilers take one month and two weeks to grow but the landlord was telling me to pay monthly which was very difficult. But I managed, for capital I had to reduce the number of birds so that it could fit in the money I had. And for the market I searched for customers in the restaurants and some hotels whether they would buy my birds when they had grown. So these days, before I buy the birds to rear them I make sure I have buyers who will buy them. Poultry especially broilers do not take a lot of time though they consume a lot of money but in a few months or weeks you can get back your money so it is very easy for me to generate money”.

Mary’s business has been severely tested during the COVID-19 crisis. However because she has defiantly gone through difficulties prior, her mind is made up that a crisis like this cannot be the end of her goals.

“Covid has affected my sales because you find that people are in lockdown and they are not working and the demand has become low, so it is very difficult but I cannot let my business closedown because of the Covid lockdown. To stay open, I am doing a few number of birds which people can buy within the community or some hotels or restaurants around which have stayed open and so I maintain my business”.

She narrates her struggles through agri business school on foot and so the lack of transportation in the crisis is not a challenge when she has her two feet because she has been there before.

“Sometimes I used to walk very long distances to go to school. I would wake up very early in the morning and I go. Also when I did not have school fees and my sponsors gave me half, I worked hard during holiday times and paid the little I gained, if it was not enough I paid it and I explained to the school that I was faithful and they would understand and give me time to look for the remainder as I continued with my school work”.

4. Discussion

Economic crises are not new occurrences to Uganda as a nation. Not only do they affect the economy on a grand level, but they also impact people on the individual level (Gurtner, 2010). Jane’s and Mary’s life histories demonstrate how family relations, education, economic disasters and personal character play a significant role in the development of business resilience for economic distress. As seen in Jane’s case, her parents never allowed her to be idle, they provided her with life skills to avoid the plague of unemployment that grips the country from an early age which she in turn plans to do for her children. This is important because it portrays the development of a working culture that exposed her to the problems of the world before she ventured into it. Her parents prepared her for hard work early on, which has borne fruit serving to show that the resilience that Ugandan women entrepreneurs possess starts with a culture of work at home to counter the shocks brought by the economic conditions they live in. Similarly, Mary’s story reveals the economic hardships that many Ugandan women face such as the lack of economic resources for school thus resorting to business entrepreneurship. The case studies confirm that women

entrepreneurship in Uganda is a product of economic distress (Snyder, 2000) such as unemployment, and the need to survive given the economic conditions in the country. The resilience shown by women entrepreneurs in the COVID-19 pandemic is therefore not surprising since they have had experience of other hardships or crises before COVID.

The narrative that Jane gives demonstrates the key role that education and personality play in forming business resilience in women entrepreneurship. Her education experience abroad has availed her the ability to identify opportunities in which her business can work to counter economic mishaps such as the influx of foreign agricultural products in Uganda. While not many Ugandan women in entrepreneurship have an educational training from abroad, Jane's life story contributes to the understanding of educated women entrepreneurs' business resilience during economic crises through her ability to observe what is wrong and envision ways to contribute to the solutions and gain a profit. Additionally, not only has possessing an assertive entrepreneurial personality amidst economic problems been a measure of business success in women entrepreneurship in Uganda (UNCTAD, 2021) but it has also been proof of business resilience by women against gender stereotypes. As a business woman, Jane has been undermined for being ambitious given the large farm she owns. Society has verbally attacked her for elevating herself to the level of men. This in itself is a personal crisis which she has overcome through her assertiveness further strengthening her resilience toward external pressure. Jane's story demonstrates the defiance of women in business despite gender stereotypes contributing to why there is a rise in women in business despite societal expectations and ultimately economic crises.

Mary's case study on the other hand reveals that contrary to the underdeveloped infrastructural systems of a public education in Uganda, citizens particularly women can improvise through business to get themselves to the next level. Mary does not present herself as a victim of circumstance due to her difficult experiences. Rather she uses what she has to do the best in furthering her goals. Her case is reflective of why women entrepreneurs in Uganda are commanders of their reality given the difficulty of their economic environment. Her story shows her struggles which prepared her for crises such as the current COVID-19 crisis. The major take away from this case study is the confrontation of Mary towards difficult circumstances. Her life experiences have created a resistant woman because of the hardships they have dealt her. Additionally her story brings to light a positive light on the ease of entry into agri business in

Uganda. Even as a school dropout, she could have a business of her own. This feature of the Ugandan economy may be considered one of the reasons why women's entrepreneurial activity is majorly in agriculture and thus crisis resistant due to its essentialness.

While there maybe total lockdowns by the government prohibiting the movement of people as a measure to restrict the spread of the virus, women in business like Mary and Jane have to survive. This crisis has revealed a defiance in women for their survival despite difficulty. Seba Smith as cited in ("literacy devices", 2021) says "there are more ways than one to skin a cat", there indeed is always more than one way to achieve something. With the ban on transportation between places, Mary decided to walk in search of customers for her poultry. She has held her ground by being creative in finding buyers for her poultry against the consequences that may arise from the authorities for not observing the restrictions of the lockdown. Furthermore, as seen in Jane's narration, women are embracing online business. This trend is rising regardless of Uganda being one of the countries in the East African region with high charges for internet consumption (Kamukama, 2020). This demonstrates that women are adapting to new ways to stay in business despite the economic crisis brought by COVID-19. Contrary to the notion that women in business have a low perception of themselves (Minniti, 2010; Carranza, Dhakal & Love, 2018) hence suggesting that they easily give up when crises arise, Jane's and Mary's experiences reveal otherwise.

5. Recommendations

While the case studies portray women's resilience in the face of difficulty such as the COVID-19 crisis, their resilience should not be taken for granted. It is true that Ugandan women entrepreneurs are encouraged by the work culture from home and the economic calamities prevalent in Uganda to be persistent and bare their burdens in order to survive. However they need support. Through skills training, the Government of Uganda could invest in women's digital education. Currently, the lockdowns have led to a shift from doing business on a person to person basis to online businesses. Various apps such as Jumia and Safe boda are some of the platforms that urban women entrepreneurs are leveraging to achieve business resilience. The adaptability to do online business however is very limited to urban markets, more sensitisation on how online businesses work for women who contribute the largest portion of GDP should be made a priority.

Given the fact that Uganda is majorly an agricultural economy, the biggest part of the informal economy lives hand to mouth. The COVID-19 crisis has obliterated majority of the financial safety nets that many women entrepreneurs had acquired. Stimulus packages in form of money from government should be given to small registered businesses. Not only will this stimulate the economy but it will encourage more business registration and formalisation widening the tax base for better future economic and crisis management after COVID.

Lastly, while the authorities have only allowed market women in large urban centres to stay open for business, authorities could similarly establish market spaces for the small agribusinesses that have been deemed non-essential to give the chance work and earn a living as they wait for the wave to pass.

6. Conclusions

The contributions of this investigation add to the expansion of knowledge to African women entrepreneurship knowledge in general. Not only do the case studies presented and their analyses contribute to the formation of general theory but they also explain conditions that build resilience in women entrepreneurship in Uganda and provide examples of how it is being demonstrated in economic crises such as the embracement of online business to counter the impact of the current COVID-19 crisis. The life stories and discussions in this investigation bring to light how education, family relations, individual character, personal crises and macroeconomic problems build and fortify business resilience in women entrepreneurship.

On the one hand personal crises such as gender stereotypes and a dire lack of economic means to get to the next level are unavailable, on the other hand the macroeconomic environment itself causes economic crises such as restrictions on entrepreneurship in bid to curb a health crisis. In an economy like Uganda where entrepreneurship by women is a product of the necessity to survive poverty, it seems sufficient to conclude that the necessity to survive in times of economic distress, a common feature in the lives of many women in sub-Saharan economies maybe considered to be the main reason why entrepreneurship by women in economic crises thrives as seen in the context of Uganda.

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Thesis Conclusions.

This section presents the discussion, the recommendations, thesis contributions, additional perspectives for future research and the conclusive summary.

Discussion

The thesis set out to answer the research question “what socioeconomic factors influence sustainable women entrepreneurship in the agribusiness sector in Uganda with the specific aims of a) understanding the socioeconomic factors related to the survival of women businesses in urban Uganda, b) to comprehend African business environments and how they condition women’s business objectives, motivations and sustainable business practices and finally c) to analyze women’s life trajectories that lead to resilience in women entrepreneurship amidst times of economic hardships. These aims sought to contribute to field of business sustainability in the Ugandan context in terms of continuity of entrepreneurship to meet survival needs of the entrepreneurs. The discussion below gives an account on how these aims/objectives have been met from the findings presented in the articles.

First, various variables in article 3 were tested to confirm which ones positively influenced the survival of women’s businesses. These included education, age of the entrepreneur, social networks, family support, male permission needed for business, access to financial resources, time devoted to other family business and leadership skills. The age of the entrepreneur and their participation in social networks with other women entrepreneurs were found to have a positive impact on business survival. The age of the entrepreneur represents the life experience or lessons that they have acquired to manage business over the course of their lives. While this may vary across different women, age symbolizes long business duration hence survival/sustainability. For instance, women entrepreneurs that are older in age tend to have been in business longer than younger women entrepreneurs and thus possess the hands on skills to achieve survival compared to newbie entrepreneurs, who may desire quick profits without putting in the effort and perseverance.

Additionally, women’s social networks are critical to business success, both as a factor that leads to business success and as motivation or inspiration to achieve success. Generally, women’s social

networks provide the foundation for survival by not only providing financial and moral support but also being the reason or motivation to starting a business. This is true for family networks where for instance, the children of women entrepreneurs motivate women to start business to be able to provide for them a quality education, health care and a comfortable life. On the other hand, education (formal education specifically) and time devoted to other business negatively affected survival due to the inability to invest and unavailability of time to run other businesses. Furthermore, access to financial resources and male permission did not significantly affect survival at all.

Second, the relationship between the education of women and their entrepreneurship as explored in article 1 is characterized by a cause-effect aspect where while formal education should encourage women's entrepreneurship in terms of high skills that support business continuity or sustainability, they are unable to complete the levels of education due to unprecedented conditions that present entrepreneurship as a substitute. The journey going forward for women then is characterized by a struggle to ensure the continuity of their business ventures for survival with limited hopes of returning to school, making the relationship between the two development measures nuanced and not as clear cut as maybe believed particularly in the Ugandan context. As a result of school incompleteness due to lack of finances or early families, women are motivated to then start business to maintain their newly acquired families. Those that are single to take care of their children and those that are married to support their husbands' incomes given the high standard of living in urban areas.

Third, women entrepreneurs however are challenged with business sustainability given government policies such as privatization that affects them negatively and affect their efforts of business sustainability/survival. However, they still find ways to survive despite the problems they face and able to prove themselves resilient regardless of the odds.

Education is the pillar of success for any civilization and uneducated population can be given any future. However, while there are women graduating from university, the employment sector is too small to accommodate them. Additionally, those that cannot achieve an advanced level of education due to socio-economic impediments find themselves in business. Incidentally, those with higher education achievements find themselves in the same business field, in this case, agriculture as their lower educated counterparts who may have not completed or had an informal

education. This brings into the question of the importance of education in Uganda's current state. Formal education is proving to be irrelevant given the high rate of unemployment in formal sectors, with some regarding it as a waste of time and money for women to go to school when they can easily start small businesses and take care of their families. Additionally the theoretical nature of the formal school education system only makes matters worse by failing to equip women with necessary skills for business creation that aims to solve unemployment. While the issues of education and unemployment affect both genders, women tend to feel the pinch more given the differences in gender role responsibilities in Uganda such as child bearing, nurturing, home making and business creation compared to men who focus more on business creation and sustainability and can easily abscond their paternal duties toward their children which women cannot do (except for a few exceptions) explaining the large number of single parent families in Uganda headed by women today. Furthermore, education level affects the choice of business that women start with those with lower education leaning towards markets and street businesses while those with higher towards being money agents and dealing in agriculture that has some technological aspects such as greenhouse farming although this may pose the challenge of high venture capital costs which many a time proves to be an impediment.

Fourth, women's motivations to start business in Uganda in article 2 are mainly necessity driven and negatively impact their education trajectories. This is because even though Kampala and Wakiso boast urbaneness which is synonymous to women progress, some challenges pertaining to the preference of boy education contrary to girl education still lingers in culture seen through gender role expectations that see women achieve formal education to a limited degree while their male counterparts surpass them. While women's entrepreneurship is not wrong, it has become a substitute for formal school education, not only making women fail to return and finish but also making the government relaxed at improving the education system particularly public schools which initially were introduced to provide equitable education for both boys and girls. While the UPE and USE programs are free in theory, they are costly in reality failing women's education and women's entrepreneurship in the long term. Additionally, women in entrepreneurship face many challenges. Although government may applaud women empowerment initiatives, it at the same time imposes policies that work against women's success/sustainability in business.

Fifth, the COVID pandemic is another example that struck a blow to women entrepreneurs as portrayed in article 4. In addition to not having financial safety nets given the high informality and hand-to-mouth characteristic of Uganda's economy, women were told to stay home for months on end. Despite this however, the cultural connotation that 'Omukazi muyiyya' (A woman is creative), motivated women to find ways to circumvent these limitations on their work and livelihoods and did business with willing parties regardless of the fear of being caught and punished by the authorities.

Recommendations

Although Ugandan women are highly entrepreneurial, they still face challenges that may negatively impact sustainability. A lot of structural changes need to be implemented for education and entrepreneurship to yield greater results and lead to business sustainability. We therefore recommend that Sustainability could be met by:

Firstly, deliberate investments in formal education that systematically equip women with skills for long term business creation that encourage employment should be effected. This could be done by properly implementing entrepreneurial education through practical means where students are exposed to undertaking real business projects in schools that have the component of sustainability strategies to them. Additionally, more regulation and accountability measures should be put in place to ensure that public education is truly free and that teachers are remunerated and that they actually teach students to remove the financial constraints inhibiting women's school completion.

Secondly, the motivation to start business should be a result of opportunity recognition and not necessarily as a result of necessity. This is because necessity businesses tend to lack in growth as their sole aim is to provide a livelihood for survival on a daily business which does not encourage economic development. Therefore government should strive to avail opportunities in the formal sector to encourage educated women entrepreneurs to become partners. This could be done through providing tenders to women businesses.

Thirdly, economic policies could be gender sensitive and should strive to take into account how they affect both women and men entrepreneurs. For example generally men are more financially able than women to pay for an education. And so privatization of education even in universal

programs disproportionately affects women hence accountability through evaluation and monitoring of economic policies should be emphasized.

Fourth, policies that support homemade business products for export could be prioritized contrary to the current preference of foreign products. While trade liberalistic policies encourage foreign direct investments which may encourage employment in the formal sector, local women businesses are outcompeted by more sophisticated products from abroad negatively impacting business survival. The government could support women by toughening the entry requirements for foreign companies and additionally give tax incentives and rewards for home grown women businesses.

Lastly, since women entrepreneurship has become a rich initiative to enhance economic growth, women have become a top asset that must be appreciated through policy formulations that take into account their challenges as women in business. For example, the thesis reveals that most women in agribusiness have lower education qualifications. This presents an opportunity for the government to invest in women's education to enhance better business choice outcomes, that is, with higher education qualifications, the choice of what business type that women run may change from SMEs to bigger businesses that employ educationally qualified and skilled personnel positively influencing business sustainability.

Additional Future lines for research

In addition to the future perspectives explained in section 8, additional lines for research include the following;

Firstly, an interesting paradox emerges from the results presented in articles 2 and 3 regarding the role or impact of formal education on business survival. Article 2 results suggest that higher educational levels could lead to business sustainability B and C whereas Article 3's results suggest less investments by highly educated women due to the effect of paralysis of analysis. Therefore further research could do an in depth analysis of the paradox presented.

Secondly, the thesis has made secondary contributions to the problem of business sustainability. An in-depth analysis of business sustainability pertaining to for example the exact duration that women entrepreneurs possess in business before the business fails or before they close one business and start another look into factors that directly or primarily lead to closures of women

businesses and what factors lead to the start of a new business following the closure of a previous business.

Thirdly, larger empirical studies could be carried out so as to allow for succinct generalisations from the results. Larger population samples could be conducted in other entrepreneurial districts/regions in Uganda as well for example in Jinja (Eastern region), Gulu (Northern region) and Mbarara (Western region) taking into account the perspective of men entrepreneurs as well to allow for a broader gender analysis.

Fourth, given the fact that the research focused on women entrepreneurs in urban areas, future research could investigate success factors for rural women and men entrepreneurs, while comparing results of similarities or differences with urban men and women entrepreneurs. Furthermore, since the research respondents were mainly women entrepreneurs in the agribusiness industry, future research could explore more deeply on the success factors in other industries such as the textile, construction and service industries.

Fifth, further research could also explore the relationship between Agricultural research and technology diffusion (in this case mobile money) among women in agri-business and how this is affected by level of education. Additionally, issues of regional integration and international trade as well as issues of post-harvest and food management in relation to African women entrepreneurship could be looked into.

General Conclusion/Summary of the Thesis.

This thesis offers new empirical insights on the social economic factors encouraging business sustainability in women entrepreneurship in Uganda as well as bringing to light women's motivational factors for entrepreneurship and the challenges they face. The socioeconomic factor of education is explored in relation to its impact on women entrepreneurship in the Ugandan context (in Kampala and Wakiso).

This thesis is organised into four articles. Article 1 explores the contentions between women's education and entrepreneurship and how the macro business environment influences their business goals and objectives. Article 2 assesses women's motivational factors for business creation taking into account the impact of education level on business choice within the agribusiness industry.

Article 3 explores the factors that enhance women's successful entrepreneurship in Uganda and Article 4 explores the challenges women face and ways they circumvent these hurdles taking into account the impact of COVID 19 in Uganda

The thesis focuses on African women entrepreneurship in the particular context of Uganda and sheds new light on the following specific research questions: a) What socio-economic variables explain business survival in relation to revenues and profits in women's entrepreneurial ventures in Uganda? b) What role does education play in sustainable women entrepreneurship? c) What are the relationships between the educational level, the types of businesses and the factors that motivate the entrepreneurship of business women in the agricultural sector in Uganda? d) How does formal education in Uganda support or contradict women entrepreneurship? e) What and how do macroeconomic policies affect women's education and entrepreneurship? f) What role does education play in women's attainment of resilience in women's businesses? g) Taking into account the economic crisis posed by the COVID 19 pandemic, how have women entrepreneurs survived?

The thesis sets-off by investigating the relationship between formal education and women entrepreneurship as two progressive measures for women's advancement in Uganda. We present the trajectory of education attainment as well as the challenges that women encounter with the education system in Uganda. While education is available, attaining it is a challenge given various factors such as the lack of financial resources, early marriage and gender role allocation. Women then have to leave school and look for work through entrepreneurship. However macroeconomic challenges such as foreign direct investment policies affect their entrepreneurial sustainability negatively due to competition with foreign products. The education attained by women before they leave school plays a role in the choice of business they choose with more educated women starting businesses that require higher amounts of capital as well as technology than their counterparts with lower education qualifications. While formal education is desirable, it may cause a paralysis of analysis and inhibit investment hence a negative consequence for entrepreneurship and additionally it may not yield the expected results of high paying jobs. This encourages underemployment where highly skilled women begin entrepreneurship in the agriculture industry due to its ease of entry in Uganda and do business alongside counterparts with little to no education qualifications.

Furthermore, article 4 highlights the macro and infrastructural challenges that were demonstrated during the COVID pandemic and consequent shutdowns that struck a blow to women entrepreneurship. Using their education, experience, and character, women found a way to continue making ends meet despite the threats of incarceration.

These new insights provide for development policy and scholars to design policies in such a way that enable women to improve both their educational and financial performance, socio-economic status and ultimately establish business sustainability.

Conclusión/Resumen de la Tesis.

Esta tesis ofrece nuevos conocimientos empíricos sobre los factores socioeconómicos que fomentan la sostenibilidad empresarial en el espíritu empresarial de las mujeres en Uganda, además de sacar a la luz los factores de motivación de las mujeres para el espíritu empresarial y los desafíos que enfrentan. Se explora el factor socioeconómico de la educación en relación con su impacto en el espíritu empresarial de las mujeres en el contexto de Uganda (en Kampala y Wakiso).

Esta tesis está organizada en cuatro artículos. El artículo 1 explora las disputas entre la educación y el espíritu empresarial de las mujeres y cómo el entorno empresarial macro influye en sus metas y objetivos comerciales. El artículo 2 evalúa los factores de motivación de las mujeres para la creación de empresas teniendo en cuenta el impacto del nivel educativo en la elección de negocios dentro de la industria agroalimentaria. El artículo 3 explora los factores que mejoran el éxito empresarial de las mujeres en Uganda y el artículo 4 explora los desafíos que enfrentan las mujeres y las formas en que sortean estos obstáculos teniendo en cuenta el impacto de COVID 19 en Uganda.

La tesis se centra en el espíritu empresarial de las mujeres africanas en el contexto particular de Uganda y arroja nueva luz sobre las siguientes preguntas de investigación específicas: a) ¿Qué variables socioeconómicas explican la supervivencia empresarial en relación con los ingresos y las ganancias en los emprendimientos empresariales de las mujeres en Uganda? b) ¿Qué papel

juega la educación en el emprendimiento sostenible de las mujeres? c) ¿Cuáles son las relaciones entre el nivel educativo, los tipos de negocios y los factores que motivan el espíritu empresarial de las mujeres empresarias en el sector agrícola en Uganda? d) ¿De qué manera la educación formal en Uganda apoya o contradice el espíritu empresarial de las mujeres? e) ¿Qué y cómo afectan las políticas macroeconómicas a la educación y el emprendimiento de las mujeres? f) ¿Qué papel juega la educación en el logro de la resiliencia de las mujeres en las empresas de mujeres? g) Teniendo en cuenta la crisis económica que ha planteado la pandemia del COVID 19, ¿cómo han sobrevivido las mujeres emprendedoras?

La tesis comienza investigando la relación entre la educación formal y el espíritu empresarial de las mujeres como dos medidas progresivas para el avance de las mujeres en Uganda. Presentamos la trayectoria del logro educativo, así como los desafíos que enfrentan las mujeres con el sistema educativo en Uganda. Si bien la educación está disponible, lograrla es un desafío debido a varios factores, como la falta de recursos financieros, el matrimonio temprano y la asignación de roles de género. Las mujeres entonces tienen que dejar la escuela y buscar trabajo a través del espíritu empresarial. Sin embargo, los desafíos macroeconómicos, como las políticas de inversión extranjera directa, afectan negativamente su sostenibilidad empresarial debido a la competencia con productos extranjeros. La educación alcanzada por las mujeres antes de dejar la escuela juega un papel en la elección del negocio que eligen, ya que las mujeres más educadas inician negocios que requieren mayores cantidades de capital y tecnología que sus contrapartes con calificaciones educativas más bajas. Si bien la educación formal es deseable, puede provocar una parálisis del análisis e inhibir la inversión, por lo tanto, una consecuencia negativa para el espíritu empresarial y, además, puede no producir los resultados esperados de los trabajos bien remunerados. Esto fomenta el subempleo donde las mujeres altamente calificadas comienzan a emprender en la industria agrícola debido a su fácil entrada en Uganda y hacen negocios junto con contrapartes con poca o ninguna calificación educativa.

Además, el artículo 4 destaca los desafíos macroeconómicos y de infraestructura que se demostraron durante la pandemia de COVID y los consiguientes cierres que asestaron un duro golpe al espíritu empresarial de las mujeres. Usando su educación, experiencia y carácter, las mujeres encontraron una manera de continuar llegando a fin de mes a pesar de las amenazas de encarcelamiento. Estos nuevos conocimientos permiten que los académicos y las políticas de

desarrollo diseñen políticas de tal manera que permitan a las mujeres mejorar su educación, desempeño financiero, su estatus socioeconómico y, en última instancia, la sostenibilidad empresarial.

Appendices

Appendix 1

Excerpt from interview.

Name of place: Ntinda Market

Region: Central

Type of area: High income

Name of respondent: Ms. Nakayizza Beatrice

Age: 43

Q1: "What inspired you to start business?"

Ans: I was inspired to start business because I wanted to make a living but the level of education I had was very low to get me a good job. I decided that the market would be the best place for me because in it, I did not need any qualifications and yet i could work there and earn. I wanted to start with selling matooke but the capital i had was little. So i decided to start by selling banana leaves. "Would you supplement this business now with another?" No, not at all. This one works well for me and I have managed to supplement it with rentals for my income, plus I do not have more energy to go as hard as I used to. "If given an opportunity to go back to school, would you take it?" No. It would not be bad but I have passed that age of books. My brain wouldn't handle much. "Do you think that working for yourself is the best way to escape the rigidity and routines of companies?" I have never been employed but I think that people that are employed get more money than us market women and way faster than us that are self-employed. "Have you always wanted to be a business woman since childhood?" Yes, but this was because I had little education. If I was educated, I would be employed, this was what I wanted in my childhood but now I work so that my children will graduate and get good jobs that I didn't get. "Would you consider yourself a leader?" No, not really I help other women entrepreneurs around since I have been long in the business but that's all."

Q2: What is business success to you? "

Ans: I started with very low capital but was able to save and with the savings, I managed to expand to selling matooke which has enabled me to achieve success. My children have gone to school, I have been able to build my own house and my husband and I are now landlords. “Would you want your children to inherit your successful business?” No, I can never want my children to work in matooke. It would be beneath them. I want them to do better. “Do you think that formal education is key in business?” No, formal education is not needed to know how to do business, all it requires is a natural brain to avoid business failure.

Q3: Among all other business options, what attracted you to start this type of business?

Ans: Like I said earlier, my education level only allowed me to work in the market place Matooke was lucrative for me. So I decided to go ahead with it and not change to another.

(...)

Appendix 2

Excerpt from the questionnaire

INDEPENDENT VARIABLES

EDUCATION	Items
What is your highest level of education?	a. No education
	b. Primary school education
	c. Secondary school education
	d. University or higher education
	e. Other

PERSONAL NETWORKS AND SOCIAL CAPITAL						
1	How many fellow women entrepreneurs in your area do you know?	1	2	3	4	5 or more
2	How many members are in your social group?	2	3	4	5	More
3	How many other women entrepreneurs have you talked to in the last 5 months?	1	2	3	4	5
4	I can borrow 10,000ugx from at least 10 people within the village or town in which I operate	1 strongly disagree	2 disagree	3 Neutral	4 Agree	5 strongly agree

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5	I need permission from male heads to go to any social women gatherings?	1 Strongly disagree	2 disagree	3 Neutral	4 Agree	5 strongly agree
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Appendix 3

Characteristics of women entrepreneurs

Kampala	N=90	%	Wakiso	N=19	%
Name of Place and Type of area			Name of place and type of area		
Ntinda (High income area)	11	12.2	Seguku (High income)	11	58
Nakasero (High income)	9	10	Kasangati (Low income)	1	5.2
Kalerwe (Low income)	43	47.8	Kasenyi-Entebbe (Low income)	5	26.3
Wandegeya (Low income)	5	5.6	Others		
Makerere (Low income)	9	10	Mukono (High income)	1	5.2
Mulago (Low income)	1	1.1	Namanve (High income)		5.2
Bwaise (Low income)		1.1			
Mpererwe (Low income)		1.1			
Naalya (High income)		1.1			
Mawanda road (High income)					
Age			Age		
15-29	19	21.1	15-29	8	42.1
30-44	50	55.6	30-44	10	52.7
45-59			45-59	1	5.2
60-74	12	13.3			
No response	4	4.4			
		5.6			
Duration in business			Duration in business		
1-11 months	1	1.1	1-11 months	2	10.6
1-4 years	31	34.4	1-4 years	11	57.8
5-10 years	11	39	5-10 years	4	21.0
11-19 years	8	12.2	No response		10.6
20+		8.9			
No response		4.4			

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Type of business			Type of business		
Market business	60	66.7	Street business	8 7	42.1
Street business	14	15.6	Retail shop	1 1	37
Restaurant	3	3.3	Seed vendors	1	5.2
Retail shop	11	12.2	Restaurant	1	5.2
Mobile money	1 1	1.1	Mobile money		5.2
Vegetable farmer		1.1	Green house farm		5.2
Marital status			Marital status		
Single	43	47.8	Married	7	36.8
Married	25	27.8	Single	10	52.6
Divorced	1 7	1.1	Widow	2	10.6
Widowed	14	7.8			
No response		15.5			
No. of Children			No. of Children		
1-4	56 21	62.2	1-4	15	79
5-10	13	23.3	5-10	4	21.0
No response		14.4			
Household composition			House hold composition		
2-4 people	37 41	41.1	2-4 people	9 5	47.3
5-10 people	12	45.6	5-10 people	5	26.3
No response		13.3	No response		26.3
Residence			Residence		
Business place and home not in the same area (Commute)	60 18	66.7	Business place not within home area (commute)	5	26.3
Business place and home within the same area (No commute)	12	20	Business place within home area (no commute)	12	63.1
No response		13.3	No response	2	10.6

Women, Education and Business Sustainability in African Entrepreneurship: The Case of Agribusiness Women Entrepreneurs in Uganda (Kampala and Wakiso)

Education level			Education level		
No education	10	11.1			31.6
Primary education	43	47.8	Primary education	6	42.1
Secondary education	25	27.8	Secondary education	8	
University education	9	10.3	University education	5	26.3
No response	3				
Nature of business			Nature of business		
Formal business	75	83.3	Formal business	9	47.3
Informal business	15	16.7	Informal business	10	52.7

Appendix 4

Ethics letter from University showing approval to conduct research.



**UNIVERSIDAD
DE GRANADA**

Facultad de Ciencias Políticas y Sociología
Departamento de Sociología

Granada, 30 of June of 2019

To whom it may concern,

I am Roser Manzanera Ruiz, professor of Sociology and member of the Institute of Gender and Women Studies at the University of Granada (Spain). I am also part of the Advisory Committee of the Centre for Development Initiatives and Cooperation (CICODE) at this same University.

A student of mine, OLGA NAMASEMBE, is conducting a fieldwork research on Women entrepreneurship in Uganda. Her research will most likely take place between August 2019 and February 2020.

For us at the University of Granada in general and CICODE specially, it is very important to establish an Exchange of students and scholars working on international Development in the near future. In fact, this could be a first step toward this goal, if you and your institution shall be interested.

I would be really grateful if access to the documentary centers could be granted to Ms Namasembe.


I very much appreciate your help in advance.

Sincerely,

Roser Manzanera Ruiz
Department of Sociology
Institute of Gender and Women Studies
University of Granada (Spain)

Appendix 5
Consent Form

MAKERERE UNIVERSITY
P.O. Box 7062
Kampala Uganda
Website: <http://mak.ac.ug>



Tel: (Gen) +256-414-532631/4
Fax: +256-414-541068

SUBJECT INFORMATION AND CONSENT FORM

Study title: Measures of business success in relation to business sustainability

Introduction
You are invited to participate in a research study. This research will study the measures of success of women in agricultural businesses in relation to business sustainability.

Background
A lot of research has been done on women in business in Uganda and it portrays that there are many women in business today compared to the 90's. However many women businesses fail to see their 2nd birthday.

Purpose of the study
The purpose of the study is therefore to find how women define success from business for themselves and how these definitions affect business sustainability. Our aim is to find ways in which women can sustain their businesses in the long run.

Who can participate and what is required of them
Women entrepreneurs in urban and rural markets and street market women who sell snacks and food. The women are required to respond to the interview and questionnaire questions.

Risks and benefits of participation
There are no risks whatsoever in participating in this study. The information gathered will strictly be confidential and will only be used for only academic purposes. No names will be mentioned in the research final findings. The benefit is that the participants will help in providing solutions to a pressing problem in Uganda today which will better our society. The involvement in this study is purely voluntary.

Statement of consent: the researcher has explained to me the above information and I have understood it clearly. I am...to.....years of age and I consent to participate in this research study.

Name of participant: *Ms. Nakyamballe Margyie*
Signature:

Date: *21/11/2019*

Name of person obtaining consent: *Olga Namasembe*
Signature: *Olga*

