EMERGING EFFECTS OF ELEVATING THE MASAKA MUNICIPALITY TO CITY STATUS ON WOMEN' ENTREPRENEURSHIP WITH IN THE CITY

BY

SUSAN KABASINGUZI
2023/HD03/19595U

A DISSERTATION SUBMITTED TO THE DIRECTORATE OF RESEARCH AND GRADUATE TRAINING, IN PARTIAL FULFILMENT OF THE REQUIREMENT OF THE AWARD OF A MASTER OF ARTS IN GENDER STUDIES OF MAKERERE UNIVERSITY

SEPTEMBER, 2026

Declaration

I, Susan Kabasinguzi, hereby declare that the information given in this dissertation is my original work and has never been submitted to any institution for any academic award.

.....SK..... 24th/09/2026.....

Susan Kabasinguzi Date

2023/HD03/19595U

Statement of Originality

The conception, research and writing of this dissertation, ***"Emerging Effects Of Elevating The Masaka Municipality To City Status On Women' Entrepreneurship With In The City"*** are entirely my work.

All citations have duly been acknowledged.

.....SK..... 24th/09/2026.....

Signature Date

Susan Kabasinguzi

2023/HD03/19595U

Approval

This is to certify that this dissertation by **Susan Kabasinguzi entitled**: *"Emerging Effects of Elevating the Masaka Municipality to City Status on Women' Entrepreneurship within the City"* has been conducted and completed under my supervision

Evelyn Lutwama Rukundo, PhD

Sign.....

Date.....24/01/26.....

Dedication

I dedicate this report to my family, employer for their support, love, and care!

Acknowledgments

This study would not have been possible without the supervision of Dr. Evelyn Lutwama-Rukundo. Her unwavering support, timely feedback, constant calls, and knowledge sharing has helped me come this far. Her unconditional and endless guidance, support, and reminders has taught me to understand how research is done hence the completion. She did not give up on me even when things seemed not to go smoothly.

To my employer Cotton On Foundation Uganda, the Country Manager Najjemba Clare, Chritine APiot Okudi, Dr Sarah Musibuka, for the moral support and telling me not to give up.

To my father Mr. Tadeo Balisanga believing in girl's education. My Son King Alpha Kimuli for understanding when mummy was away for school.

I appreciate my friends, siblings for their love, motivation and unwavering support through my academic journey.

My participants that participated in the in-depth interviews, focus group discussions and key informant interviews. You shall always be appreciated. May God Bless You ALL!

Digitisation and Self-Archiving Consent Agreement: Theses

Agreement between Makerere University & Students (Authors of Theses / Dissertations / Reports)

1. The author is a student of Makerere University and author of the thesis / dissertation / report titled:
EMERGING EFFECTS OF ELEVATING THE MASAKA MUNICIPALITY TO CITY STATUS ON WOMEN'S ENTREPRENEURSHIP WITHIN THE CITY

2. The author grants to the University:
   a. The right to deposit the electronic version of the Thesis / Dissertation / Report into Makerere University Institutional Repositories (Mak IR) or (Mak UD); and
   b. The right to store the thesis / dissertation / report in Mak IR / Mak UD and make it permanently available to the general public via the Internet at no cost to the general public after a grace period (if any is specified). **Choose one of the three options below (c, d, or e):**
   c. The Author may opt for immediate open access to the public ✓
   d. Or Restrict access indefinitely: .....
   e. Or Restrict access for the specified number of years: .....
   f. Reason for restriction: .....

3. The author warrants that to the best of the authors knowledge and belief:
   a. The thesis / dissertation / report is an original work;
   b. The author is the owner of all the intellectual property in the thesis / dissertation
   or
   c. The Author is entitled to deal with the intellectual property in the thesis / dissertation / report by publishing it on the Internet
   d. The Author has the right, power and authority to enter into this Agreement and to grant the University the rights contained in this Agreement; and
   e. The University's use of the thesis / dissertation / report pursuant to this Agreement will not infringe the intellectual property rights of any third party.

4. The Author acknowledges and agrees that the University is not responsible or liable for any breach of the intellectual property rights in the thesis / dissertation / report, in particular any breach of copyright, as a result of the use of the thesis / dissertation / report pursuant to this Agreement.

5. The University acknowledges that the rights granted by the Creator in clause 2 of this Agreement, do not cause any transfer or assignment of any proprietary rights in the intellectual property in the article to the University.

Signed by the Author as confirmation that the Author has read and accepted the terms of this Agreement:

Name: KABASINGUZI SUZAN

College: CHUSS School: INSTITUTE OF GENDER AND DEVELOPMENT

(Tick) Type of Degree: (Undergraduate / PGD / Masters / PhD), Reg. No.: 2023/HD03/19595U

Tel No.: 0774549546 E-Mail: kabasinguzisuzan.kabasuzan@gmail.com

Signature: SK Date: 19/10/2026

Supervisor's endorsement:

MakIRs Policy

TABLE OF CONTENTS

Declaration ..... **i**
Statement of Originality ..... Error! Bookmark not defined.
Dedication ..... **i**
Approval ..... **ii**
Acknowledgments ..... **iii**
List of Tables ..... **x**
Abstract ..... **xi**
Chapter One **1**
Introduction **1**
1.1 Background 1
1.2 Problem statement 5
1.3 Main objective 7
1.4 Specific objectives 7
1.5 Research Questions 7
1.6 Significance of the study 7
1.7 Justification of the Study 9
1.8 Scope of the study 9
1.9 Theoretical perspective 10
1.10 Conceptual Framework 13
Chapter Two **16**
Literature review **16**
2.1 Introduction 16
2.2 Opportunities that emerge for women entrepreneurs in new cities 16
2.3 Changing trends in women-owned businesses in new cities 17
2.4 Research Gap 22
Chapter Three **23**
Methodology **23**
3.1 Introduction 23
3.2 Research Design 23
3.3 Research Approach 23
3.4 Population of study 24

3.5 Sample Size 24
3.6 Sampling and Sampling strategies 25
3.7 Data collection methods and Tools 26
3.8 Data Quality Control 28
3.9 Data Analysis and Presentation of Findings 29
3.10 Ethical Considerations 30
Chapter Four 31
Presentation, Interpretation and Discussion of Findings 31
4.0 Introduction 31
4.1. Participant Profile 33
4.2 Objective One: New Opportunities for Women Entrepreneurs Following Masaka's Elevation to City Status 35
4.2.1 Improved Infrastructure, Physical Access and Business Visibility 36
4.2.2 Spatially Uneven Access to Infrastructure 37
4.2.3 Customer-Base Expansion and Emerging Demand 38
4.2.4 The Customer-Numbers–Pur chasing-Power Paradox 40
4.2.5 Safer Trading, Extended Hours and Temporal Access 41
4.2.6 Public Voice, Market Leadership and Institutional Visibility 42
4.2.7 Enterprise Income and Household Bargaining 43
4.3 Objective Two: Changing Trends in Women-Owned Businesses Since Masaka's City Transition 45
4.3.1 Sectoral Continuity and the Direction of Diversification 46
4.3.2 Product and Service Diversification 47
4.3.3 Professionalization and Quality Upgrading 48
4.3.4 Digital Marketing, Customer Communication and Market Reach 50
4.3.5 The Digital Divide as a Differentiated Trend 51
4.3.6 Stock Expansion, Operating Time and Customer Relationships 51
4.3.7 Gendered Scale and Direction of Diversification 52
4.3.8 Changing Entrepreneurial Identity, Creativity and Public Role 53
4.4 Objective Three: Challenges in Adapting to Masaka's Upgraded Urban Environment 56
4.4.1 Spatial Inequality and Peripheral Market Disadvantage 58
4.4.2 Limited Finance, Collateral and Guarantor Barriers 59
4.4.3 Rising Operating Costs, Taxation and Regulatory Adaptation 60

4.4.4 Low Purchasing Power, Competition and Thin Margins 61
4.4.5 Digital Exclusion and Unequal Productive Use of Technology 62
4.4.6 Gendered Safety: From Merchandise Protection to Bodily Security 62
4.4.7 Unpaid Care, Time Poverty and Household Resistance 63
4.4.8 Sectoral Concentration and Barriers to Scaling 64
4.4.9 Institutional Reach, Representation and Responsiveness 65
4.4.10 Intersectional Distribution of Challenges 66
4.4.11 Discussion and Theoretical Synthesis for Objective Three 67
4.5 Cross-Objective Analytical and Theoretical Synthesis 69
4.5.1 Relationship Structuration and Liberal Feminist Theory 69
4.5.2 The Concept of Stratified Urban Opportunity 70
4.5.3 Engagement with Uganda-Specific and Gender-Responsive Urbanization Literature 71
4.6 Chapter Summary 72
Chapter Five 74
Summary of Findings, Conclusions and Recommendations 74
5.1 Summary of Findings 74
5.2 Conclusions 75
5.2.1 New Opportunities for Women Entrepreneurs Following Masaka's Elevation to City Status 75
5.2.2 Changing Trends in Women-Owned Businesses in Masaka City Since Its Transition 76
5.2.3 Challenges Faced by Women Entrepreneurs in Adapting to the Upgraded Urban Environment of Masaka City 76
5.3 Recommendations 77
5.3.1 Infrastructure and Inclusive Urban Planning 77
5.3.2 Access to Finance and Economic Empowerment 77
5.3.3 Capacity Building, Diversification, and Professionalism 78
5.3.4 Digital Literacy and Technology Access 78
5.3.5 Security and Women's Bodily Integrity 79
5.3.6 Gender Relations, Voice, and Decision-Making 79
5.3.7 Policy and Governance Reforms 79
5.4 Overall Recommendation 80
5.5 Limitations of the Study 80
References 82

Appendices **85**
Appendix1: In-Depth Interview Guide for Women Entrepreneurs 85
Appendix 2: Key Informant Interview (KII) Guide 87
Appendix 3: Document Review Guide 88
Appendix 4: Focus Group Discussion Guide 89
Appendix 5: Letter of Approval (Field Work) 92
Appendix 6: Letter from Makerere University 93

List of Tables

Table 3.1: Sample Size Distribution 24
Table 4.1: Participant composition and analytical role 32
Table 4.2: Profile dimensions used in the analysis 33
Table 4.3: Analytical map for Objective One 35
Table 4.4: Analytical map for Objective Two 45
Table 4.5: Analytical map for Objective Three 57

Abstract

The elevation of Masaka Municipality to city status on 1 July 2020 formed part of Uganda's wider urbanization and decentralization agenda intended to strengthen local economic development, service delivery and administrative capacity. Although city creation can expand markets, infrastructure and institutional visibility, its benefits are not automatically gender-equitable. Women entrepreneurs experience urban transformation through gendered access to finance, market space, safety, digital tools, unpaid care responsibilities and voice in decision-making. This study examined the emerging effects of Masaka's elevation to city status on women's entrepreneurship, focusing on new opportunities, changing business trends and challenges in the upgraded urban context. The study was guided by Anthony Giddens' Structuration Theory and Liberal Feminist Theory. Structuration Theory explained the relationship between changing urban rules and resources and the agency of women entrepreneurs who adapt to, negotiate and may reshape those structures.

Liberal Feminist Theory provided a gender-equity lens for assessing women's access to resources, rights, participation and economic opportunities. A qualitative exploratory case-study design was used. Data were generated from 40 participants in Nyendo-Ssenyange and Katwe-Butego divisions through in-depth interviews, focus group discussions, key informant interviews and document review. Participants were purposively selected to include women entrepreneurs, city officials, financial-sector actors, NGO/CBO representatives, local leaders and a small number of male entrepreneurs for comparative insight. Expert sampling referred to the deliberate selection of participants with specialized knowledge of city planning, business regulation, financial services or women's economic empowerment. The findings indicated that city status was associated with improved road access, greater customer flow, increased business visibility, diversification, professionalization, digital adoption and wider participation by some women in market and community leadership.

However, the benefits were uneven: women with stronger capital, education, networks, digital access and better-located premises benefited more than poorer women in informal or peripheral spaces. Persistent challenges included limited access to affordable finance, rising rents and taxes, inadequate secure storage, uneven infrastructure, digital exclusion, harassment, theft, spousal intimidation and unpaid care responsibilities. The study concludes that city status can enable women's entrepreneurial agency only when urban structures are deliberately gender-responsive and inclusive. It recommends gender-responsive market infrastructure, accessible finance, digital-skills support, anti-harassment and security mechanisms, childcare-sensitive planning and institutionalized participation of women entrepreneurs in city decision-making.

Chapter One
Introduction

This study investigates the emerging effects of elevating Masaka municipality to city status on women's entrepreneurship in the new city. The elevation here refers to an upward movement from a lower administrative and political status to a higher level. This usually comes with changes in that geographical location's political, social, economic activities and norms. In this study, the focus is on the change in dynamics that the elevation of municipalities to city status brings to women entrepreneurs.

1.1 Background

In Uganda, declared cities, municipalities, and town councils are considered urban areas, according to the Local Government Act of 2000 (Mbabazi & Atukunda, 2020). The Uganda Local Government Act (1997) 243 Section 32: third Schedule goes on to categorize urban centers, also doubling as administrative units, along the following standards: town Councils should be occupied by a minimum population of 25,000, Municipal Councils with a minimum population of 100,000, Municipal Division a minimum population of 20,000 people and cities filled with a minimum population of 500,000 (Golooba-Mutebi, 2008).

Besides the population sizes, places qualify to be urban centers if they have master development plans, operation offices; available water sources; and reliable sources of income meant to meet the cost of providing services (Barugahare, 2019) . Additionally, Article 179(a) of the 1995 Constitution of Uganda and Section 7(2a) of the Local Governments Act, CAP 243 (1997), empower Parliament to create new cities through the alteration of administrative boundaries. Based on this legal mandate, the Cabinet of Uganda approved the creation of 15 new cities across the country on May 20, 2019. Considered were Arua, Mbarara, Gulu, Jinja, Fort Portal, Mbale, Masaka, Wakiso, Entebbe, Hoima, Lira, Moroto, Nakasongola, Soroti, and Kabale. The new cities started operating on 1st July 2020. (Mbabazi & Atukunda, 2020).

Masaka District, in particular, experienced significant fragmentation under this decentralization drive. Several new districts were carved out of the original Masaka District, including Rakai (established in 1990), Kalangala (1991), Sembabule (1997), Lwengo (2010), Bukomansimbi (2010), Kalungu (2010), and Kyotera (2017). These creations were officially justified under

Article 179 of the 1995 Constitution, which provides for the formation of new districts to enhance effective administration, improve service delivery, stimulate economic development, and reduce poverty (Haas, 2022). However, some scholars argue that this proliferation has been largely politically motivated, serving to appease local demands and consolidate political support for the ruling party (Green, 2008). While Uganda is pursuing this political approach, it is not alone in this trend. Similar patterns are seen in Nigeria, Sudan, Tanzania, Ethiopia, DR Congo, Mozambique, Ghana, South Africa, and Kenya. Pozhidaev (2020) contends, however, that Uganda's case is particularly extreme. Nevertheless, the creation of new administrative units, including cities, introduces fresh socio-economic dynamics. In this study, the focus is on Masaka city, which is located in the central part of Uganda. Masaka has a rich history that reflects its transformation from a rural town to a vibrant city. This evolution is marked by significant milestones in its governance and social –economic development.

The Baganda, a Bantu-speaking ethnic group, settled in the region now known as Masaka which is a part of Buganda Kingdom in the early 19th century. The Baganda introduced well-developed cultural practices, social hierarchies, and agricultural systems that played a pivotal role in shaping the area's early development (McConnachie, 2016). Their expertise in farming and trade established strong local and regional networks, particularly along routes used for the exchange of goods such as coffee and cotton (Krantz, 2020). These cash crops became central to the region's economy and were among the factors that attracted European colonial interest. Recognizing Masaka's strategic and economic importance, the British colonial administration established a fort there in 1897, laying the groundwork for its future urbanization and administrative significance (Malinowski, 1989).

Masaka has undergone noteworthy political, administrative, social, and economic transformation since Uganda's independence (Ingham, 2023). Originally established as a fort by European colonialists due to its strategic location and fertile hinterland, Masaka gradually grew in prominence. It was declared a township in 1953 and later elevated to a town council in 1958 during the colonial period. In 1968, under the first post-independence government led by President Milton Obote, Masaka was granted municipal status (Bamulumbye, 2018). For over five decades, Masaka operated as a municipality, witnessing modest infrastructural development and demographic expansion. Masaka, however, has gone through transformative accelerated

growth during the National Resistance Movement (NRM) regime of President Yoweri Museveni (starting in 1986), when he introduced decentralized governance. The decentralization wave aimed at bringing services closer to the people, enhancing local governance, and spurring regional economic development was marked with widespread creation of new administrative units across the country. Masaka city status on 1st July 2020 culminated from this drive. Today, Masaka City stands as a symbol of Uganda's evolving urban landscape and a hub of growing entrepreneurial activity, and women are not missing this opportunity.

Masaka's transition to city status should therefore be understood not only as an administrative upgrade but also as a reorganization of urban rules, resources and spaces. New roads, market facilities, licensing systems, financial services, digital connectivity, security arrangements and city decision-making structures can create opportunities for women entrepreneurs. However, women do not enter the new city economy from equal positions. Their ability to benefit is shaped by business location, access to capital and property, education, digital skills, age, disability, household care responsibilities, safety and prevailing gender norms. Women operating in central commercial spaces may gain from customer growth and infrastructure improvements, while poorer women in informal or peripheral spaces may face rising rents, stricter regulation, displacement, harassment and limited access to support. Examining this uneven conversion of urban change into entrepreneurial outcomes is central to the present study.

Masaka City and Masaka District are closely related but administratively distinct entities. Formerly, Masaka Municipality functioned as part of Masaka District until July 2020, when it was elevated to city status as part of Uganda's decentralization and urbanization agenda (Mukwaya, Mbabazi & Ernstson, 2025). The creation of Masaka City meant that its urban divisions Nyendo-Ssenyange Division and Katwe-Butego Division were separated from the wider rural Masaka District, which continues to exist as an administrative unit surrounding the city. While the city now has its own council and governance structures, its growth and economic activities remain interconnected with the district, particularly in terms of labor, agricultural supply chains, and markets.

This relationship is important for women entrepreneurs because their businesses often straddle both urban and rural economies. Women based in Masaka City access customers, infrastructure, and services associated with city status, while many of their goods such as agricultural produce,

crafts, or raw materials are sourced from Masaka District. In this way, the district provides the productive hinterland, while the city offers the consumption and exchange hub. Recognizing this interdependence ensures that discussions of Masaka's elevation to city status are contextualized within its wider district framework.

Women in Masaka have historically played a central role in the local economy, exhibiting resilience and innovation in the face of structural inequalities. During the colonial period, most women were confined to subsistence farming and small-scale trade, while men dominated the production of cash crops such as cotton and coffee and occupied formal employment sectors (Bryceson, 2019). This gendered economic structure was shaped by the colonial institutionalized patriarchal legacy, which deliberately excluded women from formal education and economic planning, thereby narrowing their livelihood options (Malinowski, 1989; Murezi & Akankwasa, 2023; Manyire 2012). As a result, many women were pushed into self-employment and informal entrepreneurial activities as a means of survival (Manyire 2012).

In the post-independence era, and particularly under the Museveni regime, which emphasized gender inclusivity in policy rhetoric; women's entrepreneurial and economic participation in Masaka and across Uganda continued to appear more in the informal rather than the formal sector. This occurred despite constitutional guarantees under Article 32(1) of the 1995 Constitution, which mandates affirmative action to address historical imbalances and ensure equal treatment for women in political, economic, and social spheres. Structural constraints, persisted. As Manyire and Kisekka (2004) argue, the gap between policy and practice in Uganda often leaves women inadequately supported in their entrepreneurial ventures, with limited access to credit, markets, training, and infrastructure.

An entrepreneur is broadly defined as an individual who initiates, manages, and assumes the risks of a business or enterprise with the goal of generating profit, creating value, or achieving self-reliance. Entrepreneurs are not only responsible for day-to-day operations but also for identifying opportunities, mobilizing resources, and making strategic decisions that shape the survival and growth of their ventures. Entrepreneurship, on the other hand, refers to the dynamic process through which new businesses are conceived, organized, and established. It often begins with small-scale initiatives where individuals engage in financial or productive activities as a

pathway to self-employment, income generation, and economic independence (Rajalakshmi, 2020).

Today, women constitute a significant portion of Uganda's self-employed population 82.3% of the 52% who are self-employed, according to the World Bank (2019) and Copley, Gokalp, and Kirkwood (2021). In Masaka, women's entrepreneurial activities span a range of sectors including retail trade, food processing, vending, tailoring, and small-scale manufacturing. Through both individual resilience and collective mobilization, they have carved out space for themselves in both formal and informal economic arenas. However, the recent elevation of Masaka to city status introduces new dynamics that may either reinforce existing inequalities or open up fresh opportunities for growth. This study, therefore, seeks to examine how women entrepreneurs in Masaka are navigating and experiencing this urban transformation, with a focus on the emerging socio-economic effects of city status on their businesses.

1.2 Problem statement

Masaka City commenced operations on 1 July 2020 as part of Uganda's programme of creating new regional cities. The transition was expected to strengthen urban planning and administration, improve infrastructure, service delivery, expand market connectivity, and stimulate local economic development. Uganda's State of the Urban Sector Report similarly presents regional cities as instruments for more balanced urban development and stronger local economies (Ministry of Lands, Housing and Urban Development [MLHUD], 2022). For women entrepreneurs, the expected benefit was therefore more than a change in administrative designation: it was improved access to customers, secure trading spaces, finance, business-support services, digital connectivity, and meaningful participation in urban economic decision-making.

Five years after the transition, however, recent national evidence shows that women-led enterprises remain constrained in scale and performance. Uganda's 2024 entrepreneurship assessment, based on 3,062 micro, small, and medium enterprises, found that 42.4% of women-led businesses had no employees and another 43.5% employed only one or two people. The weakest dimensions for women-led enterprises were formal registration, technology adoption, and business linkages; 12% reported losses, compared with 9% of men-led businesses (Ministry

of Trade, Industry and Cooperatives [MTIC], 2025). Recent OECD evidence further indicates that, although women own about 40% of Uganda's micro and small enterprises, they earn approximately 30% lower profits than men on average and continue to face gender-specific barriers to enterprise finance (OECD & Global Women's Entrepreneurship Policy Network, 2025). These disparities suggest that urban expansion and larger markets do not automatically translate into equitable business growth.

Recent Ugandan studies reinforce this concern. Ssekiziyivu et al. (2025) found that women entrepreneurs in Kampala continued to experience financial and liquidity constraints, discrimination, harassment, limited family support, inadequate training, time pressures, and unfavorable business locations. In a survey of 224 female-owned businesses, Mwesigwa et al. (2025) also established that financial support, favorable government policies, and targeted government programmes were significant predictors of business sustainability. This evidence is especially relevant to a newly created city, where new infrastructure, markets, and administrative services may enable enterprise growth, while rising rents, licensing costs, competition, regulatory enforcement, and uneven investment across central and peripheral trading spaces may intensify exclusion. The effects are also likely to differ according to women's capital, education, age, disability, business sector, digital skills, unpaid care responsibilities, and location.

Despite this growing literature, the recent evidence is predominantly national in scope or centered on Kampala and examines general entrepreneurial barriers, access to finance, or business sustainability. It does not explain how Masaka's specific transition from municipality to city status has shaped women entrepreneurs' opportunities, business trends, and challenges since 2020, nor why some women have benefited more than others. There is also insufficient evidence for distinguishing changes reasonably associated with city elevation from changes linked to COVID-19, inflation, and wider technological and economic shifts during 2015–2025. Without such context-specific evidence, city authorities, financial institutions, and development partners may assume that the gains from city status are uniform and design programmes that overlook women operating in informal, low-capital, or peripheral businesses. This study therefore examined the emerging effects of Masaka's elevation to city status on women's entrepreneurship, with specific attention to new opportunities, changing business trends, and gendered challenges.

1.3 Main objective

General objective: To examine the emerging effects of elevating Masaka Municipality to city status on women's entrepreneurship in Masaka City.

1.4 Specific objectives

1. To explore the new opportunities that have emerged for women entrepreneurs following Masaka's elevation to city status.
2. To identify the changing trends in women-owned businesses in Masaka City following its elevation to city status.
3. To examine the challenges women entrepreneurs face in adapting to the upgraded urban environment of Masaka City.

1.5 Research Questions

The researcher sought to have the following questions answered,

1. What new opportunities have emerged for women entrepreneurs following Masaka's elevation to city status?
2. What changing trends are evident in women-owned businesses following Masaka's elevation to city status?
3. What challenges do women entrepreneurs face in adapting to the upgraded urban environment of Masaka City?

1.6 Significance of the study

Policy Makers and Government Agencies

This study provides evidence-based insights into how urban administrative changes affect women's entrepreneurship, which is critical for inclusive policy formulation. Institutions such as the Ministry of Gender, Labour and Social Development, the Ministry of Local Government, and urban planners in Masaka City can use the findings to design gender-responsive policies and city development plans. The research highlights areas where interventions are needed to support women entrepreneurs, such as access to credit, infrastructure, legal protection, and market

expansion. By understanding the lived realities of women entrepreneurs in a newly elevated city, government agencies are better positioned to promote equitable urban growth.

Women Entrepreneurs in Masaka City

Women entrepreneurs themselves are primary beneficiaries of this study. Through identifying both opportunities and constraints brought about by the transition to city status, the study equips them with knowledge to better navigate the evolving urban environment. It also raises awareness about their economic potential and contribution, fostering a sense of visibility and empowerment. The study's findings can help women recognize gaps they can address, support systems they can leverage, and strategies to sustain or scale their businesses under the new city framework.

Financial Institutions and Development Partners

Microfinance institutions, commercial banks, SACCOs, and NGOs that support women in business will benefit from the study's insights into women's financing needs and constraints in a city context. Understanding the challenges related to collateral, accessibility, and credit worthiness in the post-transition phase can help these institutions tailor products and services more effectively. Development partners focused on women's economic empowerment may also use the findings to design or adapt their programs for greater impact.

Academic and Research Community

This research contributes to the growing body of literature on gender, entrepreneurship, and urban development in Uganda and the broader Sub-Saharan African context. It fills a critical gap by focusing on the intersection of gender and urban governance in a newly created city. Scholars and students in gender studies, development studies, urban planning, and public administration will find the study useful as a reference for future research and theoretical exploration, especially as it incorporates both local and global scholarship.

Masaka City Leadership and Local Administrators

Leaders within the Masaka City Council including planners, councilors, and technical staff will benefit from this study by gaining a better understanding of how women's economic activities are responding to the transition to city status. The research findings can inform participatory and inclusive urban planning approaches, ensuring that women's voices and needs are considered in

infrastructure development, business regulation, and public service delivery. This could support the city's broader goals of inclusive growth and social equity.

1.7 Justification of the Study

The elevation of Masaka Municipality to city status represents a significant shift in governance, infrastructure, and economic opportunity. While city status is often associated with increased investment, service delivery, and market expansion, its actual impact on marginalized groups—particularly women entrepreneurs remains under-researched in the Ugandan context. This study is therefore justified on several grounds.

Firstly, although Uganda has made notable strides in promoting gender equality through constitutional provisions such as Article 32(1), which calls for affirmative action to address historical imbalances, women continue to face structural barriers to economic participation. These include limited access to credit, low financial literacy, weak institutional support, and exclusion from policy-making spaces. In the informal sector, where most women entrepreneurs operate, these challenges are magnified by inadequate infrastructure and regulatory uncertainty—issues that become even more pronounced during urban transitions like that experienced in Masaka.

Secondly, while there is growing academic interest in urban governance and decentralization, few empirical studies in Uganda have focused specifically on the gendered effects of city creation. The intersection of urban transformation and women's entrepreneurship is a particularly critical but under-explored area. As noted by Ziyae et al. (2021), urban entrepreneurship studies rarely center women's lived experiences, especially in African contexts. This study addresses that gap by offering grounded, local knowledge on how women in Masaka are affected by and responding to the city's elevation.

1.8 Scope of the study

Geographical scope

The study was conducted in Masaka City, specifically in Nyendo-Ssenyange and Katwe-Butego divisions. Masaka was selected because it is one of Uganda's newly elevated regional cities and provides a useful case for examining how an administrative transition interacts with women's

entrepreneurship. The city functions as a commercial and service hub for a wider agricultural hinterland and contains both central commercial areas and peripheral trading spaces. Studying the two divisions enabled the research to compare women's experiences across business locations, sectors and levels of access to infrastructure, markets and city institutions.

Content Scope

This study focuses on examining the emerging effects of Masaka's elevation from municipality to city status on women's entrepreneurship. Specifically, it explores the opportunities that have arisen for women entrepreneurs, the shifting trends and dynamics in women-led businesses, and the challenges women continue to face in the new city context. The study concentrates on how administrative restructuring, infrastructure development, market expansion, governance reforms, and policy changes affect women's participation in both the formal and informal business sectors. Additionally, the research investigates whether the new urban environment has altered access to credit, business spaces, training, and security for women entrepreneurs. The study is framed within a gender lens, drawing on feminist and structural theories to understand the socio-economic realities of women in urban entrepreneurship.

Time Scope

The study covered 2015–2025. The period 2015–2019 provided a pre-city reference based on participants' retrospective accounts and available documents; 1 July 2020 marked the commencement of Masaka City operations; and 2020–2025 captured the early post-transition period. The analysis also considered COVID-19 and wider economic and technological changes as contextual factors that may have coincided with, but were not necessarily caused by, city elevation.

1.9 Theoretical perspective

This study is anchored on two theoretical frameworks: Anthony Giddens' Structuration Theory and the Liberal Feminist Theory. These theories provide a comprehensive lens through which to examine the intersection of institutional transformation and women's entrepreneurship, particularly within the context of elevating municipalities to city status.

Anthony Giddens' *Structuration Theory* of 1984 explains the recursive relationship between social structure and human agency. Structure refers to the rules and resources that organize social practices. Rules include formal regulations, licensing procedures, planning norms and informal gender expectations. Resources include allocative resources, such as finance, premises, roads, storage facilities and digital technologies, and authoritative resources, such as administrative power, market leadership and access to decision-making institutions. The theory's central idea—the duality of structure means that structures both enable and constrain action and are simultaneously reproduced or changed through repeated human practices.

In this study, city elevation altered some of the rules and resources within which women entrepreneurs operated. Women were not treated as passive recipients of urban change. Through reflexive monitoring, they assessed customer expectations, regulations, risks and opportunities and adapted their products, services, opening hours, networks, technologies and claims for representation. Their actions could reproduce existing practices, such as remaining concentrated in low-capital sectors, or gradually transform them through formalization, professionalization, digital marketing and participation in market leadership. The theory also draws attention to unintended consequences, including the possibility that investment in central areas may increase the disadvantage of women in peripheral markets.

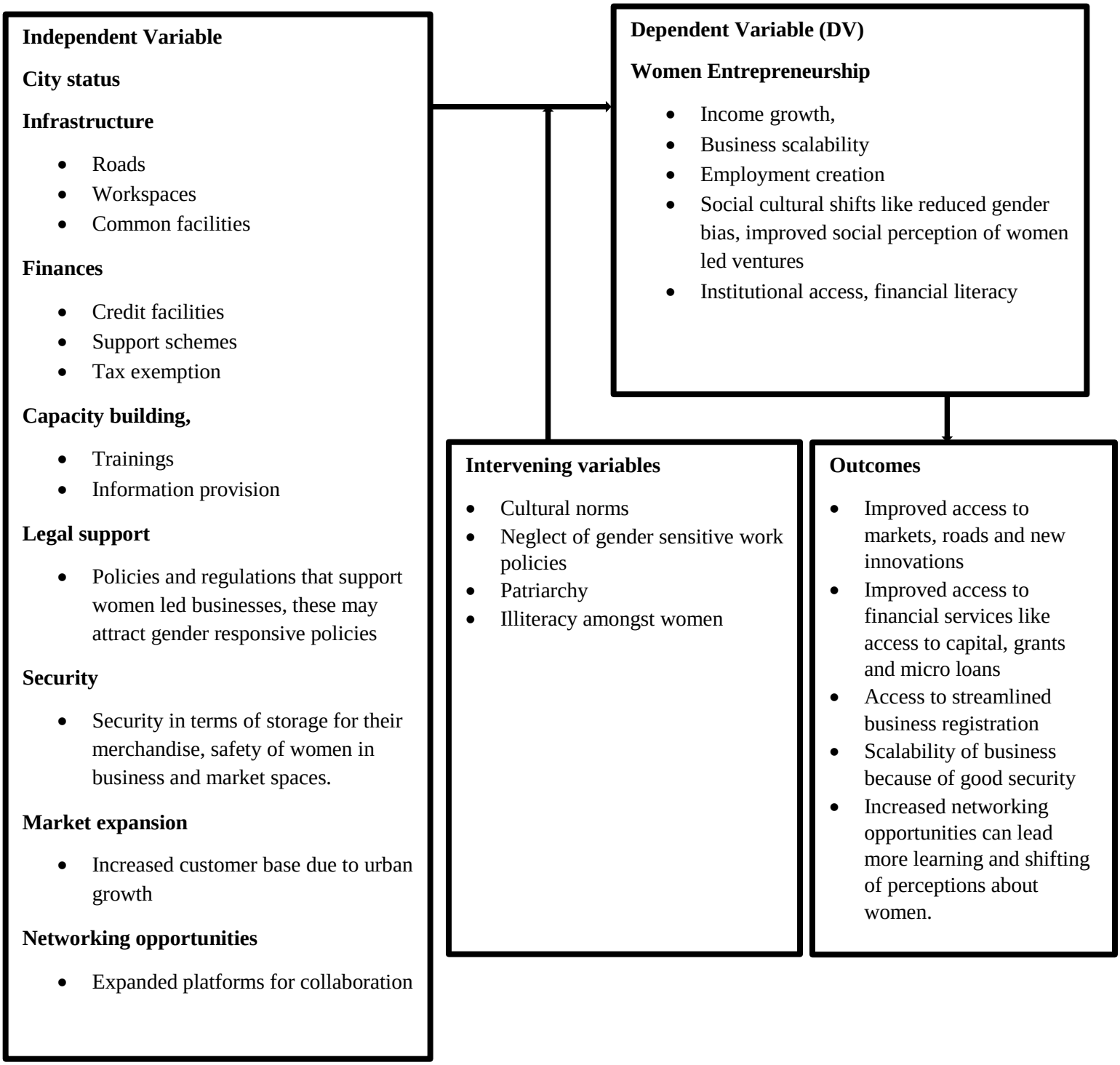
Liberal Feminist Theory Complements Structuration Theory by focusing on equal rights and institutional access. It directs attention to whether women can access finance, property, education, business registration, safe workspaces, public services and decision-making on equal terms. In this study, it was used to assess whether the upgraded city environment removed or reproduced formal and informal barriers to women's entrepreneurship. Its limitation is that formal equality alone may not address unpaid care, informal work, poverty, disability and intersecting disadvantages. These dimensions were therefore considered when comparing women's differentiated experiences.

Complementing this institutional lens is the *Liberal Feminist Theory*, rooted in the works of early feminist thinkers such as Mary Wollstonecraft (1792) and further advanced by scholars like Betty Friedan (1963). Liberal feminism advocates for gender equality through legal and political reforms, emphasizing the importance of equal access to education, employment, and political participation. In the realm of women's entrepreneurship, liberal feminist theory supports the

creation of policies that dismantle structural barriers and ensure women have equal opportunities to engage in economic activities. This includes advocating for access to credit, property rights, business training, and supportive legal frameworks. Within this study, the liberal feminist lens is crucial in analyzing how city status may or may not translate into enhanced opportunities for women entrepreneurs, depending on the presence of enabling policies and inclusive planning mechanisms.

Together, these theories provide a multidimensional understanding of how institutional change and gendered power dynamics intersect to shape entrepreneurial outcomes for women. Structuration theory emphasizes the institutional and structural transformations, while liberal feminist theory ensures that gender equity remains central to the analysis of those transformations.

1.10 Conceptual Framework



This conceptual framework illustrates the relationship between the city status and women entrepreneurship by examining the various factors that influence economic empowerment among women in urban settings. With the attainment of city status, several enablers such as improved infrastructure (roads, workspaces, and shared facilities), better financial access (credit, support schemes, tax incentives), enhanced capacity building (training and information), legal support through gender-responsive policies, and increased security in business environments become available. Additionally, market expansion due to urban growth and increased networking opportunities for collaboration are expected to foster a more conducive environment for women-led businesses.

The study posits that these improvements in city status can lead to the economic empowerment of women, as reflected in key indicators such as income growth, business scalability, employment creation, and broader social-cultural shifts. These shifts may include reduced gender bias, enhance societal perception of women-led ventures, and increase institutional access and financial literacy.

However, the framework also highlights the presence of intervening variables that can hinder the positive impact of city status on women entrepreneurship. These include deep-seated cultural norms that view business as a male domain, gender-biased work policies, patriarchal dominance in larger businesses, and illiteracy or lack of confidence among women, especially regarding engagement with financial institutions. These factors may limit the ability of women to fully capitalize on the opportunities presented by urbanization and supportive infrastructure.

Finally, the framework identifies several outcomes that are expected when enabling factors outweigh the intervening barriers. These outcomes include better access to markets, innovation, and financial services; easier business registration processes; enhanced business security; and expanded networking that supports learning and reshapes perceptions about women in business. Altogether, the framework provides a structured view of how urban development (city status) can influence women entrepreneurship, while acknowledging the socio-cultural and institutional challenges that must be addressed to realize the full benefits.

This conceptual framework aligns with Anthony Giddens' Structuration Theory, which emphasizes the dynamic interplay between structure (rules, resources, and institutions) and agency (individual capacity to act) in shaping social systems. In the context of women

entrepreneurship and city status, the framework illustrates how structural changes such as improved infrastructure, gender-responsive policies, and access to financial and capacity-building resources reshape the urban environment to enable women's economic agency. These structural enablers provide the resources and institutional support necessary for women to exercise entrepreneurship more effectively. At the same time, women as agents interact with these structures, navigating opportunities and constraints shaped by entrenched cultural norms, patriarchal systems, and institutional barriers. The framework's acknowledgment of intervening variables like gender bias and limited financial literacy reflects the duality of structure that Giddens describes: while structures enable action, they also constrain it. Thus, the conceptual framework is grounded in structuration theory by demonstrating how the empowerment of women entrepreneurs is not only a result of enhanced urban systems but also of women's capacity to act within, reshape, and be reshaped by these evolving structures.

Chapter Two

Literature review

2.1 Introduction

Chapter two provides an overview of the related literature on the emerging effects of city elevation on women's economic participation, particularly in entrepreneurial ventures. The chapter also presents a review of literature structured around the study objectives, namely: identifying business trends that emerge for women entrepreneurs, exploring new opportunities created by the city status, and examining the challenges women face in this evolving urban environment.

2.2 Opportunities that emerge for women entrepreneurs in new cities

Urbanization and the transformation of municipalities into cities often come with structural and infrastructural advancements that can create new opportunities for women entrepreneurs. Cities serve as economic hubs, and the expansion of urban centers is generally accompanied by improvements in infrastructure, market accessibility, and the availability of support services all of which can facilitate women's participation in entrepreneurial activities (Hasan, 2020).

According to the Global Entrepreneurship Monitor (Zambrano & Ordeñana, 2020), women in developing countries are increasingly turning to entrepreneurship due to economic necessity. When rural towns are elevated to city status, new opportunities typically arise in the form of expanded markets, improved transportation systems, and access to utilities such as electricity and internet connectivity. These changes reduce logistical challenges and open up new consumer bases, particularly benefiting women engaged in retail, food services, crafts, and agribusiness (Schuerkens, 2025).

Infrastructure plays a critical role in supporting entrepreneurial ventures. Improved road networks and public transport systems not only ease the movement of goods and services but also enhance customer reach. This is particularly advantageous to women entrepreneurs, many of whom rely on face-to-face transactions in markets and retail environments (Gódány & Mura, 2021). The development of formal markets, business incubators, and commercial spaces in

newly established cities also increases women's access to secure and strategically located workspaces.

City status also tends to attract government attention and investment, often including targeted interventions such as microfinance schemes, skills development programs, and business support initiatives aimed at women (Ebewo et al., 2025). These interventions can strengthen women's capacities through training, mentorship, and improved access to credit. Women who were previously operating in informal or marginalized spaces may be integrated into formal business ecosystems as cities improve legal and institutional frameworks. Liberal feminist theorists argue that such structural reforms are vital for ensuring that women enjoy equal participation in economic opportunities (Guy-Evans, 2022).

Furthermore, new cities often experience a growth in networking opportunities. As urban populations grow, women entrepreneurs are exposed to more diverse customers, suppliers, and peers, allowing them to exchange ideas, form business partnerships, and gain new skills (Onoshakpor & Ogundana, 2024). Exposure to innovation and technology also increases, empowering women to modernize their businesses or explore previously inaccessible industries such as tech-based services and e-commerce (Roja & Sunitha, 2024).

The elevation of towns to city status brings with it institutional, infrastructural, and economic transformations that can open new doors for women entrepreneurs. However, the extent to which these opportunities are realized often depends on the presence of gender-sensitive policies, targeted support mechanisms, and the reduction of structural barriers such as cultural norms and limited access to capital.

2.3 Changing trends in women-owned businesses in new cities

The elevation of urban areas to city status often marks a shift in the economic, social, and institutional dynamics within that space. These changes inevitably influence the nature, scope, and sustainability of women-owned businesses. In new cities, transformations in infrastructure, demographics, technology, and regulatory environments contribute to evolving business trends, especially for women entrepreneurs who are adapting to both new opportunities and fresh challenges.

Shift from Informal to Formal Business Operations

One of the most prominent changes in women-owned businesses in newly urbanized areas is the gradual shift from informal to formal business models. Traditionally, many women in pre-city municipalities engage in microenterprises such as vending agricultural produce, tailoring, or food preparation within informal marketplaces (Murezi & Akankwasa, 2023). However, once a municipality is elevated to city status, the government often introduces regulatory frameworks, zoning plans, and licensing requirements. While these measures may initially appear restrictive, they also encourage women to formalize their businesses, granting them access to legal protections, financial services, and broader markets (Ellis et al., 2006).

Formalization trends are also driven by improved access to business development services. New cities typically attract NGOs, government programs, and private sector initiatives aimed at supporting entrepreneurs. This includes training programs in bookkeeping, marketing, and compliance skills that help women transition from survivalist ventures to growth-oriented enterprises (Ziyae et al., 2021).

Sector Diversification and Innovation

With the rise in infrastructure and market connectivity in cities, women are increasingly entering non-traditional and diversified sectors. While women in rural municipalities predominantly engage in small-scale trade and agriculture, new urban dynamics support diversification into areas such as hospitality, fashion design, financial services, mobile money operations, and digital marketing (Kumar, 2024). The expansion of digital infrastructure in cities also allows women to tap into online platforms and e-commerce, enabling them to reach wider audiences and reduce dependency on physical marketplaces.

Roja and Sunitha (2024) observe that many women entrepreneurs are adopting hybrid business models combining online and offline methods of sales and service delivery as a way of adapting to urban consumer behavior. Furthermore, in new cities, innovation in product design, branding, and customer service is becoming more common among women-led enterprises due to increased competition and exposure to diverse clientele (Ratten, 2023).

Growth in Business Collaborations and Networking

Another trend associated with city elevation is the increased incidence of collaboration among women entrepreneurs. In rural or semi-urban settings, women often operate in isolation. In contrast, cities offer women more opportunities to engage in networks, associations, and business cooperatives that promote information sharing, mentorship, and collective bargaining (Schuerkens, 2025). These collaborative environments help reduce vulnerability and allow women to pool resources, access bulk procurement, or enter joint ventures.

Networking also provides exposure to role models and success stories that inspire entrepreneurial ambition. Onoshakpor et al. (2025) argue that visibility of successful women-led ventures within cities can shift societal perceptions and empower more women to innovate or upscale their enterprises. Additionally, participation in city-wide exhibitions, expos, and trade fairs has become a common avenue for business growth and brand development.

Changes in Consumer Demand and Business Strategy

Urbanization leads to demographic shifts, including increased population density, higher purchasing power, and diversified consumer preferences. These changes compel women entrepreneurs to adopt more strategic approaches in business planning, including customer segmentation, branding, and value addition (Gódány & Mura, 2021). Women in cities often rebrand their products and improve packaging to meet urban consumer expectations, especially in sectors like food processing, cosmetics, and clothing.

City status also increases access to market information, including pricing trends, customer feedback, and competitor analysis. With better infrastructure like internet cafes, smartphones, and mobile applications women can conduct basic market research and make data-informed decisions, which was often inaccessible in rural settings (Hunter et al., 2019).

Resilience Amid Rising Competition and Costs

Despite the opportunities, changing trends in city environments also include increased competition and rising operational costs factors that require greater resilience from women entrepreneurs. Rental fees, licensing costs, and competition from established businesses,

including male-owned or foreign-owned enterprises, challenge women to build stronger business acumen and financial discipline (Halkias et al., 2011).

Women often respond to these pressures by adopting lean business models, introducing unique value propositions, or exploring niche markets. Some also engage in flexible side businesses (e.g., catering during weekends or seasonal sales) to supplement income and reduce risk. Ebewo et al. (2025) highlight that women entrepreneurs in urban Africa are increasingly leveraging micro-loans, savings groups, and mobile money to manage financial uncertainty.

One of the most persistent challenges facing women entrepreneurs is limited access to capital. Despite the formalization and expansion of financial services in cities, many women remain excluded from credit facilities due to lack of collateral, low financial literacy, or gender-biased lending practices (Ellis et al., 2006; Panda, 2018). Women are less likely than men to own land or property that can be used as loan security, which restricts their eligibility for business loans even when operating in newly urbanized environments.

In cities, where business expenses such as rent and licenses are higher, lack of startup and expansion capital can make it difficult for women to compete or scale their businesses. Additionally, the requirements for formal registration and tax compliance can be intimidating or unaffordable for women previously operating informally (Ebewo et al., 2025).

City elevation typically brings stricter regulations, zoning laws, and licensing frameworks. While these are necessary for orderly urban planning, they can also create bureaucratic hurdles for small-scale women entrepreneurs who lack the knowledge, resources, or support to navigate complex administrative systems (Golooba-Mutebi, 2008). For example, registering a business, obtaining a trading license, or complying with health and safety standards can be time-consuming and expensive often discouraging women from entering formal markets.

Corruption within urban institutions further compounds these issues. Iannaccone (2022) notes that in many African cities, including those in Uganda, corruption and favoritism in local governments make it difficult for women to obtain fair treatment in accessing market spaces or public tenders. This institutional environment may discourage women from expanding or even continuing their businesses in newly urbanized contexts.

Patriarchal attitudes continue to shape the business landscape for women, even in urban settings. Although cities are often associated with modernity and progressive values, cultural expectations about women's roles in the family and society persist and can limit women's time, mobility, and confidence to engage in entrepreneurship (Onoshakpor et al., 2025). In many households, women are expected to shoulder the burden of unpaid care work cooking, childcare, and elder persons' care alongside their business responsibilities.

Urban environments also bring new forms of insecurity that affect women entrepreneurs more severely. In cities, the safety of merchandise, physical trading spaces, and personal security can be threatened by theft, violence, or eviction due to land disputes and informal settlement demolitions (Murezi & Akankwasa, 2023). Women operating roadside stalls or in crowded informal markets are especially vulnerable to harassment, extortion by authorities, or being pushed out by urban redevelopment policies.

Moreover, the lack of gender-sensitive urban planning often means that women's needs such as access to public toilets, lighting, storage facilities, or safe transportation are overlooked. This exclusion limits their ability to operate safely and comfortably in city spaces, reducing business productivity and sustainability (Barugahare, 2019).

Although city elevation can open doors to economic growth, women entrepreneurs often find themselves navigating a complex terrain marked by financial exclusion, institutional inefficiencies, socio-cultural biases, and physical insecurity. Without deliberate interventions such as inclusive policies, gender-sensitive planning, and capacity building these challenges risk widening existing gender gaps rather than narrowing them. As cities like Masaka continue to grow, it is imperative to ensure that urban transformation is not only economically productive but also socially inclusive and gender-responsive.

The transformation of a municipality into a city does not merely change administrative status it ushers in a new economic and social environment that reshapes women's business landscapes. From formalization and diversification to strategic innovation and collaboration, women entrepreneurs are responding to new urban realities with dynamism and creativity. However, sustaining these trends depends on continued access to capital, supportive policies, and interventions that promote inclusive urban growth.

2.4 Research Gap

Despite growing literature on urbanization and women's entrepreneurship, there remains a significant gap in understanding how the elevation of municipalities to city status specifically influences women entrepreneurs in newly established cities like Masaka. Most existing studies either focus broadly on women's economic participation in urban areas or examine entrepreneurship in stable metropolitan contexts, thereby neglecting the transitional dynamics of newly urbanized spaces. Theoretical applications have also been limited, with insufficient integration of gendered institutional analysis to explain how structural shifts affect entrepreneurial agency. Furthermore, much of the available data is quantitative and lacks the depth to capture lived experiences, making a qualitative, narrative-driven approach both timely and necessary. This study addresses these gaps by exploring, through the lens of structuration theory and liberal feminism, the emerging opportunities, trends, and challenges experienced by women entrepreneurs in Masaka City a context largely underrepresented in academic discourse.

Chapter Three

Methodology

3.1 Introduction

The chapter presents the research design, research approach, geographical area, population of the study, sampling strategies, sample size, data collection methods, data quality control, data analysis, and ethical considerations.

3.2 Research Design

The study adopted an exploratory qualitative case study design. The exploratory design was appropriate because limited empirical evidence exists on how the elevation of a municipality to city status is experienced by women entrepreneurs, particularly in newly created cities such as Masaka. The study sought to develop an in-depth understanding of the opportunities, changing business trends and challenges experienced by women entrepreneurs following Masaka's elevation to city status.

The case study design enabled the researcher to examine women's entrepreneurial experiences within their real-life social, economic, institutional and spatial context. It also permitted the use of multiple sources of qualitative evidence, including in-depth interviews, key informant interviews, focus group discussions and document review. Drawing on these sources facilitated a comprehensive and context-sensitive exploration of the emerging effects of city elevation on women's entrepreneurship.

3.3 Research Approach

This study adopted the qualitative approach to research. Qualitative data collection and analysis is grounded in an interpretivist paradigm which in this case explored and explained the experiences of women entrepreneurs in Masaka City following its elevation to city status. Qualitative research examines patterns, causes, and consequences in a real-world setting (Robson, 2024). The qualitative approach was appropriate because it emphasized depth over breadth and seeking to understand social phenomena from the perspectives of those directly affected (Mohajan, 2018). It allowed a collection of rich, detailed, and context-specific insights.

3.4 Population of study

The target population for this study comprised individuals and stakeholders who directly or indirectly were involved in women's entrepreneurship within Masaka City. This included women entrepreneurs operating in various sectors of the economy, key local government officials involved in urban planning and economic development, as well as representatives from financial institutions and civil society organizations that support women in business. The subsequent sample was selected purposively from this population to ensure that rich and relevant data is obtained.

3.5 Sample Size

The study involved 40 participants drawn from women entrepreneurs, city officials, financial institutions, NGO/CBO representatives, local leaders and a small number of male entrepreneurs for comparative insight. The sample was considered adequate because it included information-rich participants from the two city divisions and different business and institutional categories, enabled comparison of central and peripheral experiences and supported thematic saturation, whereby later interviews largely repeated themes already identified.

The sample included a diverse representation of stakeholders, including women entrepreneurs from different sectors, key informants from Masaka City leadership, financial institutions, NGOs, and local leaders. The sample size is broken down as shown in the table below:

Table 3.1: Sample Size Distribution

Category	Sample size	Sampling strategy
Women Entrepreneurs (formal & informal)	20	Purposive
City Officials (Mayor, Town Clerk, Planners, etc.)	5	
Microfinance & SACCO Representatives	4	
NGO/CBO Representatives	4	
Local Council Leaders & Community Mobilizers	4	
Male Entrepreneurs (for comparative insight)	3	
Total	**40**	

Source: Researcher, 2025

3.6 Sampling and Sampling strategies

Purposive sampling is the primary strategy to select participants who are most knowledgeable and relevant to the research objectives. Purposive sampling is appropriate in qualitative research, especially where the goal is to gain deep, context-specific understanding rather than statistical generalization (Kalu & Bwalya, 2017).

Participants were selected based on their involvement in women's entrepreneurship or their roles in institutions and organizations that influence the business environment in Masaka City. The strategy ensured diversity across sectors, roles, and locations within the two divisions of Masaka City; Nyendo-Ssenyange Division and Katwe-Butego Division. The following techniques were applied under the purposive sampling strategy:

Typical case sampling was used to select a cross-section of women entrepreneurs engaged in common trades such as market vending, retail shops, roadside businesses, and service-based enterprises. The selection of the women involved identifying and selecting participants who are representative of the most common and ordinary forms of women entrepreneurship in the urban setting. This included women who engaged in widely practiced trades such as market vending, running retail shops, operating roadside businesses, and providing service-based enterprises. The aim for this selection was to capture insights from entrepreneurs whose experiences and business types reflect the typical patterns and challenges faced by the broader population of women in similar urban economic activities.

Expert sampling was used to identify key informants such as the City Mayor, Town Clerk, city planners, and officers in charge of community development and trade. These were perceived to hold specialized knowledge, institutional experience, and decision-making authority directly relevant to the study's focus on urban development and women entrepreneurship. These individuals are actively involved in policy formulation, urban planning, business regulation, and community empowerment programs, giving them in-depth understanding of how city status influences infrastructure, market access, legal frameworks, and gender-responsive initiatives. Their expertise provided valuable insights into the structural and institutional dynamics that shape the entrepreneurial ecosystem for women in urban settings.

Homogeneous sampling was applied when organizing focus group discussions to ensure that participants share similar characteristics in terms of business category or geographic location, thereby facilitating open, relevant, and focused discussions. A total of four focus group discussions was organized—two from each of the most common business categories (example trade-based and service-based enterprises), and two from distinct urban locations (example central business district and peri-urban areas). This stratification helped capture nuanced experiences while maintaining thematic coherence within each group.

Each focus group consisted of 6 to 8 women entrepreneurs, a size that is optimal for generating rich dialogue while allowing all participants to actively contribute. The relatively small group size enhances interaction, encourages deeper engagement, and enables the moderator to manage the discussion effectively.

3.7 Data collection methods and Tools

To explore the emerging effects of elevating Masaka Municipality to city status on women's entrepreneurship, the study used a combination of qualitative data collection methods. These included: in-depth interviews, key informant interviews, and focus group discussions.

In-depth Interviews

In-depth interviews were conducted with women entrepreneurs across various sectors such as retail, market vending, roadside businesses, hair and beauty, and small-scale food production. These interviews allowed the participants to express their lived experiences, business journeys, and how the city status has impacted their operations.

In-depth Interview Guides

An interview guide with open-ended questions to provide flexibility and probing.

In-depth Interview process

The interviews were semi-structured. The interviews were conducted face-to-face, at the participants' places of work or another convenient and private setting, to create a comfortable atmosphere for open conversation. Each interview should last between 30 to 60 minutes, and

responses was recorded using audio devices (with the participants' consent) for accuracy and later transcription.

Key Informant Interviews

Key informant interviews gather expert insights from individuals in positions of authority or influence. These included Masaka City officials (such as the Mayor, Town Clerk, and Division Community Development Officers), as well as representatives from microfinance institutions, SACCOs, and NGOs that support women entrepreneurs. These interviews aimed to uncover institutional perspectives on how the elevation to city status has affected the business environment, support services, infrastructure, and access to resources for women.

The Key Informant Interview Guide

The researcher used a tailored interview guide for each category of key informants, focusing on their specific roles and data areas.

Key Informant Interview Process

These interviews were also face-to-face and lasted between 45 to 60 minutes. Notes and audio recordings were taken to ensure accurate capture of insights. The interviewer was also keen on non-verbal's like the laughter's, anger expressions.

Focus Group Discussions (FGDs)

To complement the individual interviews and encourage collective reflection, Focus Group Discussions were conducted with groups of women entrepreneurs. Each Focus Group Discussion consisted of 6 to 8 participants engaged in similar types of businesses (e.g., market vendors, retail shop owners, or street food sellers), selected from both Nyendo-Ssenyange and Katwe-Butego divisions.

Focus Group Discussion Guide

Focus Group Discussions were guided by a structured discussion guide covering themes such as opportunities created by city status, business trends, and shared challenges.

The Focus Group Discussion process

The discussions fostered interaction among participants, enabling the researcher to observe common patterns, agreements, and differences in perspectives. Each Focus Group Discussion lasted 60 to 90 minutes and was moderated by the researcher, with a trained note-taker present to support accurate documentation, Luganda was used since it was mostly understood by the participants.

3.8 Data Quality Control

Ensuring the quality, credibility, and trustworthiness of data is critical in qualitative research. The researcher conducting the study implemented several data quality control measures at all stages before, during, and after data collection to enhance the accuracy, consistency, and reliability of findings. These measures included training, piloting of tools, triangulation, and validation strategies.

A pilot study was conducted with a small group of participants (not included in the final sample) to test the clarity, relevance, and flow of the interview guides and focus group discussion prompts. Feedback from the pilot was used to revise the tools to ensure they are understandable, culturally appropriate, and aligned with the research objectives. This process helped prevent misinterpretation of questions and enhance data consistency.

The in-depth interview guide was tested on some participants in Nyendo Mukungwe and the researcher noticed that she had to get aquatinted with interpreting the tool in the local language, Luganda. Getting to interpret the tool to Luganda made the in-depth interviews smooth and made the respondents feel at home. She noticed an increase in trust, comfort and deeper connection with participants. English and Luganda were both used in data collection.

The study used methodological triangulation by combining in-depth interviews, key informant interviews, and focus group discussions. This approach allowed for cross-verification of information gathered from different sources, increasing the validity and depth of the findings. Triangulation also helped identify discrepancies or confirm recurring patterns across participants and data collection methods.

To maintain consistency, the same version of the interview and discussion guides was used across all sessions with each category of participants. The researcher ensured that all questions are asked in a similar order and manner, while still allowing for flexibility in probing where necessary. This supported comparability and coherence in responses during analysis.

All interviews and focus group discussions were audio-recorded (with consent) and backed by detailed note-taking. This ensured that no critical information was lost and allowed for accurate transcription. Transcripts were cross-checked against audio recordings to verify accuracy. Any unclear segments were revisited and clarified where possible.

3.9 Data Analysis and Presentation of Findings

Data collected through in-depth interviews, key informant interviews, and focus group discussions were analyzed using thematic analysis, a method suitable for identifying, organizing, and interpreting patterns within qualitative data. After transcription, the researcher read through all the data to gain familiarity and then begun coding responses into categories related to the study objectives namely, opportunities, changing trends, and challenges faced by women entrepreneurs. These codes were further grouped into broader themes that reflect the lived experiences of participants. Manual coding methods were used. The process followed Braun and Clarke's six steps of thematic analysis: familiarization, coding, generating themes, reviewing themes, defining and naming themes, and writing up.

Findings were presented descriptively using narrative summaries, supported by direct quotes from participants to preserve authenticity and reflect the richness of the data. The presentation was structured around the study objectives, ensuring clarity and logical flow. Emerging insights that fall outside the predefined objectives but hold relevance to the research questions were also acknowledged. This qualitative approach to data analysis and presentation allowed the researcher to meaningfully interpret how Masaka's transition to city status influenced women's entrepreneurial experiences, thus offering grounded explanations and contributions to policy discussions.

3.10 Ethical Considerations

This study adhered to established ethical principles to ensure the protection, dignity, and rights of all participants. Prior to data collection, the researcher sought approval from the appropriate ethics review committee at Makerere University. All participants were fully informed about the purpose, objectives, procedures, potential risks, and benefits of the study. A Consent form was provided, and only those who voluntarily agreed to participate by signing the consent form were included in the study.

Confidentiality and anonymity were strictly maintained throughout the research process. Participants' names or any identifying information were not included in the final report or shared with any third party. Instead, pseudonyms or unique codes were used to ensure that individuals cannot be identified. All audio recordings, transcripts, and notes were securely stored in password-protected devices and locked cabinets, accessible only to the researcher and authorized research assistants.

Respect for participants' autonomy were prioritized by ensuring that participation was entirely voluntary, and participants had the right to withdraw from the study at any point without any negative consequences. The researcher was particularly sensitive when working with vulnerable groups, such as women with disabilities or those operating informal businesses, ensuring that their participation is safe, inclusive, and respectful. Ethical conduct also extended to accurately reporting findings and avoiding any form of fabrication, manipulation, or misrepresentation of data.

Chapter Four

Presentation, Interpretation and Discussion of Findings

4.0 Introduction

This chapter presents, interprets and discusses the findings on the emerging effects of Masaka's elevation from municipality to city status on women's entrepreneurship. The chapter has been reorganized to give each study objective an equally visible and stand-alone analytical treatment. It therefore distinguishes three related but analytically separate questions: what new opportunities women perceived after city elevation; what changed in the character and operation of women-owned businesses; and what difficulties women encountered while attempting to adapt to the upgraded urban environment. This organization prevents opportunities, trends and challenges from being collapsed into a single narrative and makes the evidential basis for every conclusion explicit.

The analysis is consistent with the qualitative exploratory case-study design stated in Chapter Three. It presents how participants understood and experienced the transition, the mechanisms through which they associated urban change with their enterprises, and the conditions that made apparently similar changes beneficial to some women but not to others. Expressions such as "*participants associated,*" "*participants perceived*" and "the accounts suggest" are therefore used deliberately. They respect the interpretive character of the evidence.

The three objectives guiding the chapter were:

1. **1.** To explore the new opportunities that have emerged for women entrepreneurs following Masaka's elevation to city status.
2. **2.** To identify and analyze the changing trends in women-owned businesses in Masaka City since the transition.
3. **3.** To examine the challenges that women entrepreneurs face in adapting to the upgraded urban environment of Masaka City.

Within every objective, the chapter follows the same analytical sequence. It first states the theme, then presents field evidence, interprets both positive and negative cases, compares women's accounts with institutional and male-entrepreneur perspectives where relevant, engages recent Uganda-specific and gender-responsive literature, and closes with a theoretical synthesis.

The discussion is integrated with the findings because the study sought an interpretive understanding of a changing urban context. Nevertheless, the wording clearly distinguishes what participants reported from what the researcher infers and from what the literature contributes.

A central argument developed across the chapter is that Masaka's city transition produced stratified urban opportunity. The term refers to an environment in which improved roads, lighting, customer flows, digital connectivity and institutional visibility enlarged the opportunity field, but women's ability to convert those changes into enterprise growth differed by location, sector, education, age, marital and household circumstances, access to capital, and digital competence. Thus, opportunity, adaptation and constraint were not successive stages experienced in the same way by all participants. They operated simultaneously and recursively.

Table 4.1: Participant composition and analytical role

Participant category	**Number**	**Primary analytical contribution**
Women entrepreneurs	20	Lived experiences of opportunity, business change, adaptation and gendered constraint across enterprise sectors.
City officials	5	Urban planning, regulation, service delivery and institutional perspectives on women's enterprises.
Microfinance institutions and SACCO representatives	4	Credit access, collateral, financial services and enterprise-support perspectives.
NGO/CBO representatives	4	Grassroots support, skills development, social norms and inclusion perspectives.
Local council leaders/community mobilizers	4	Community-level change, market governance and local participation.
Male entrepreneurs	3	Focused comparative insight into how gendered resources and sector positions shaped responses to the same urban changes.
Total	**40**	**Purposively assembled, information-rich qualitative sample.**

The sample rests on information richness, diversity of relevant perspectives and the recurrence of themes across interviews and focus group discussions. This is consistent with the information-power principle, under which a qualitative sample can be adequate when the study aim is

specific, participants are closely relevant to that aim, dialogue is detailed and the analytical strategy is focused (Malterud et al., 2016).

4.1. Participant Profile

The women entrepreneurs varied in age from the early twenties to above 50 years; in education from primary to tertiary level; in marital circumstances; in enterprise sector; and in central or peripheral trading location. The characteristics are analyzed qualitatively as dimensions that shaped opportunity conversion and adaptation.

Table 4.2: Profile dimensions used in the analysis

Profile dimension	**Range evident in the data**	**Analytical relevance**
Age	Early twenties to above 50 years	Shaped exposure to digital tools, accumulated market knowledge, risk orientation and adaptation pace.
Education	Primary, secondary and tertiary education	Influenced record keeping, confidence with formal procedures, digital use and professionalization, without eliminating experiential knowledge.
Marital/household circumstances	Married, single, widowed and divorced women	Affected decision-making autonomy, care responsibilities, guarantor access, practical support and exposure to household resistance and dignity.
Enterprise sector	Retail/boutiques/kiosks; market vending; salons and beauty; food processing/catering; tailoring and small manufacturing	Affected capital requirements, customer sensitivity, scope for diversification and exposure to changing urban standards.
Business location	Central and peripheral trading locations	Conditioned road access, lighting, footfall, perceived security and proximity to institutional services.

Age differentiated both opportunity and constraint. Younger entrepreneurs often described business entry as a response to limited formal employment and were more comfortable with online marketing. Older women brought long-established customer knowledge but were less confident with some social-media platforms. Education also mattered, but not in a simple hierarchy. A tertiary-educated caterer linked her schooling to customer analysis and record keeping, whereas a woman with primary education emphasized detailed seasonal and relational knowledge of her customers. The evidence therefore supports a distinction between formal credentials and practical entrepreneurial competence.

> *"My education helps me understand customer needs better and keep proper business records. When the city status came, I could easily adapt my services to meet urban standards."*
>
> —Woman entrepreneur, catering

> *"I may not have gone far in school, but I know my customers well. I have learned to count money properly, and I know which products sell best in different seasons."*
>
> —Woman entrepreneur, market vending

Household circumstances were similarly mixed. Supportive spouses sometimes contributed transport assistance and accepted longer working hours, while other women experienced resistance when enterprise income increased their independence or public visibility. Single women described quicker decision-making but also difficulty finding guarantors. Widowed women presented enterprise activity as an essential source of household security and dignity after the loss of their spouses .These accounts show why gender-responsive analysis cannot treat "women entrepreneurs" as a homogeneous category.

> *"Being single means, I can make quick decisions about my business without consulting anyone. But sometimes it is hard to get loans because banks prefer married women or those with guarantors."*
>
> —Woman entrepreneur, salon

Sectoral variation also shaped the analysis. Retail and vending had relatively accessible entry points but often narrow margins. Salons, catering and tailoring offered opportunities for visible professionalization and value addition, yet required skills, equipment and consistent quality. These patterns resemble the national profile reported by the Ministry of Trade, Industry and

Cooperatives (MTIC, 2025), in which women-led Ugandan MSMEs were concentrated in wholesale/retail and accommodation/food services and remained underrepresented in several higher-capital sectors. The similarity is not used to claim national representativeness; it situates the Masaka accounts within a documented Ugandan pattern.

4.2 Objective One: New Opportunities for Women Entrepreneurs Following Masaka's Elevation to City Status

The first objective explored the opportunities that participants associated with Masaka's elevation to city status. Five connected opportunity domains emerged: improved physical access and enterprise visibility; growth and diversification of the customer base; safer and longer trading time; expanded public voice and market leadership; and improved household bargaining for some women. These were potential opportunities rather than uniform benefits. Their value depended on where a woman traded, what she sold, whether customers had purchasing power, and whether she possessed the resources and household support needed to respond.

Table 4.3: Analytical map for Objective One

Opportunity domain	Illustrative field evidence	Condition affecting realization
Physical access and visibility	Better roads, paved walkways and lighting were linked to easier customer movement and more visible businesses.	Benefits were strongest in improved central locations and weaker in peripheral trading areas.
Customer-base expansion	Boutiques, salons, food services and some retailers reported more customers, sales or stock movement.	Customer numbers did not always mean adequate purchasing power.
Safer and longer trading time	Lighting and perceived reductions in theft enabled some women to trade later.	Harassment and household resistance continued to limit women's effective use of evening time.
Voice and market leadership	Women described participation in meetings and leadership in market groups.	Presence did not automatically guarantee institutional response or equal influence.
Household bargaining	Higher enterprise contributions strengthened some women's voice in family decisions.	Benefits depended on support relations and could provoke resistance.

4.2.1 Improved Infrastructure, Physical Access and Business Visibility

Participants most consistently identified roads, pavements and street lighting as visible changes in the upgraded urban environment. For women whose enterprises depended on walk-in customers, these were economically meaningful resources. Improved roads could reduce the difficulty of moving stock, make trading areas easier to reach and increase the number of people passing business premises. Paved walkways could improve the immediate appearance and navigability of commercial space. Lighting could make enterprises visible after dark and support customers returning from work.

> *"Yes, because the roads were worked on, the population increased, and customers increased. This improved my sales."*
>
> —Woman entrepreneur, boutique

The quotation connects a physical change to a sequence perceived by the entrepreneur: improved access, increased movement of people, a larger customer flow and better sales. The statement should not be interpreted as a measured causal chain, because neither traffic counts nor sales records were collected. Its analytical importance lies in showing the mechanism through which the participant experienced urban upgrading. Infrastructure became a usable business resource when it connected customers to the enterprise.

This mechanism is especially relevant in Uganda's largely informal urban economy. The Government of Uganda's recent New Urban Agenda report describes urban economic activity as highly informal and constrained by low productivity, inadequate capital and limited skills, while also emphasizing the role of access roads and urban service delivery in inclusive development (Ministry of Lands, Housing and Urban Development [MLHUD], 2025). The Masaka accounts add a gender-responsive interpretation: an accessible road or pavement is not merely a municipal asset; it can alter the practical reach of a small, customer-facing enterprise whose owner has limited capacity to relocate or advertise widely.

Women also connected infrastructure to enterprise visibility and confidence. Tiled or improved walkways gave some trading locations a more orderly and urban appearance. Participants in salons and boutiques understood this as part of a higher-standard commercial environment in which customers expected clean premises, professional service and visible product display. The

opportunity was therefore both material and symbolic. City status signaled a more prominent market, while the entrepreneur still had to invest effort and resources to make the business fit that market.

> *"The roads have been worked on, the pavements are tiled, and there is light around the city. This gives safety to the items we are selling, and we experience less theft."*
>
> —FGD participant, central trading location

The reference to merchandise safety demonstrates that women evaluated infrastructure through several livelihood concerns at once. A lit and paved market reduced perceived risks to stock, but it also changed how the trading environment looked and could be used. This multidimensional reading is important for gender-responsive urban planning, which treats accessibility, safety, convenience and economic use as connected rather than separate design issues (UN-Habitat, 2013).

4.2.2 Spatially Uneven Access to Infrastructure

The opportunity was not citywide in the experience of all participants. Women trading away from improved central spaces described poor roads, weak lighting and the movement of customers toward the center. Their accounts function as critical negative cases. They show that elevation to city status did not automatically equalize infrastructure across the bounded case and that the business value of upgrading remained spatially selective.

> *"Our side still has dusty roads and no lights. Customers prefer going to the center. We are left behind."*
>
> —Woman entrepreneur, peripheral wholesale trade

This account reverses the mechanism described by the boutique owner. Where infrastructure remained weak, customer movement could be redirected away from a peripheral enterprise. The issue was not merely slower travel; it was competitive displacement. Central upgrading made the center more attractive, so an improvement in one area could indirectly weaken enterprises elsewhere. This is a strong illustration of stratified urban opportunity: the same city transition enlarged access for some women while deepening location disadvantage for others.

Uganda's urban policy frames the creation of secondary cities as a strategy for balanced territorial development, but the national reporting also acknowledges continuing infrastructure

deficits and inequality (MLHUD, 2025). The Masaka evidence moves that debate inside the city. “Balanced development” must concern not only the distribution of cities across national territory but also the distribution of usable infrastructure between central and peripheral markets. For a woman with limited capital, relocating toward the center may be impossible because of rent, competition or household proximity requirements. Spatial inequality can therefore become a gendered constraint even where no formal rule excludes women.

The comparison with a male trader further clarified the gendered use of infrastructure. He emphasized that improved roads allowed trucks to reach the market more efficiently and reduced transport delays. Women also valued transport efficiency, but they repeatedly combined it with concerns about walkability, personal movement, merchandise safety and evening access. This does not establish that all men and women value infrastructure differently; it shows that resource position and everyday exposure shape what counts as an opportunity.

> *“For us, the good roads mean trucks can now reach the market easily, so transporting my goods is faster and cheaper. That is the main benefit I see.”*
>
> —Male entrepreneur, trade

The male account reflects an enterprise positioned to exploit logistics and volume. Many women in the sample operated smaller retail and service businesses in which pedestrian customer flow and the safety of daily trading mattered more immediately than truck access. Liberal Feminist Theory directs attention to this difference between formally equal access to a road and substantively unequal capacity to use it. Public infrastructure may be available to everyone, yet its commercial returns remain mediated by capital, sector and scale.

4.2.3 Customer-Base Expansion and Emerging Demand

A second opportunity domain was a perceived increase and diversification in customer demand. Women in boutiques, salons and food services described more people in the city, higher expectations and new consumer preferences. A young boutique owner connected the city environment to demand for fashionable clothing, while a salon operator associated it with customers seeking professional services. The accounts suggest that urban status expanded both the number of potential customers and the symbolic value attached to “modern” products and services.

"After completing my studies, I could not find a job, so I decided to start my own business. The city status has brought more customers, especially young people who want fashionable clothes."

—Woman entrepreneur, boutique

This combines labour-market exclusion with entrepreneurial opportunity. The enterprise began partly because formal employment was unavailable, but a changing urban consumer base made the business appear viable. Entrepreneurship was therefore neither purely opportunity-driven nor purely necessity-driven. The participant exercised agency within a constrained employment environment and then used changing demand to build an alternative livelihood. Structuration Theory is useful here because it avoids treating the woman as either a passive victim of unemployment or a completely unconstrained entrepreneur.

"Improvement in standards has attracted more customers. My mind has kept active; I have become more creative in learning new trends."

—Woman entrepreneur, salon

The salon operator described an opportunity that was cognitive as well as commercial. New customer expectations required continual attention and learning, and this stimulated creativity. Opportunity was not simply a larger market waiting to be entered. It was a demand to monitor trends, interpret what "urban standards" meant and invest in a response. The account anticipates Objective Two, where the resulting professionalization and service changes are examined as business trends. For Objective One, the important point is that city transition widened the perceived demand for differentiated services.

"There has been an increase in sales, profits have increased, and I have had to increase my stock to satisfy buyers."

—Woman entrepreneur, boutique

The stock response indicates that some entrepreneurs were able to convert demand into a tangible commercial outcome. Yet this conversion required working capital. A woman who observed demand but could not purchase additional stock would experience the market change as unrealized potential. This distinction is consistent with recent national evidence. MTIC (2025) found strong willingness to grow among women-led MSMEs but weaker scores in business linkages, technology adoption and registration, as well as substantial constraints on scale.

Masaka therefore illustrates the difference between recognizing an opportunity and possessing the resources to act on it.

4.2.4 The Customer-Numbers–Purchasing-Power Paradox

The positive demand narrative was qualified by a recurrent paradox: more people did not necessarily mean more effective demand. Women in lower-income and peripheral markets described customers who visited or expressed interest but could not purchase much. This challenges an overly celebratory assumption that urban population growth automatically enlarges profitable markets for microenterprises.

> *"Yes, there has been an increase in customers, but their preferences are not many because their incomes are low."*
>
> —FGD participant, trade

> *"No, because of poverty things are not moving on well."*
>
> —Woman entrepreneur, peripheral wholesale trade

These accounts separate footfall from purchasing power. They suggest that women may face higher costs of stocking, rent and compliance while serving a customer base whose disposable income remains limited. The national urban assessment makes a comparable point: Uganda's increase in urban population has not been matched by sufficient job opportunities, while vulnerable employment and inadequate earnings persist (MLHUD, 2025). The Masaka evidence shows how that macro-level problem is encountered at the enterprise counter—as low-volume purchases, delayed stock movement and uncertain margins.

A male wholesaler described a different way of using the same demographic change. Instead of depending mainly on individual consumers, he supplied new small retailers. His position in a business-to-business network enabled him to benefit even when household purchasing power was weak.

> *"When more people came to the city, I started supplying small shops that opened. Even if individual customers do not always buy much, the new retailers have increased my sales."*
>
> —Male entrepreneur, wholesale trade

The comparison is analytically important because it identifies a scale mechanism, not an inherent difference in entrepreneurial ambition. The wholesaler could aggregate demand through a distribution role. Many women remained closer to final consumers in retail and services. National evidence likewise shows that women-owned Ugandan businesses tend to be smaller and concentrated in lower-value sectors (Copley et al., 2021; OECD & Global Women's Entrepreneurship Policy Network [GWEP], 2025). Liberal Feminist analysis therefore asks whether women have equal access to the capital, networks and assets required to move into higher-value positions within supply chains.

4.2.5 Safer Trading, Extended Hours and Temporal Access

Street lighting and perceived improvements in urban order created a third opportunity: the ability to use evening time. Women in customer-facing enterprises reported that lighting reduced fear of theft and made them more confident about keeping businesses open after daytime hours. This was economically relevant because employed customers often shopped after work.

> *"Now with lights everywhere, I can keep my shop open longer, and customers come even at night when they are from work."*
>
> —FGD participant, central trading location

> *"Now I can keep my shop open up to 9 p.m. because I feel safe, and even customers come late after work."*
>
> —Woman entrepreneur, boutique

The opportunity can be described as temporal access to the city. A market may be physically available, but if a woman cannot safely reach or remain in it after dark, her economic access is narrower than its formal opening hours suggest. Lighting widened the period during which some women could trade and serve a different customer segment. Gender-responsive planning is therefore relevant to enterprise development: public-space safety can affect turnover, mobility and the scheduling of care as well as personal wellbeing (UN-Habitat, 2013).

However, later trading was conditional rather than automatically empowering. Some women still reported harassment in public spaces and resistance at home. Longer commercial hours could also intensify the total working day when domestic responsibilities remained unchanged. The opportunity must therefore be interpreted as increased choice for some women, not as an expectation that women should work longer. Objective three returns to these constraints.

4.2.6 Public Voice, Market Leadership and Institutional Visibility

Participants identified opportunity beyond sales. Some women described greater visibility in market associations and city meetings, including election to leadership positions and an ability to raise concerns about working conditions. These accounts suggest that enterprise continuity and income could produce social credibility, while new urban forums created spaces—however imperfect for women to speak as economic actors.

> *"I was elected treasurer of our market group because people trust me with money now."*
>
> —FGD participant, market vending

Election as treasurer represents an authoritative resource in Structuration Theory: the participant gained a recognized role in collective decision-making, not merely control over private income. Repeated entrepreneurial practice helped establish trust, and that trust opened access to a governance position. Her agency therefore began to reshape the institutional environment in which businesses operated.

> *"We now attend city meetings, and I can raise my concerns about women's working conditions. Before, we were not invited."*
>
> —Woman entrepreneur, trade

The ability to attend and speak is an important liberal-feminist gain because economic equality includes participation in the rules that govern markets. Uganda's 2025 New Urban Agenda report describes City and Municipal Development Forums and related citizen platforms as mechanisms for including women, youth and older persons in planning (MLHUD, 2025). The field account provides a grounded example of the promise of such spaces. At the same time, attendance is only an initial indicator. The evidence does not establish whether women's proposals were funded, incorporated into plans or translated into service changes.

A city official recognized both women's contribution and the need for coordinated support:

> *"Women's businesses are the backbone of our local economy, but they face unique challenges that require coordinated support from all stakeholders."*
>
> —City official

This institutional recognition creates discursive visibility, but it must be distinguished from material support. Mwesigwa et al. (2025) found that financial support, government policies and government programs were positively associated with the sustainability of female-owned businesses in Uganda. The Masaka data similarly show that institutional support matters, but women's references to limited grassroots access caution against equating the existence of a program with effective reach.

4.2.7 Enterprise Income and Household Bargaining

For some participants, stronger businesses increased their contribution to household expenses and improved their voice in family decisions. This was an opportunity created through the interaction of the city environment and the enterprise rather than a municipal program. Income became a resource that could alter how women's views were received within the household.

> *"Because my business is now better, I support school fees and food at home, so my husband now listens more when I speak about family issues."*
>
> —Woman entrepreneur, trade

Kabeer's (1999) resources–agency–achievements formulation helps interpret this account without assuming a simple income-to-empowerment pathway. Business income was a resource; being heard in household discussion reflected agency; and greater influence was an achievement valued by the participant. Yet the account also reveals that recognition remained relational: the woman's voice gained weight partly because she could meet household obligations. Economic contribution may strengthen bargaining while simultaneously increasing the expectation that women carry both business and care responsibilities.

The experience also differed by household relationship. One married boutique owner described practical assistance with transport and acceptance of late work, while another woman reported intimidation when her enterprise independence increased. The opportunity was therefore strongest where household support converted business success into wider autonomy. It was fragile where patriarchal expectations treated women's independence as a threat.

Objective One demonstrates that the city transition enlarged a field of possible action through physical, demographic, temporal and institutional changes. In Structuration Theory, roads, lighting, customer flows, market rules and public forums are resources and rule systems. They

did not determine women's outcomes. Women drew on them by extending hours, increasing stock, improving visibility, cultivating customer trust and entering market leadership. Through these practices, they reproduced some urban commercial expectations and modified others.

The same theory explains why opportunity remained stratified. Structures enabled and constrained at the same time. Lighting supported late trade but did not remove harassment or unpaid care. Customer growth supported sales but was limited by weak purchasing power. Central upgrading increased access there while potentially drawing customers away from peripheral traders. Institutional forums created voice but not necessarily responsiveness. The duality of structure is therefore visible not as an abstract principle but as the coexistence of opportunity and limitation within each theme.

Liberal Feminist Theory adds an equality test. It asks whether women had substantive, not merely formal, access to infrastructure, finance, technology, security and decision-making. All traders might formally use a road or attend a meeting, yet women's location, sector, care responsibilities, collateral position and safety exposure shaped the value of that access. The findings therefore support equal public provision but show that equal provision alone is insufficient when prior resource inequalities determine who can convert it into enterprise growth.

The recent Uganda-specific literature reinforces this interpretation. National evidence documents women's concentration in smaller enterprises and lower-value sectors, weaker formal financial inclusion and digital gaps, as well as the importance of institutional support (Financial Sector Deepening Uganda [FSD Uganda], 2024; MTIC, 2025; Mwesigwa et al., 2025; OECD & GWEP, 2025). The Masaka case contributes a secondary-city and urban-transition perspective: it shows the concrete spatial and temporal pathways through which infrastructure and city visibility reach women's everyday businesses. It also shows why success cannot be inferred from the presence of infrastructure alone.

Objective One therefore shows new possibilities for market access, customer growth, safer and longer trading, visibility, public voice and household bargaining. Their realization depended on women's resources, the geography of upgrading, customer income, sector, household relations and institutional responsiveness. Opportunity was differentiated and conditional, not universal.

4.3 Objective Two: Changing Trends in Women-Owned Businesses Since Masaka's City Transition

The second objective examined how women-owned businesses changed in sector focus, products, service practices, technology use, market reach, scale and entrepreneurial identity. In this qualitative study, a "*trend*" means a repeated direction of change evident in participants' retrospective accounts. This definition is essential because the chapter can identify forms and mechanisms of change.

Six major trends emerged: continuity in women's concentration in accessible retail and service sectors; diversification within those sectors; professionalization and quality upgrading; selective adoption of digital marketing and communication; expansion in stock, reach and operating time for some enterprises; and a gendered difference between women's mostly incremental adaptation and some men's more capital-intensive scaling. A further trend concerned identity: some women increasingly described themselves as professionals, innovators and market leaders rather than only as livelihood providers.

Table 4.4: Analytical map for Objective Two

Changing trend	Observed expression in the data	Analytical qualification
Sector continuity with selective diversification	Retail, vending, beauty and food services remained prominent; some women entered tailoring and small manufacturing.	Diversification occurred largely within sectors accessible with modest capital.
Product-line expansion	Women added clothing categories, products and customer-specific items.	Working-capital limitations restricted the breadth and scale of expansion.
Professionalization and service upgrading	Improved service methods, packaging, branding and customer care.	Higher standards could create both competitiveness and additional cost.
Digitalization	WhatsApp and TikTok were used for product display and remote customer contact.	Adoption was selective and differentiated by age, education, device access and skill.
Operational expansion	Some businesses increased stock, market reach and opening hours.	Expansion was not universal and often remained incremental.
Changing entrepreneurial identity and voice	Creativity, record keeping, public participation and leadership became more visible.	Greater visibility sometimes generated household or community resistance.

4.3.1 Sectoral Continuity and the Direction of Diversification

The first pattern was continuity. Women remained strongly represented in retail trade, boutique kiosks, market vending, salons and beauty services, food processing and catering, participation in tailoring and small-scale manufacturing. City status did not erase the gendered sector structure that preceded it. Instead, it altered demand and competitive expectations within sectors that women could already enter through existing skills, social networks and relatively modest start-up capital.

Retail remained attractive because clothing and everyday consumer goods had recurring demand and could be sold from small premises. A boutique owner linked the sector to changing urban lifestyles:

> *"I chose to sell clothes because women always need new outfits, especially now that Masaka is a city and people want to dress well for work and social events."*
>
> —Woman entrepreneur, boutique

The account identifies a shift in the consumption context rather than a complete sector change. The entrepreneur positioned an existing line of business around urban work, appearance and social events. This illustrates market adaptation through reinterpretation: the product category remained clothing, but its relevance was connected to a more formal and socially visible city identity.

Market vending also continued, but vendors adjusted product knowledge to a more diverse customer base.

> *"I have been selling vegetables for many years, but now with more people living in the city, demand has increased. I have had to learn about new vegetables that urban customers want."*
>
> —FGD participant, market vending

Here, continuity depends on learning. The vendor did not leave the food trade; she widened her understanding of what counted as a marketable vegetable and responded to customer differentiation. The trend was therefore not a movement from "traditional" to "modern" enterprise in a simple linear sense. Practical experience remained valuable, while the content of that experience changed with consumer demand.

Salon and catering participants similarly described a stronger market for personal care and prepared food.

> *"Urban women want professional hair and beauty services. The city status has brought standards that require us to offer quality services, and customers are willing to pay for good service."*
>
> —Woman entrepreneur, salon

> *"Many people in the city are busy and need someone to prepare food for their events. My business has grown because urban families have more celebrations and they want professional catering."*
>
> —Woman entrepreneur, catering

These accounts show that the urban transition influenced the value placed on convenience, presentation and reliable service. They also reveal why women's sector concentration must not be read only as stagnation. Innovation occurred inside retail and service sectors through new product combinations, improved quality and customer segmentation. Nevertheless, national evidence confirms that women-led MSMEs remain concentrated in wholesale/retail and accommodation/food services and are underrepresented in several higher-capital activities (MTIC, 2025). The Masaka trend is therefore one of adaptation within continuing structural boundaries.

Tailoring and small-scale manufacturing represented a more value-adding direction for a smaller part of the sample. These activities required technical skill, equipment and working capital, which raised entry barriers but could enable customized products and employment. The data did not support a claim of broad movement into manufacturing. Rather, such businesses illustrate a possible diversification pathway when skills and productive assets are available.

4.3.2 Product and Service Diversification

Within continuing sectors, women described broadening what they sold. Diversification allowed them to respond to customer variety, increase the likelihood of a sale and spread risk across product categories. A boutique owner summarized how the content and presentation of her stock changed:

> *"It changed in the setting and restocking. I added shoes and skirts on top of the blouses, sweaters and blazers I was already selling."*
>
> —Woman entrepreneur, boutique

This reflects three related adjustments: the physical arrangement of the enterprise, more active restocking and a wider product line. Diversification was not simply adding unrelated goods. It was a coherent extension around the same customer base, enabling cross-selling and a more complete fashion offer. This is an example of strategic agency: the entrepreneur interpreted urban demand and assembled a response from the resources available to her.

Diversification also served resilience. When demand for one item was slow, another category could sustain daily cash flow. Yet the strategy increased the need for working capital and stock-management skill. More products could tie scarce funds in slow-moving inventory. Women therefore had to balance variety against liquidity, a problem that is especially acute for microenterprises that rely on daily turnover to meet household and business expenses.

The trend was not universal. Some entrepreneurs retained the same products because they lacked finance, were uncertain about demand or served low-income customers. In analytical terms, non-diversification should not automatically be interpreted as lack of ambition. It could be a rational response to thin margins and risk. A woman who cannot absorb a failed stock purchase may choose continuity even while recognizing new market possibilities.

This qualification is important in light of recent Ugandan evidence. MTIC (2025) reports that women-led businesses display a strong willingness to grow but face weaker business linkages, technology access and formalization outcomes. Copley et al. (2021) similarly argue that women's concentration in less profitable sectors is reinforced by gaps in capital, skills and networks. The Masaka accounts demonstrate how these gaps shape the scale of diversification inside individual enterprises.

4.3.3 Professionalization and Quality Upgrading

A third trend was the deliberate upgrading of service quality. Participants repeatedly used the language of "standards," "professionalism" and being "modern." This language suggests that city status operated partly as a normative signal: entrepreneurs believed customers expected a city business to look and perform differently from a small municipal or informal operation.

> *"I had to raise the standards to match the city. If I was using cold water to wash my customers' hair, I had to start using warm water to match the standards. I had to improve my professionalism."*
>
> —Woman entrepreneur, salon

The salon example shows that professionalization was made visible through small but meaningful changes in customer experience. Warm water represented comfort, hygiene and an upgraded service relationship. The change did not require abandoning the business; it required new equipment, energy use, routines and a commitment to quality. The entrepreneur actively interpreted an abstract urban standard and converted it into a practice customers could experience.

> *"Customers in the city expect us to be modern. I had to improve packaging, start using business cards, and even post my services on WhatsApp."*
>
> —FGD participant, service enterprise

Packaging, business cards and online posts form a connected professionalization strategy. Packaging improved the product at the point of sale, business cards created a portable identity, and WhatsApp extended that identity beyond the premises. This demonstrates that physical and digital professionalization were intertwined. The business became more legible to customers through a consistent presentation across products, personal networks and mobile platforms.

Professionalization also involved customer care, record keeping and responsiveness. A tertiary-educated caterer explicitly connected education to keeping records and interpreting customer needs, while other women relied on experiential knowledge. The trend therefore drew on different forms of human capital. Formal schooling could make administrative and digital practices easier, but sustained customer contact also produced valuable knowledge that was not credentialed.

Quality upgrading was simultaneously an opportunity and a pressure. Customers willing to pay for better service could improve margins, but meeting higher expectations required equipment, packaging, utilities, training and time. For women operating with limited capital, "urban standards" could become an informal barrier to competitiveness. Liberal Feminist analysis reveals that an apparently neutral quality expectation may reproduce inequality when women have less access to the finance and productive assets needed to meet it.

4.3.4 Digital Marketing, Customer Communication and Market Reach

Selective digitalization was the most visible operational trend. Some women used WhatsApp and TikTok to display products, communicate with customers and receive interest from outside their immediate trading location. Digital activity supplemented rather than replaced physical business. Phones became tools for showing stock, maintaining customer relationships and coordinating sales.

> *"I make sales because I display my products online. I can even sell to customers who are far away by using WhatsApp and TikTok."*
>
> —Woman entrepreneur, boutique

The boutique owner's account demonstrates a reduction in dependence on physical footfall. A customer could see an item before travelling, request it through a message or share the display with another buyer. This created a networked market layered onto the city's physical market. For a small enterprise, social media offered visibility without the cost of formal advertising, although successful use still required a suitable phone, data, content skills and reliable customer trust.

Salon participants described combining business cards and social-media display with simple service technologies. The earlier draft contained a speech-to-text error in one quotation; this chapter retains the underlying finding in paraphrase rather than reproducing uncertain wording. The relevant analytical point is that women linked digital branding with practical service upgrades, showing that technology adoption ranged from online communication to small equipment that improved customer care.

The trend aligns with national evidence but should not be overstated. MTIC (2025) found lower technology-adoption scores for women-led than men-led Ugandan MSMEs and reported limited access to computers, phones, software and online sales. FinScope Uganda 2023 likewise found that mobile-phone ownership and internet use had grown while substantial gender and location gaps remained (FSD Uganda, 2024). The Masaka data show both sides of this national pattern: effective use by some women and exclusion of others.

4.3.5 The Digital Divide as a Differentiated Trend

Digital adoption was structured by age, education, device access and confidence. Younger and more educated women more often described social-media marketing. Some older vendors used phones for calls and mobile-money-related transactions but did not use content platforms.

> *"For me, I just know how to call and receive money on the phone. I do not know those TikTok things."*
>
> —Woman entrepreneur, market vending

This is not an absence of technology. The participants used the phone for communication and financial transactions, but not for social-media marketing. A binary distinction between "digital" and "non-digital" would therefore conceal different levels and purposes of use. The more precise trend is uneven digital deepening: basic mobile functions were more accessible, whereas marketing, content creation and online customer acquisition required additional skills and resources.

Fin Scope Uganda 2023 reported higher formal financial inclusion among men and urban residents and greater reliance on informal services among women, with affordability, relevance and awareness remaining major barriers (FSD Uganda, 2024). The Masaka accounts suggest that digital and financial inclusion overlap. A woman may receive money by phone yet lack the device quality, data budget, confidence or marketing knowledge needed to use the same phone for enterprise expansion. Digital access should therefore be evaluated in terms of productive capability, not ownership alone.

Intersectional sensitivity improves this interpretation. Age did not act alone: an older entrepreneur with education, family assistance and a good device might adapt successfully, while a younger woman without capital or connectivity might not. The qualitative contrasts show that multiple positions combined to shape use. This is consistent with Crenshaw's (1989) insistence that categories of disadvantage cannot always be understood in isolation.

4.3.6 Stock Expansion, Operating Time and Customer Relationships

Some women described changes in business scale that were smaller than a sector shift but economically important: purchasing more stock, opening later, retaining a broader customer base and improving repeat communication. These are forms of operational expansion. They suggest

movement from a narrow daily-survival orientation toward more planned customer and inventory management, although the movement was partial and reversible.

The boutique owner who increased stock in response to demand provides one example. Another is the woman who extended opening hours after lighting improved. In Objective One, lighting was analyzed as an opportunity. Under Objective Two, the relevant finding is the changed operating practice: the business schedule expanded to meet customers after work. This illustrates why the objectives are related but not interchangeable. The enabling condition is analytically distinct from the enterprise response.

Customer relationships also changed. Online display, business cards and improved packaging created ways for customers to remember, contact and recommend a business. These practices increased enterprise visibility beyond a single transaction. They represent a transition toward relationship marketing even where entrepreneurs did not use that formal term.

However, operational expansion remained vulnerable to low liquidity. More stock, longer hours and higher service standards increased costs before they produced returns. Women relying on daily sales could not always finance that gap. The national picture is consistent: MTIC (2025) found that 42.4% of women-led businesses had no employees and 43.5% had only one or two, highlighting persistent barriers to scaling. The Masaka evidence should therefore be described as selective micro-level expansion rather than a generalized movement into larger firms.

4.3.7 Gendered Scale and Direction of Diversification

The male-entrepreneur comparison revealed a difference in the scale and direction of some adaptations. While women frequently diversified within clothing, food, beauty and small retail, one male shop owner described moving from hardware retail into wholesale building materials to capture construction demand.

> *"When the city came, I expanded from only selling hardware to dealing in building materials wholesale. For me it was a chance to invest bigger and capture the new construction market."*
>
> —Male entrepreneur, hardware and building materials

This is a more capital-intensive form of diversification. It involves bulk stock, transport, storage and business-to-business customers. The contrast does not show that male entrepreneurs are

naturally more growth oriented. Rather, it indicates how starting capital, collateral, assets, networks and sector position can make certain growth paths more feasible. Women's product additions were adaptive and commercially rational, but they tended to remain within lower-capital segments.

Recent Uganda-focused work helps explain this pattern. Copley et al. (2021) report that women-owned businesses tend to be smaller and less profitable than men, while OECD and GWEP (2025) identify restrictive gender norms, limited land ownership, collateral requirements, education and digital exclusion as interacting barriers to enterprise finance. MTIC (2025) likewise reports lower scores for women-led firms in linkages, registration and technology. The Masaka comparison provides a field-level expression of these structural differences: the scale of adaptation reflected unequal access to the resources needed for wholesale and construction-linked growth.

Liberal Feminist Theory therefore cautions against evaluating women's entrepreneurship only by whether women "chose" to enter high-growth sectors. Choice is exercised within unequal asset and institutional conditions. Equal legal permission to trade in building materials does not create equal ability to purchase stock, secure premises, use trucks or absorb risk. Substantive equality requires attention to the resources that make sector movement possible.

4.3.8 Changing Entrepreneurial Identity, Creativity and Public Role

A less tangible but significant trend concerned how women described themselves and were recognized by others. Participants spoke about creativity, professional standards, trust, leadership and the ability to raise issues in meetings. Enterprise adaptation was therefore also a process of identity formation. Women were not only responding to an urban market; through repeated business practice they claimed legitimacy as knowledgeable economic actors.

The salon operator who said that changing standards kept her mind active captured this shift toward reflexive learning. The market vendor elected as treasurer showed that enterprise credibility could move into collective leadership. The educated caterer linked record keeping with professional service. These accounts share a movement from an informal stereotype of women's business as incidental household activity toward a self-understanding based on competence and contribution.

Kabeer's (1999) empowerment framework is useful because the achievement was not limited to profit. The resources included infrastructure, income, education, experience and networks; agencies included learning, diversifying and speaking; achievements included customer trust, improved services and greater voice. Yet empowerment remained incomplete where institutions failed to respond or household relations penalized independence. Business identity and social power changed together but not automatically.

There was also evidence of backlash. Some participants reported that men described women who spoke in meetings or ran visible businesses as "stubborn." This shows that a changing entrepreneurial identity can challenge gender norms and provoke resistance. A trend toward public voice is therefore analytically linked to the challenge of gendered social control, which is examined more fully under Objective Three.

Objective Two shows that business change after city elevation was mostly incremental, selective and embedded in existing sectors. Women diversified products, improved service quality, adopted branding and social media, increased stock, adjusted hours and developed more professional identities. These were substantial adaptations for microenterprises, even when they did not amount to formalization, large employment growth or entry into capital-intensive sectors.

Structuration Theory explains these trends as recursive adaptation. Urban standards, customer expectations, infrastructure and digital platforms created rules and resources that women monitored and used. Their responses then helped reproduce the meaning of a "city business": better packaging, warmer and more professional salon service, online visibility, broader stock and extended customer contact. Women were not simply shaped by the city; their everyday practices participated in making the city's commercial culture.

The theoretical value of negative cases is equally important. Where a woman lacked capital, technology or purchasing-power demand, the same structures constrained action. A platform such as WhatsApp could enable remote sales for one entrepreneur and remain only a calling or payment tool for another. A higher standard of service could encourage innovation but also impose costs. Structuration is therefore strongest here when it is used to explain differentiated capability rather than to celebrate adaptation.

Liberal Feminist Theory identifies the equality problem within the trend. Women showed agency and willingness to grow, but their adaptations were often bounded by unequal collateral, capital,

technology, time and sector access. The male hardware case makes the difference visible: both women and men diversified, yet the value and scale of diversification differed. A gender-responsive analysis must therefore evaluate not only whether businesses have changed but also who could move into higher-return positions and why.

The Masaka evidence is consistent with recent national findings on women-led MSMEs' sector concentration, limited scale, technology gaps and weaker business linkages (MTIC, 2025), and with Ugandan research linking institutional support to business sustainability (Mwesigwa et al., 2025). Its contribution is to show the mechanisms of change in a newly elevated secondary city: urban identity affected customer expectations; infrastructure altered operating practice; mobile platforms extended visibility; and gendered resources shaped the scale of response.

In answer to Objective Two, the principal trend was not a uniform transformation from informal microenterprise to formal growth enterprise. It was differentiated modernization within continuing gendered sector boundaries. Some women diversified, professionalized and digitally extended their enterprises; others changed little because risk, capital, skills, devices, customer income and household conditions limited the conversion of urban opportunity into business transformation.

4.4 Objective Three: Challenges in Adapting to Masaka's Upgraded Urban Environment

The third objective examined the constraints women faced while trying to adapt to the upgraded city environment. The analysis identifies challenges as structural and relational conditions that limit women's ability to use the opportunities described in Objective One or sustain the changes described in Objective Two. The central challenges were spatial inequality; inadequate finance and institutional reach; rising and uncertain operating costs; weak customer purchasing power and competition; a digital divide; gendered insecurity; unpaid care and household resistance; concentration in low-capital sectors; and unequal voice within urban institutions.

These challenges were interconnected. A woman in a peripheral market could face weak infrastructure, lower customer flow and reduced safety at the same time. Limited finance could prevent relocation, stock expansion, digital investment or compliance with higher standards. Longer hours could improve sales but intensify care conflict or exposure to harassment. The analysis therefore avoids treating each challenge as an isolated "personal problem." It examines how rules, resources, gender relations and location are combined to shape adaptation.

Table 4.5: Analytical map for Objective Three

Challenge domain	Field expression	Gender-responsive interpretation
Spatial inequality	Dusty roads, weak lighting and customer movement toward central areas.	Women with limited relocation capital and mobility had less ability to escape location disadvantage.
Finance and institutional reach	Collateral/guarantor difficulties and limited grassroots benefit from support programs.	Formal availability did not equal substantive access.
Operating costs and weak demand	Rising rent, taxes and commodity prices combined with low customer purchasing power.	Microenterprises had limited reserves with which to absorb simultaneous cost and demand pressure.
Digital exclusion	Basic phone use without social-media marketing; device, skill and affordability gaps.	Productive digital capability was uneven by age, education and resources.
Gendered safety	Improved lighting reduced theft, but harassment still constrained later trading.	Protection of goods did not guarantee bodily safety or equal temporal access.
Care and household relations	Supportive spouses coexisted with domestic workload and resistance to women's independence.	Enterprise growth was negotiated inside unequal household structures.
Sectoral and scale barriers	Women's incremental diversification contrasted with some men's capital-intensive expansion.	Asset, collateral and network inequalities shaped as access to higher-return opportunities.

4.4.1 Spatial Inequality and Peripheral Market Disadvantage

Spatial inequality was a foundational challenge because business location influenced several other outcomes. Women in less improved locations reported dusty roads, limited lighting and lower customer attraction. The central area could gain visibility and order while peripheral enterprises became less competitive. City elevation therefore created a differentiated geography of adaptation.

> *"Our side still has dusty roads and no lights. Customers prefer going to the center. We are left behind."*
>
> —Woman entrepreneur, peripheral wholesale trade

The account identifies both an infrastructural deficit and a relational comparison. The participant simply said that her road was poor; she observed that customers preferred the upgraded center. This matters because business performance depends on relative attractiveness. Partial upgrading can redistribute opportunity within a city by changing where customers feel comfortable moving and spending.

For a well-capitalized enterprise, location disadvantage might be addressed through relocation, advertising, delivery or investment in private security and power. Women operating small businesses often lacked those options. Household responsibilities could also make proximity to home necessary, limiting mobility toward a more profitable central site. Spatial inequality was therefore gender-responsive in its effects even when infrastructure policy did not explicitly distinguish women from men.

The finding is consistent with the national acknowledgement that infrastructure deficits and inequality continue to hinder inclusive urban development in Uganda (MLHUD, 2025). It extends that national assessment by showing an everyday mechanism in a secondary city: unequal roads and lighting altered customer routes and women's business visibility. Structuration Theory interprets the peripheral deficit as an absence of allocative resources that narrows agency, while Liberal Feminist Theory asks whether public investment is distributed in a way that creates substantively equal economic access.

4.4.2 Limited Finance, Collateral and Guarantor Barriers

Limited access to suitable finance constrained nearly every form of adaptation. Product diversification required stock; professionalization required equipment and packaging; relocation required rent and deposits; digitalization required devices and data; and higher standards required working capital before returns were realized. Women's businesses could therefore recognize an opportunity without being able to finance the response.

> *"Being single means, I can make quick decisions about my business without consulting anyone. But sometimes it is hard to get loans because banks prefer married women or those with guarantors."*
>
> —Woman entrepreneur, salon

The quotation shows that autonomy and financial exclusion could coexist. Single status increased the participant's control over business decisions but reduced access to guarantor relationships perceived as acceptable by lenders. Marital status was therefore not simply an advantage or disadvantage; it affected different dimensions of agency in opposite directions.

Women also referred to limited benefit from government or NGO empowerment resources at grassroots level. The evidence did not establish the administrative coverage of each program, and the chapter does not claim that no support existed. Instead, it identifies an implementation gap between program visibility and women's reported access. Awareness of UWEP, Emyooga, the Parish Development Model or similar initiatives did not necessarily produce affordable capital, timely disbursement or a package suited to an individual enterprise.

This finding strongly engages recent Uganda-specific literature. Fin Scope Uganda 2023 found that formal financial inclusion was lower among women than men and that women were more likely to rely on informal services, while affordability, relevance and awareness remained key barriers (FSD Uganda, 2024). OECD and GWEP (2025) identify restrictive gender norms, lower education and financial literacy, limited land ownership, collateral requirements and digital exclusion as mutually reinforcing constraints on Ugandan women's enterprise finance. The Masaka accounts demonstrate how these national barriers enter an individual growth decision.

The finding also explains why institutional support must be evaluated by accessibility and fit, not only existence. Mwesigwa et al. (2025) found positive associations between financial support,

supportive government policies, government programs and female-owned business sustainability in Uganda. The Masaka data does not contradict that result. They indicate that the potential benefit of institutional support depends on whether small and informal women-owned enterprises can reach and use it.

4.4.3 Rising Operating Costs, Taxation and Regulatory Adaptation

Participants' accounts, as summarized across the dissertation material, identified rising rent, taxes and commodity prices as important pressures after the urban transition. Experiences of licensing and taxation differed: some participants regarded procedures as manageable or fair, while others perceived substantial increases that have already narrow margins. These divergent views were retained because regulatory effects vary by premises, sector, turnover and degree of formality.

The analytical issue is not whether every price increase was produced by city status. Inflation, supply conditions, landlord behavior and national taxation changes may also have contributed. What the qualitative evidence establishes is that women experienced higher operating costs as part of adapting to a city economy with more formal expectations. City status became the interpretive marker through which multiple cost pressures were understood.

For a microenterprise, a rent or tax increase can have a disproportionate effect because the owner has limited reserves and may combine business cash with daily household needs. The costs of professionalization compound the pressure: better packaging, additional stock, equipment, data and longer hours all require expenditure. A woman may therefore appear to have higher sales while experiencing little improvement in disposable profit. This is why sales should not be used as a complete indicator of enterprise wellbeing.

The 2025 national entrepreneurship evidence is relevant. MTIC (2025) reported that women-led businesses had weaker registration outcomes and faced knowledge, language, travel, time and cost barriers in formal processes; women-led businesses also reported somewhat greater loss and unstable margins than men-led businesses. The Masaka findings fit this wider environment while adding the pressures of a newly upgraded city.

A Liberal Feminist interpretation requires regulation to be assessed for indirect gender effects. A formally uniform fee can burden women more when their enterprises are smaller, lower-margin

and concentrated in retail or services. Substantive equality does not imply exemption from all regulations; it requires procedures, information, fee structures and enforcement practices that do not reproduce resource inequalities.

4.4.4 Low Purchasing Power, Competition and Thin Margins

Weak customer purchasing power was a challenge even when customer numbers increased. Women described a market in which people visited, compared or expressed preferences but bought limited quantities. This reduced the ability to recover higher stock and operating costs.

> *"Yes, there has been an increase in customers, but their preferences are not many because their incomes are low."*
>
> —FGD participant, trade

> *"No, because of poverty things are not moving on well."*
>
> —Woman entrepreneur, peripheral wholesale trade

The accounts show why population growth and profit must be analytically separated. A larger urban population may generate more transactions, yet unemployment, underemployment and vulnerable work can constrain average spending. Uganda's New Urban Agenda report describes an urban economy dominated by informality, inadequate earnings and low productivity, with population growth not matched by sufficient job opportunity (MLHUD, 2025). Women's observations are the enterprise-level expression of this structural condition.

Competition further narrowed margins. More enterprises could enter accessible sectors such as clothing, food and beauty because these were among the few sectors available with modest capital. Customer growth was therefore accompanied by a growth in sellers. Women then faced pressure to diversify, lower prices, extend hours or improve service without necessarily having the resources to do so.

Ssekiziyivu et al. (2025) found competition, liquidity constraints, poor location and limited business time among the major challenges reported by women entrepreneurs in Kampala. The convergence with Masaka suggests continuity across Uganda's urban entrepreneurial environment, while the present study adds the specific dynamics of a newly elevated secondary city. It also cautions against if challenges documented in Kampala operate identically elsewhere; location and the stage of urban transition matter.

4.4.5 Digital Exclusion and Unequal Productive Use of Technology

Digitalization created a competitive divide. Women who could display products on WhatsApp or TikTok increased visibility and customer contact. Those who could not use these platforms risked losing attention in a market where customers increasingly expected online information. The divide concerned more than phone ownership. It included device quality, data affordability, literacy, confidence, content creation and the ability to respond to remote inquiries.

> *"For me, I just know how to call and receive money on the phone. I do not know those TikTok things."*
>
> —Woman entrepreneur, market vending

The participant's use of calls and mobile payments shows partial inclusion. She was not technologically disconnected, but she could not use the marketing function that other women associated with wider sales. A gender-responsive interpretation therefore asks what women can accomplish with technology, not only whether they have touched a digital service.

The field evidence is supported by MTIC (2025), which reported a technology-adoption gap between women- and men-led businesses, limited device ownership and low online sales among women-led enterprises. Fin Scope Uganda also identified large gender and area gaps in phone and internet use (FSD Uganda, 2024). These sources strengthen the interpretation that the Masaka divide was part of a broader Ugandan pattern rather than an isolated personal deficit.

Age and education influenced use but did not determine it. The older vendor's account contrasts with younger online sellers, yet resources and assistance may be equally important. A woman may learn social media if she has a suitable device, affordable data, trustworthy support and a clear business purpose. Treating older or less formally educated women as incapable would reproduce the exclusion the analysis seeks to understand.

4.4.6 Gendered Safety: From Merchandise Protection to Bodily Security

Participants generally welcomed improved lighting and perceived reductions in theft, but they also distinguished protection of merchandise from women's personal safety. Harassment in public trading spaces continued to affect confidence and willingness to work late.

"The security is very good, and the lights have helped. We can walk more safely because there is light at short distances."

—Woman entrepreneur, salon

"Sometimes when we are working late, men disturb us with bad words or touch us inappropriately. It makes us afraid to continue working."

—FGD participant, women entrepreneurs

The paired accounts show why "security improved" is true but incomplete. Lighting increased visibility and confidence, yet it did not eliminate gendered harassment. An urban-security assessment focused only on theft or police presence would therefore overstate women's access to the evening economy. Personal safety is an economic condition because fear can shorten working hours, restrict movement and reduce customer access.

Ssekiziyivu et al. (2025) also identify harassment and discouragement by men among challenges faced by women entrepreneurs in Kampala. The convergence indicates that gendered insecurity persists across different Ugandan urban contexts. UN-Habitat's gender-responsive planning guidance similarly emphasizes that safe public space must be evaluated from women's everyday mobility and use rather than from infrastructure provision alone.

Liberal Feminist Theory makes the equality issue explicit. Formal permission to operate at night does not produce equal economic freedom when women face gender-specific risks. Structuration Theory explains the coexistence of change and continuity: street lighting altered the public resource environment, while informal gender rules and behaviors continued to constrain women's action.

4.4.7 Unpaid Care, Time Poverty and Household Resistance

Women's adaptation took place within households as well as markets. Some participants balanced childcare, food preparation and other domestic responsibilities with business demands. Longer opening hours or digital customer availability could increase revenue, but they also extended the period during which women were expected to be responsive to both enterprise and household needs. The study did not conduct a time-use survey, so it cannot quantify this burden; the qualitative evidence nevertheless identifies it as a condition shaping business decisions.

Supportive household relations reduced the constraint.

"My husband supports my business. He sometimes helps me transport goods, and he does not complain when I work late. This support has been very important for my success."

—Woman entrepreneur, boutique

Transport assistance and acceptance of later work supplied practical and relational resources. They widened women's ability to use infrastructure and customer demand. Household support should therefore not be treated as a private background detail; it was part of the enterprise-support environment.

Other accounts showed resistance when business increased women's independence.

"Even when the city has brought light and security, at home some husbands intimidate us, saying we are becoming too independent because of business."

—Woman entrepreneur, trade

The contrast demonstrates that the upgraded public environment could be counteracted by restrictive household relations. A woman might be safer on a lit street but unable to use that street if her mobility or income was contested at home. Gender-responsive urban analysis must therefore connect public infrastructure with private power without treating household relations as beyond the scope of economic development.

OECD and GWEP (2025) identify restrictive social and cultural structures as important influences on Ugandan women's access to finance and enterprise opportunity. Ssekiziyivu et al. (2025) likewise report limited family support and discouragement by men. The Masaka accounts add nuance: some men were supportive, and women's household bargaining sometimes improved with income. The challenge is not "men" as a homogeneous category but gender norms and unequal control that can be reproduced or renegotiated in different relationships.

4.4.8 Sectoral Concentration and Barriers to Scaling

Women's concentration in retail, food and personal services was both a source of access and a structural challenge. These sectors allowed entry with familiar skills and relatively modest capital, but they often offered narrow margins, intense competition and limited scale. Expansion tended to involve adding related products or improving services rather than entering wholesale, construction supply or other asset-intensive value-chain positions.

The male hardware example illuminates this difference. He could invest in wholesale building materials and capture construction demand, while women's diversification commonly involved adding shoes, skirts, packaging or service improvements. The women's strategies were innovative and appropriate to their circumstances, but the return ceiling could remain lower.

Recent national evidence supports this interpretation. MTIC (2025) reports that women-led businesses are much more likely to have no employees and that women have weaker business linkages and technology outcomes. Copley et al. (2021) and OECD and GWEP (2025) document smaller business size, lower profits and concentration in lower-value sectors. The Masaka case shows the process through which those patterns persist: unequal finance and assets shape not only business entry but the direction and scale of adaptation after an urban opportunity emerges.

Liberal Feminist Theory frames sectoral concentration as an equality-of-capability issue rather than an individual-preference problem. Women may freely choose a boutique or salon, but the range of realistic choices is influenced by education, land and asset ownership, collateral, care responsibilities, networks and social expectations. A gender-responsive analysis therefore respects women's enterprise choices while questioning the structural conditions that make some options much easier than others.

4.4.9 Institutional Reach, Representation and Responsiveness

Women's greater presence in meetings and market groups was a positive finding, but participants also questioned whether support resources reached grassroots enterprises. This creates a representation–responsiveness gap. Women may attend a forum or see women in visible city leadership without gaining finance, safer facilities, fair information or changes in service delivery.

The distinction matters methodologically and theoretically. The study's evidence supports increased voice for some participants but does not demonstrate that all women were invited, that their concerns were incorporated, or that program benefits were equitably distributed. Presence should therefore be reported as an emerging opportunity and limited institutional reach as an ongoing challenge.

Uganda's national reporting describes citizen forums intended to include women and other groups, while also acknowledging that implementation and inclusivity tracking remain

incomplete (MLHUD, 2025). Mwesigwa et al. (2025) show why these matters for enterprise sustainability: policies and programs are useful when they create accessible financial, regulatory and capacity support. The Masaka evidence implies that institutional effectiveness should be judged by women's ability to use support, not only by the number of programs or meetings established.

Liberal Feminist Theory is especially relevant here. Descriptive representation—women being present does not necessarily produce substantive representation—women's priorities shaping outcomes. Equal participation requires voice, information, influence and accountability. Structuration Theory complements this by showing that women who repeatedly speak, lead market groups and demand attention can gradually reshape institutional routines, even while those routines constrain them.

4.4.10 Intersectional Distribution of Challenges

Challenges were not distributed uniformly among women. Age, education, marital and household circumstances, sector, location and resource level combined to produce different adaptation positions. Older women more often described limited social-media use; women with tertiary education more readily connected records and customer analysis to professional practice; single women described autonomy alongside guarantor problems; widowed women depended heavily on enterprise income; women in peripheral locations faced weaker infrastructure; and low-capital traders had less scope to increase stock or relocate.

> *"After my husband died, I had to find a way to support my children. This business has been my lifeline. The city status has brought more customers, which helps me earn more."*
>
> —Woman entrepreneur, market vending

The widowed participant's account contains opportunity and vulnerability at once. More customers supported her household, but the business also carried the full weight of livelihood security. A shock to stock, health, rent or demand could therefore have especially serious consequences. This illustrates why the same sales opportunity has different meaning depending on household position.

Intersectional analysis in this chapter is used as an analytical sensitivity rather than as a third formal theory. Following Crenshaw (1989), it prevents "women entrepreneurs" from becoming a single undifferentiated group. The dataset does not contain sufficient verified counts to estimate the independent effect of each characteristic, so the analysis identifies combinations and contrasts without ranking them statistically.

4.4.11 Discussion and Theoretical Synthesis for Objective Three

Objective Three demonstrates that women's adaptation challenges were produced by interlocking spatial, economic, technological, institutional and household structures. The most serious problem was not one isolated barrier but the cumulative burden of limited finance, rising costs, weak purchasing power, location disadvantage, digital gaps, care responsibilities and gendered insecurity. Each constraint reduced the capacity to use an opportunity or sustain a business change.

Structuration Theory provides a coherent explanation of this accumulation. Roads, finance, digital platforms, rules, markets and public forums were resources and rule systems. Their uneven distribution constrained action, while women still exercised agency through diversification, learning, extended hours, online display and collective voice. Agency did not eliminate constraint; it operated within and sometimes modified it. This avoids presenting resilience as a substitute for supportive institutions.

Liberal Feminist Theory reveals why formally neutral urban change could produce gender-differentiated outcomes. Equal fees, roads, programs or meeting invitations did not guarantee equal results when women entered the transition with smaller firms, less collateral, care burdens, safety concerns and lower access to productive technology. The appropriate equality question is therefore not simply whether women were legally allowed to participate, but whether urban institutions removed the practical barriers that prevented participation on comparable terms.

The findings converge strongly with recent Uganda-specific literature. Ssekiziyivu et al. (2025) identify finance, competition, poor location, harassment, limited family support and lack of training among Kampala women entrepreneurs. MTIC (2025) documents women-led MSMEs' scale, registration, technology and linkage gaps. FSD Uganda (2024) identifies gender differences in formal inclusion and digital use. OECD and GWEP (2025) emphasize collateral,

cultural norms and land ownership. Mwesigwa et al. (2025) establish the significance of institutional support for sustainability. The convergence increases confidence that the Masaka themes are plausible and nationally relevant, while the case study adds detailed evidence from a secondary city during institutional transition.

In answer to Objective Three, women faced substantial and mutually reinforcing barriers in adapting to Masaka's upgraded urban environment. The transition improved selected public resources but also raised competitive and cost expectations. The women most able to adapt were generally those with better location, capital, education or experience, digital capability, customer demand and household support. Those without these resources encountered a city environment that was visibly upgraded but not equally usable.

4.5 Cross-Objective Analytical and Theoretical Synthesis

4.5.1 Relationship Structuration and Liberal Feminist Theory

Structuration Theory and Liberal Feminist Theory answer different but complementary analytical questions. Structuration asks how changing rules and resources interacted with women's agency. Liberal feminism asks whether the resulting access and outcomes were substantively equal. Used together, they prevent two opposite errors: portraying women as passive recipients of city development, and attributing unequal outcomes entirely to individual effort.

The structuration analysis identifies allocative resources roads, premises, stock, finance, digital devices and lighting and authoritative resources market leadership, institutional knowledge and decision-making access. Women drew on these resources through diversification, professionalization, digital marketing and public participation. Their repeated actions helped reproduce city business norms and, in some cases, reshape gender expectations. Yet the same structures constrained women where resources were absent, costly or controlled by others. This is Giddens' (1984) duality of structure in an empirically grounded form.

The liberal-feminist analysis then evaluates the quality of access. A gender-neutral road, fee, loan rule or meeting invitation may yield unequal outcomes because women possess less collateral, operate smaller firms, carry more unpaid care, face harassment or trade in lower-return sectors. Formal equality is therefore necessary but insufficient. Substantive equality requires that institutions recognize and remove practical barriers to women's participation in finance, technology, safe public space, profitable sectors and urban decision-making.

The theories also have limitations when used separately. Structuration can describe agency–structure interaction without sufficiently naming patriarchal power. Liberal feminism can emphasize equal rights and access while underestimating differences among women and the persistence of informal or household relations after formal reform. An intersectional sensitivity addresses part of this gap by examining how age, education, marital circumstances, sector, location and resource level combined. It is used to deepen the two anchor theories rather than to replace them.

Kabeer's (1999) resources–agency–achievements framework further clarifies the meaning of empowerment within the synthesis. Roads, capital, skills and networks were resources;

diversification, negotiation, online marketing and speaking in meetings were expressions of agency; improved sales, professional identity, safer trade and greater household voice were possible achievements. The framework also prevents resources from being mistaken for outcomes. A streetlight or program exists as a resource, but empowerment depends on whether a woman can use it to achieve something she values.

4.5.2 The Concept of Stratified Urban Opportunity

The study's main theoretical synthesis is the concept of stratified urban opportunity. Masaka's elevation expanded the general opportunity environment but distributed usable opportunity unevenly. Stratification occurred spatially between central and peripheral trading locations; sectorally between consumer-facing microenterprises and higher-capital value-chain positions; digitally between basic and productive technology users; financially between women with and without acceptable collateral or guarantors; and socially between supportive and restrictive household environments.

The concept differs from a simple "winners and losers" classification. The same participant could benefit in one domain and remain constrained in another. A salon operator might gain customers and improve services while struggling with credit. A single woman might exercise decision-making autonomy while facing guarantor barriers. An older vendor might possess strong market knowledge while lacking social-media capability. A woman in a lit central market might trade later yet still face harassment or care pressures. Stratification is therefore multidimensional and dynamic.

This synthesis advances Structuration Theory by specifying the unequal conversion of shared structures into enterprise capability. It advances Liberal Feminist analysis by showing that equality must be evaluated at multiple conversion points, not only at entry into the market. It also provides a vocabulary for policy discussion: an urban investment is inclusive when women in different locations and resource positions can convert it into meaningful business and empowerment outcomes.

4.5.3 Engagement with Uganda-Specific and Gender-Responsive Urbanization Literature

The findings are situated within a rapidly changing Ugandan urban context. The 2025 national report on the New Urban Agenda explains that Uganda gazetted new cities to support balanced development and identifies citizen forums, physical planning and infrastructure investment as important mechanisms. The same report acknowledges that the urban economy remains dominated by informality, low productivity, vulnerable work, inadequate capital and infrastructure gaps (MLHUD, 2025). The earlier State of the Urban Sector Report also documented the institutional and service challenges associated with Uganda's urban transition (MLHUD, 2022). Masaka's women entrepreneurs experienced both sides of this national agenda: improved physical and institutional visibility alongside unequal service reach and limited capability to exploit it.

The labour context reinforces the importance of microenterprise. Uganda Bureau of Statistics (2022) data show high levels of informal employment and gendered differences in labour-force participation. The study's younger entrepreneurs sometimes entered business after failing to find formal employment, while women across age groups relied on enterprise income for household needs. Entrepreneurship in Masaka must therefore be understood within an urban labour market where business activity can be opportunity, necessity and social protection at the same time.

Uganda-specific entrepreneurship research reveals persistent continuity. Guma (2015) identified finance, regulation, social norms and the conditions of the urban informal economy as barriers to women entrepreneurs. More recent evidence shows that these problems have not disappeared, although digitalization and institutional programs have changed their form. Ssekiziyivu et al. (2025) document finance, competition, poor location, harassment, limited family support, time and training constraints in Kampala. Mwesigwa et al. (2025) show the positive significance of institutional support for women-owned business sustainability. The Masaka evidence brings these strands together inside a newly elevated secondary city.

Recent national enterprise data provide an especially rigorous comparison. MTIC (2025) reports that women-led MSMEs are concentrated in wholesale/retail and accommodation/food services, are commonly very small, and lag men-led firms in registration, technology and business linkages. FSD Uganda (2024) reports progress in overall financial inclusion but continuing gender differences in formal inclusion, digital use and reliance on informal services. OECD and

GWEP (2025) connect Ugandan women's finance gap to social norms, land and collateral, education and digital exclusion. These sources corroborate the structural interpretation of the field accounts without replacing the participants' local meanings.

Gender-responsive urbanization literature adds a necessary correction to infrastructure-centered analysis. Safe and inclusive urban development must be evaluated through women's everyday movement, time use, economic activity and voice, not only kilometers of road or numbers of lights (UN-Habitat, 2013). In Masaka, women interpreted a road through customer flow, a pavement through enterprise visibility, a streetlight through both stock security and bodily safety, and a public forum through the possibility of influencing market conditions. This gendered reading is one of the study's principal empirical contributions.

4.6 Chapter Summary

For Objective One, participants associated Masaka's elevation to city status with improved roads, pavements and lighting; greater customer movement and business visibility; safer and longer trading for some enterprises; wider participation in market and city forums; and improved household bargaining where enterprise income and support relations aligned. These opportunities were conditional. They were strongest in improved central locations and customer-facing sectors and weakest where infrastructure, purchasing power, finance or household support were limited.

For Objective Two, women-owned businesses displayed differentiated modernization rather than uniform transformation. Retail, vending, beauty and food services remained prominent, while women diversified product lines, improved service quality, adopted packaging and branding, used WhatsApp and TikTok, increased stock and operating time, and developed stronger professional and public identities. The scale of change varied. Digital adoption and operational expansion were more feasible for women with relevant education or experience, devices, capital, customer demand and supportive relationships. Some male entrepreneurs' movement into wholesale and construction-linked markets highlighted gendered differences in access to growth capital and value-chain position.

For Objective Three, women faced interlocking spatial, financial, regulatory, market, digital, safety, household and sectoral constraints. Peripheral traders benefited less from infrastructure; collateral and guarantor barriers restricted finance; rent, taxes and commodity prices squeezed

margins; more customers did not always possess purchasing power; digital marketing remained inaccessible to some women; lighting did not eliminate harassment; and unpaid care or household resistance limited use of expanded business time. Institutional representation increased, but support reach and responsiveness remained uneven.

Across the objectives, the findings support the concept of stratified urban opportunity. Masaka's city transition altered the rules and resources of enterprise, and women actively interpreted and used those changes. However, the ability to convert urban upgrading into sustained growth or empowerment depended on location, sector, capital, digital competence, education, age, household relations and institutional access. Structuration Theory explains this recursive interaction between structures and agency, while Liberal Feminist Theory reveals why formally shared urban resources did not produce substantively equal outcomes. The study therefore concludes that city elevation expanded entrepreneurial possibility without automatically producing gender-equitable urban transformation.

Chapter Five

Summary of Findings, Conclusions and Recommendations

5.1 Summary of Findings

The study set out to examine the emerging effects of Masaka's elevation to city status on women entrepreneurs. Findings revealed that city status has created both opportunities and challenges, with outcomes differing across sectors and levels of resource endowment.

To explore the new opportunities that have emerged for women entrepreneurs following Masaka's elevation to city status

The findings indicated that infrastructural improvements such as better roads, paved walkways, and enhanced street lighting created a safer and more attractive environment for business. Women entrepreneurs in boutiques and salons reported increased customer flow and improved sales due to population growth within the city. They also highlighted enhanced professionalism and creativity in service delivery as outcomes of raised urban standards. However, some entrepreneurs, particularly small-scale traders with limited capital, reported minimal benefits, noting that poverty and high commodity prices prevented them from fully leveraging city status. Access to government empowerment funds was also cited as inadequate, with many women indicating that resources did not reach the grassroots level.

To identify and analyze the changing trends in women-owned businesses in Masaka City since its transition

The findings showed that some women entrepreneurs diversified and expanded their businesses to meet changing customer demands. For example, boutique owners expanded stock to include shoes and skirts, while salon operators upgraded services by adopting new methods and professional standards. Digital adoption also emerged, with entrepreneurs increasingly using platforms such as WhatsApp and TikTok to market their products. However, these trends were not universal. Women with limited capital and digital skills reported little or no change, reflecting uneven capacity to adapt to the new urban environment.

To examine the challenges women entrepreneurs, face in adapting to the upgraded urban environment of Masaka City

The findings revealed significant constraints. The most pressing included rising operational costs, with rent, taxes, and commodity prices escalating after city elevation. This reduced profit margins and undermined business sustainability. Although licensing was considered fair by some, others argued that taxes had increased sharply, eating into their earnings. Limited access to government or NGO financial support was also highlighted, with many women noting that they had not benefited from empowerment schemes. On the positive side, women entrepreneurs acknowledged that city status had improved security due to enhanced lighting and order, which enabled safer trading.

5.2 Conclusions

From the findings, it can be concluded that Masaka's elevation to city status presents a dual reality for women entrepreneurs.

5.2.1 New Opportunities for Women Entrepreneurs Following Masaka's Elevation to City Status

The study concludes that the transition of Masaka from a municipality to city status created new opportunities for women entrepreneurs, although these were unevenly distributed across different types of businesses. Women operating customer-facing enterprises such as boutiques and salons benefited most, experiencing increased customer inflows, improved sales, and opportunities to innovate and professionalize their services. This demonstrates that infrastructural improvements such as better roads, paved walkways, and street lighting directly contributed to expanding market access and enhancing business safety.

However, women with limited financial resources or operating in low-capital sectors, such as wholesale trade, did not realize significant benefits. For them, poverty and rising commodity prices diluted the potential advantages of city status. Furthermore, although empowerment funds were disbursed by government, many women entrepreneurs were excluded due to gaps in distribution and lack of transparency. The conclusion drawn here is that while city status

symbolically expands opportunity, actual benefits are contingent on resource availability, type of enterprise, and accessibility of institutional support.

5.2.2 Changing Trends in Women-Owned Businesses in Masaka City Since Its Transition

The study concludes that Masaka's elevation to city status has stimulated notable changes in the structure and operation of women-owned businesses, but these changes were not universal. Entrepreneurs in boutiques and salons responded to heightened urban standards by diversifying their stock, upgrading their service quality, and embracing professionalism. Some also adopted digital technologies, such as WhatsApp and TikTok, to market their products, demonstrating adaptability and innovation in response to a growing and diverse urban customer base. These trends illustrate the resilience of women entrepreneurs and their ability to integrate modern business practices into small-scale enterprises.

Nevertheless, not all women entrepreneurs experienced these positive shifts. Some remained static, maintaining the same type of business with little innovation or structural change. Limited capital, lack of digital literacy, and weak entrepreneurial skills were cited as barriers preventing such entrepreneurs from adapting. Therefore, the conclusion is that while city status accelerates modernization in women-owned businesses, disparities in resources and capacity continue to produce uneven patterns of change.

5.2.3 Challenges Faced by Women Entrepreneurs in Adapting to the Upgraded Urban Environment of Masaka City

The study further concludes that women entrepreneurs face significant challenges in adapting to the upgraded urban environment. The most critical constraints are economic in nature. Increased operational costs ranging from rising commodity prices to inflated rents and higher taxes have squeezed profit margins and undermined business sustainability. This situation has particularly affected small-scale entrepreneurs with limited capital. Furthermore, while some women acknowledged that licensing processes remained fair, others reported that taxes had doubled, placing an undue burden on already struggling businesses.

Another major challenge is the lack of access to government and NGO support programs. Although empowerment schemes exist, very few women reported receiving tangible financial or

technical support despite having the mayor of the city as a lady . This exclusion has reinforced inequalities, as only a small proportion of women entrepreneurs with connections or higher visibility have benefited from these initiatives. On the other hand, improved security due to better lighting and urban order was a positive outcome acknowledged by most respondents. However, this alone cannot offset the financial and institutional challenges women face. The overall conclusion is that city elevation has created a paradox: while it improved physical infrastructure and safety, it simultaneously intensified financial pressures and highlighted persistent gaps in institutional support for women entrepreneurs.

5.3 Recommendations

Based on the findings and conclusions, several recommendations are made.

5.3.1 Infrastructure and Inclusive Urban Planning

One of the major findings of this study was that improvements in infrastructure roads, pavements, and lighting directly influenced women entrepreneurs' ability to expand their businesses, attract customers, and operate in safer environments. However, these improvements were concentrated in central divisions, leaving women in peripheral areas disadvantaged. It is therefore recommended that Masaka City Council, in collaboration with the central government, invest in equitable distribution of infrastructural developments. Roads and street lighting should extend into peri-urban markets to reduce spatial inequalities. Additionally, urban planners should integrate gender-sensitive facilities such as breastfeeding corners, childcare spaces, and secure storage within markets. These measures reflect Structuration Theory's emphasis on enabling structures that enhance agency and align with feminist urban planning principles that call for safe, inclusive, and accessible spaces for women's economic activities.

5.3.2 Access to Finance and Economic Empowerment

The findings revealed that although women were aware of government empowerment programs such as UWEP, Emyooga, and the Parish Development Model, few had direct access to these funds due to bureaucratic barriers, elite capture, and collateral requirements. To address this, government should simplify access procedures and decentralize disbursement mechanisms so that grassroots women entrepreneurs benefit directly. Financial institutions also need to design

flexible and gender-sensitive credit packages that consider seasonal fluctuations in women's businesses and their limited collateral. Such reforms are consistent with Liberal Feminist calls for substantive equality by removing systemic obstacles that disproportionately exclude women. Improving women's financial empowerment would also help them compete fairly in a city economy where male entrepreneurs are often better resourced.

5.3.3 Capacity Building, Diversification, and Professionalism

The research showed that women entrepreneurs responded to city elevation by diversifying their products and improving service quality. However, not all women had the skills or resources to adapt to these new demands. It is therefore recommended that Masaka City authorities, NGOs, and business associations collaborate to provide continuous training in areas such as customer care, product innovation, financial literacy, and marketing. Mentorship programs should also focus on low-capital businesses like vending and retail to help women enhance competitiveness through creativity and professionalism. Such programs would operationalize Kabeer's idea of "strategic agency," enabling women to make deliberate and informed choices in complex market environments. These interventions would also ensure that professionalism and diversification do not remain privileges of the better educated or financially stable, but become accessible pathways for all women entrepreneurs.

5.3.4 Digital Literacy and Technology Access

Digital adoption emerged as a critical factor for expanding markets and reaching new customers, yet many women particularly older and less educated entrepreneurs were excluded from these opportunities due to limited digital literacy and unaffordable internet access. To bridge this divide, city authorities should initiate digital literacy training targeting women in informal businesses, equipping them with basic skills in online marketing, mobile money, and e-commerce platforms. Partnerships with telecom companies should be encouraged to provide affordable internet packages and subsidized smartphones for women-led enterprises. These interventions would enable women to participate meaningfully in what Castells describes as the "*space of flows*," ensuring they are not excluded from digital markets. From a Liberal Feminist perspective, closing the digital gap is essential for achieving equal participation in the rapidly digitalizing economy of Masaka City.

5.3.5 Security and Women's Bodily Integrity

While respondents acknowledged reduced theft due to improved lighting and policing, women also raised concerns about sexual harassment in markets, spousal intimidation, and gender-based violence that undermined their confidence and participation in business. Addressing security must therefore go beyond protecting merchandise to safeguarding women's bodily integrity. It is recommended that Masaka City Council, in partnership with Uganda Police, establish women-friendly policing units and community watch programs in market areas to promptly respond to harassment and assault cases. Civic education campaigns should also challenge gender-based violence and spousal intimidation, emphasizing that women's economic independence contributes to household and community wellbeing. Drawing on Nussbaum's Capabilities Approach, ensuring women's bodily security is a prerequisite for exercising agency and pursuing livelihoods with dignity. Without it, women remain constrained in both public and private spaces regardless of infrastructural improvements.

5.3.6 Gender Relations, Voice, and Decision-Making

The study highlighted that women entrepreneurs are increasingly taking leadership roles in market associations and participating in city meetings, which provides an entry point for voicing women-centered issues. However, patriarchal resistance and systemic male bias still limit how women's priorities are addressed. It is recommended that city authorities adopt affirmative action measures to ensure that women hold leadership positions in key decision-making forums, such as SACCO committees, business associations, and local councils. Women's concerns ranging from sanitation and childcare facilities to fair taxation should be formally integrated into urban policy discussions. This responds directly to Diane Elson's critique of male bias in economics, which often sidelines women's voices in decision-making processes. Ensuring that women's representation translates into substantive influence will help foster inclusive and gender-responsive urban governance.

5.3.7 Policy and Governance Reforms

The findings point to the need for broader policy reforms to support women entrepreneurs in newly elevated cities like Masaka. National and local governments should institutionalize gender-responsive urban planning, where women's specific entrepreneurial needs are explicitly

addressed in policy frameworks. Taxation policies should be carefully balanced to generate revenue without overburdening micro-entrepreneurs, who already face high rent and operational costs. Policies should also ensure that women benefit equally from city development programs through targeted support and monitoring mechanisms. Structuration Theory emphasizes that unless enabling structures are deliberately designed, women's agency remains constrained. Reforms that embed gender sensitivity in taxation, financing, and planning will level the playing field and make urban transformation genuinely inclusive.

5.4 Overall Recommendation

Overall, for women entrepreneurs in Masaka to fully benefit from city status, there is need for a holistic and gender-responsive urban development strategy that is fully implemented. Such a strategy should integrate infrastructure, fair taxation, affordable financing, digital training, and inclusive empowerment programs. Only through intentional, deliberate, inclusive, and sustained support will women entrepreneurs overcome structural barriers and fully contribute to Masaka's growth as a city.

5.5 Limitations of the Study

Like any empirical research, this study was not without limitations. First, the study was conducted in only two divisions of Masaka City, Nyendo-Ssenyange and Katwe-Butego which, while central to women's entrepreneurship, may not fully capture the experiences of women operating in more peripheral areas or in other newly elevated cities in Uganda. This geographical limitation restricts the generalizability of the findings beyond Masaka City.

The sample size of 40 respondents, although statistically adequate and supported by Krejcie and Morgan's (1974) table, may not reflect the full diversity of women entrepreneurs in terms of business size, sector, or socioeconomic background. In particular, women who were unavailable during the survey period or those operating highly informal, home-based enterprises may have been underrepresented.

The study relied on self-reported data obtained through interviews and focus group discussions. While these methods provided rich insights, they are subject to recall bias, social desirability bias, and selective disclosure, especially given the sensitive nature of topics such as gender-

based violence, spousal intimidation, and financial access. Some respondents may have withheld or softened their experiences due to cultural sensitivities or fear of stigma.

While efforts were made to triangulate qualitative data, the study did not incorporate longitudinal analysis. As such, the findings represent a snapshot in time, without tracking how opportunities and challenges evolve as Masaka consolidates its status as a city. Future research could employ panel data or longitudinal case studies to capture changes over time.

References

Barugahare, J. B. (2019). The Push for City Status by Municipal Councils in Uganda: A Dilema for Urban Planning. The Case of Mbarara Municipal Council.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101. https://doi.org/10.1191/1478088706qp063oa

Bryceson, D. F. (2019). Gender and generational patterns of African deagrarianization: Evolving labour and land allocation in smallholder peasant household farming, 1980–2015. *World development*, *113*, 60-72.

Copley, A., Gokalp, B., & Kirkwood, D. (2021). Unlocking the potential of women entrepreneurs in Uganda: A brief of policy interventions. World Bank.

Copley, A., Gokalp, B., & Kirkwood, D. (2021). Unlocking the potential of women entrepreneurs in Uganda [Policy brief]. World Bank. https://openknowledge.worldbank.org/bitstreams/a93b8dd0-c346-5659-b6b2-4a3aa878c1cb/download

Crenshaw, K. (1989). Demarginalizing the intersection of race and sex. University of Chicago Legal Forum, 1989(1), 139–167.

Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A Black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. University of Chicago Legal Forum, 1989(1), 139–167.

Financial Sector Deepening Uganda. (2024). FinScope Uganda 2023 survey: Findings summary. https://fsduganda.or.ug/wp-content/uploads/2024/04/FinScope-Uganda-2023-Findings-Summary.pdf

Giddens, A. (1984). The constitution of society: Outline of the theory of structuration. Polity Press.

Guloba, M., & Ssewanyana, S. (2017). Rural women entrepreneurship in Uganda. *Economic Policy Research Centre. Research Series*(134).

Guloba, M., & Ssewanyana, S. (2017). Rural women entrepreneurship in Uganda: A synthesis report on policies, evidence, and stakeholders. Economic Policy Research Centre.

Guma, P. K. (2015). Business in the urban informal economy: Barriers to women's entrepreneurship in Uganda. Journal of African Business, 16(3), 305–321. https://doi.org/10.1080/15228916.2015.1081025

Hasan, S. M. (2020). Female Entrepreneurship: Do urban centers ease out the challenge? An analysis for Pakistan. *Urban studies and entrepreneurship*, 163-179.

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464.

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464. https://doi.org/10.1111/1467-7660.00125

Krantz, S. (2020). The Development of Cultural Tourism in Uganda Status, Potential and East African Experiences.

Lim, W. M. (2025). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, *33*(2), 199-229.

Malterud, K., Siersma, V. D., & Guassora, A. D. (2016). Sample size in qualitative interview studies: Guided by information power. Qualitative Health Research, 26(13), 1753–1760.

Malterud, K., Siersma, V. D., & Guassora, A. D. (2016). Sample size in qualitative interview studies: Guided by information power. Qualitative Health Research, 26(13), 1753–1760. https://doi.org/10.1177/1049732315617444

Mbabazi, J., & Atukunda, P. (2020). Creation of new cities in Uganda: social economic and political implications.

McConnachie, S. (2016). Wellbeing in Buganda: the pursuit of a good life in two Ugandan villages.

Ministry of Lands, Housing and Urban Development. (2022). Uganda State of Urbanisation Report 2021/2022. Government of Uganda.

Ministry of Lands, Housing and Urban Development. (2022). Uganda state of urban sector report 2021/2022. Government of Uganda. https://mlhud.go.ug/wp-content/uploads/2023/12/Uganda-State-of-Urbanisation-Final-Draft-September-2022-new-1.pdf

Ministry of Lands, Housing and Urban Development. (2025). Progress on the New Urban Agenda: Uganda national report. Urban Agenda Platform. https://www.urbanagendaplatform.org/sites/default/files/2026-01/Uganda-National-Report-2025.pdf

Ministry of Trade, Industry and Cooperatives. (2025). The state of entrepreneurship in Uganda 2024: Performance of women-led businesses [Fact sheet]. https://www.mtic.go.ug/wp-content/uploads/2025/01/Gender_factsheet.pdf

Mohajan, H. K. (2018). Qualitative research methodology in social sciences and related subjects. *Journal of economic development, environment and people*, *7*(1), 23-48.

Mwesigwa, R., Alupo, S., Nakate, M., Mayengo, J., & Nabwami, R. (2025). The role of institutional support on female-owned business sustainability from a developing

country's perspective. Journal of Humanities and Applied Social Sciences, 7(3), 290–310. https://doi.org/10.1108/JHASS-03-2024-0039

Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. International Journal of Qualitative Methods, 16, 1–13.

Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. International Journal of Qualitative Methods, 16, 1–13. https://doi.org/10.1177/1609406917733847

Nsengimana, S. (2017). *Challenges to women entrepreneurship in Kigali, Rwanda* Cape Peninsula University of Technology].

Nussbaum, M. C. (2000). Women and human development: The capabilities approach. Cambridge University Press.

NWACHUKWU, C., FADEYI, O., Njoku, P., & Hieu, V. (2021). Women entrepreneurship in Nigeria drivers, barriers and coping strategies. Proceedings of the First International Conference on Computing, Comm

OECD & Global Women's Entrepreneurship Policy Network. (2025). Bridging the finance gap for women entrepreneurs: Insights from academic and policy research. OECD Publishing. https://doi.org/10.1787/75b52972-en

Robson, C. (2024). *Real world research*. John Wiley & Sons.

Skinner, E., & Dancis, J. (2020). Descriptive and explanatory designs. *Human Development*.

Ssekiziyivu, B., Takwi, F. M., & Kabahinda, E. (2025). Challenges facing women entrepreneurship: A developing country perspective. Journal of Entrepreneurship and Innovation in Emerging Economies, 11(1), 37–48. https://doi.org/10.1177/23939575241277331

Uganda Bureau of Statistics. (2022). National Labour Force Survey 2021 main report. https://www.ubos.org/wp-content/uploads/publications/11_2022NLFS_2021_main_report.pdf

UN-Habitat. (2013). Gender responsive urban planning and design. United Nations Human Settlements Programme.

UN-Habitat. (2013). Gender responsive urban planning and design. United Nations Human Settlements Programme.

Appendices

Appendix1: In-Depth Interview Guide for Women Entrepreneurs

Introduction:

Thank you for agreeing to participate in this interview. My name is Susan Kabasinguzi, and I am conducting a study on the emerging effects of elevating Masaka Municipality to city status on women's entrepreneurship. This conversation will help us understand your experiences, opportunities, and challenges in this new urban environment. All your responses will be confidential and used only for research purposes.

A. Demographic Information:

1. Age:
2. Education Level:
3. Marital Status:
4. Type of Business:
5. Duration in Business:
6. Location of Business (Nyendo-Ssenyange or Katwe-Butego):

B. Opportunities:

7. Has your business experienced any new opportunities since Masaka became a city?
8. How have those opportunities transformed your business (probe, without suggesting the answers)?
9. What kind of opportunities for your business had you hoped for with the change from town to city?
10. What do you think a city status should bring as opportunities to you as a woman entrepreneur?

C. Changing Trends:

11. Have you changed the nature or structure of your business since Masaka became a city? If so, how?
12. Have you seen any increase in customer numbers or changes in customer preferences?
13. Are you using any new technologies or methods in your business operations?

D. Challenges:

14. What major challenges are you facing now that Masaka is a city?
15. How have changes in licensing, taxes, or market regulations affected your business?

16. Have you encountered issues related to security or storage facilities?

E. Support Systems:

17. Are there any government or NGO programs that have supported your business post-city elevation?
18. What kind of support would help you grow your business in the new city setting?

F. Conclusion:

19. In your view, has city status been more of an opportunity or a challenge for your business? Why?

Appendix 2: Key Informant Interview (KII) Guide

Target: City officials, NGO staff, SACCO/microfinance representatives, community leaders

A. Introduction:

Thank you for taking the time to speak with me. I am conducting a study on how the elevation of Masaka to city status has affected women's entrepreneurship. Your insights as a key stakeholder are valuable for understanding the broader context.

B. Context and Institutional Environment:

1. How has the elevation of Masaka to city status changed the business environment?
2. Have the changes affected women entrepreneurs? How?

C. Opportunities and Trends:

3. Have you observed any new opportunities for women in business since city status was granted?
4. Are more women now formalizing their businesses? If so, what is driving this trend?

D. Challenges and Barriers:

5. What challenges do women entrepreneurs commonly report?
6. Are there institutional or cultural barriers that limit women's business growth?

E. Support and Partnerships:

7. What role does your institution/office play in supporting women's entrepreneurship?
8. Are there collaborative efforts with NGOs or donors aimed at supporting women in business?

F. Evaluation and Recommendations:

9. What interventions have been successful in supporting women entrepreneurs?
10. What further policies or support systems do you recommend?

Appendix 3: Document Review Guide

Objective: To analyze existing documents for evidence on city planning, gender policy, entrepreneurship support, and infrastructure development.

Types of Documents:

- City Council development plans
- Gender and SME policy documents
- NGO reports on women's entrepreneurship in Masaka
- Infrastructure investment reports and budgets
- Records from SACCOs and microfinance providers

Key Areas of Focus:

1. Are there explicit provisions or budget lines for supporting women entrepreneurs?
2. What types of infrastructure developments have been prioritized post-city elevation?
3. Is there evidence of gender-responsive planning?
4. Are there references to partnerships with organizations supporting women in business?
5. Has the city conducted any assessments or consultations with women entrepreneurs?

Appendix 4: Focus Group Discussion Guide

Dear participants, the purpose of this discussion is to gather insights on emerging effects of elevating Masaka Municipality to city status on women's entrepreneurship. This conversation will help us understand your experiences, opportunities, and challenges in this new urban environment. 6to 8 participants engaged in similar types of businesses (e.g., market vendors, retail shop owners, or street food sellers) will be engaged. All your responses will be confidential and used only for research purposes.

Theme 1: New Opportunities Following City Status

1. Since Masaka became a city, what new opportunities have opened up for your business?
2. Have you observed any improvement in infrastructure (roads, markets, workspace, electricity, internet) that has helped your business?
3. Are there any new support schemes or credit/loan programs you've accessed since the city elevation?
4. Have you received or heard of any business-related training or capacity-building workshops recently?
5. Are there more customers or increased demand due to urban growth? How has this affected your business?
6. Have there been any government or NGO interventions specifically supporting women entrepreneurs?

Theme 2: Changing Trends in Women-Owned Businesses

1. How have women's businesses in your community changed since Masaka became a city?
2. Are you seeing more women entering new sectors (like tech, transport, or digital sales)?
3. Have you or others shifted from informal to formal business operations? Why or why not?
4. What kinds of changes have you made in how you run your business (e.g., branding, marketing, pricing)?

5. Are you part of any business groups, associations, or networks? What has been the benefit?

Theme 3: Challenges in the New Urban Environment

1. What are some of the biggest challenges you have faced since Masaka was elevated to city status?
2. Have business costs (e.g., rent, taxes, licenses) changed, and how are you coping?
3. Are there challenges accessing loans or financial support as a woman entrepreneur?
4. Do you feel safe and secure in your place of business (e.g., safety of your products, exposure to theft or harassment)?
5. Are city authorities supportive of your business needs (e.g., market space, sanitation, permits)?
6. Have you experienced discrimination or barriers due to being a woman in this new city environment?

Institutional and Structural Reflections (Structuration Theory Focus)

1. Do you feel like city leadership and institutions (e.g., municipal council, banks, NGOs) are listening to women entrepreneurs?
2. What rules or policies are making business easier or harder for you?
3. Have you had opportunities to contribute ideas to urban or business development programs?
4. Do you feel that city status has given you more visibility or recognition as a woman entrepreneur?

Gender, Cultural Norms and Empowerment

1. Have community or household expectations changed for you since your business started doing well (or not)?
2. How do you balance your business with family and domestic responsibilities?

3. Have you noticed any change in how women entrepreneurs are perceived in the community since the city status was attained?
4. What are your personal hopes for your business in this city over the next 5 years?

Recommendations from Participants

1. What can the city authorities or government do to support women entrepreneurs better?
2. What type of trainings, platforms, or resources would help your business thrive?
3. What would you like financial institutions or NGOs to understand about your experience as a woman in business?

Thank you for your valuable insights.

Appendix 5: Letter of Approval (Field Work)

MASAKA CITY

Telephone 0481-31132
Telegram "CITY"
E-mail: mskcityncou@yahoo

Office of Gender& Community Based Services
P.0.BOX 201
MASAKA- Uganda

Date: 14th August, 2025

Graduate Coordinator
Institute of Gender and Development Studies
Department of Gender Studies
Makerere University

RE: ACCEPTANCE LETTER OF SUSAN KABASINGUZI TO CONDUCT HER GRADUATE RESEARCH IN GENDER STUDIES

In reference to your letter dated 13th August,2025 where Ms. Susan Kabasinguzi Reg. No. 2023/HD03/19595U was forwarded to Masaka City for a fieldwork research on emerging effects of elevating Masaka Municipality to City status on women's entrepreneurship within the City.

The purpose of this communication therefore, is to grant Ms. Susan Kabasinguzi permission to carry out her data collection in respective areas in Masaka City. While carrying out the research, she will be under the supervisor of the City Senior Community Development Officer

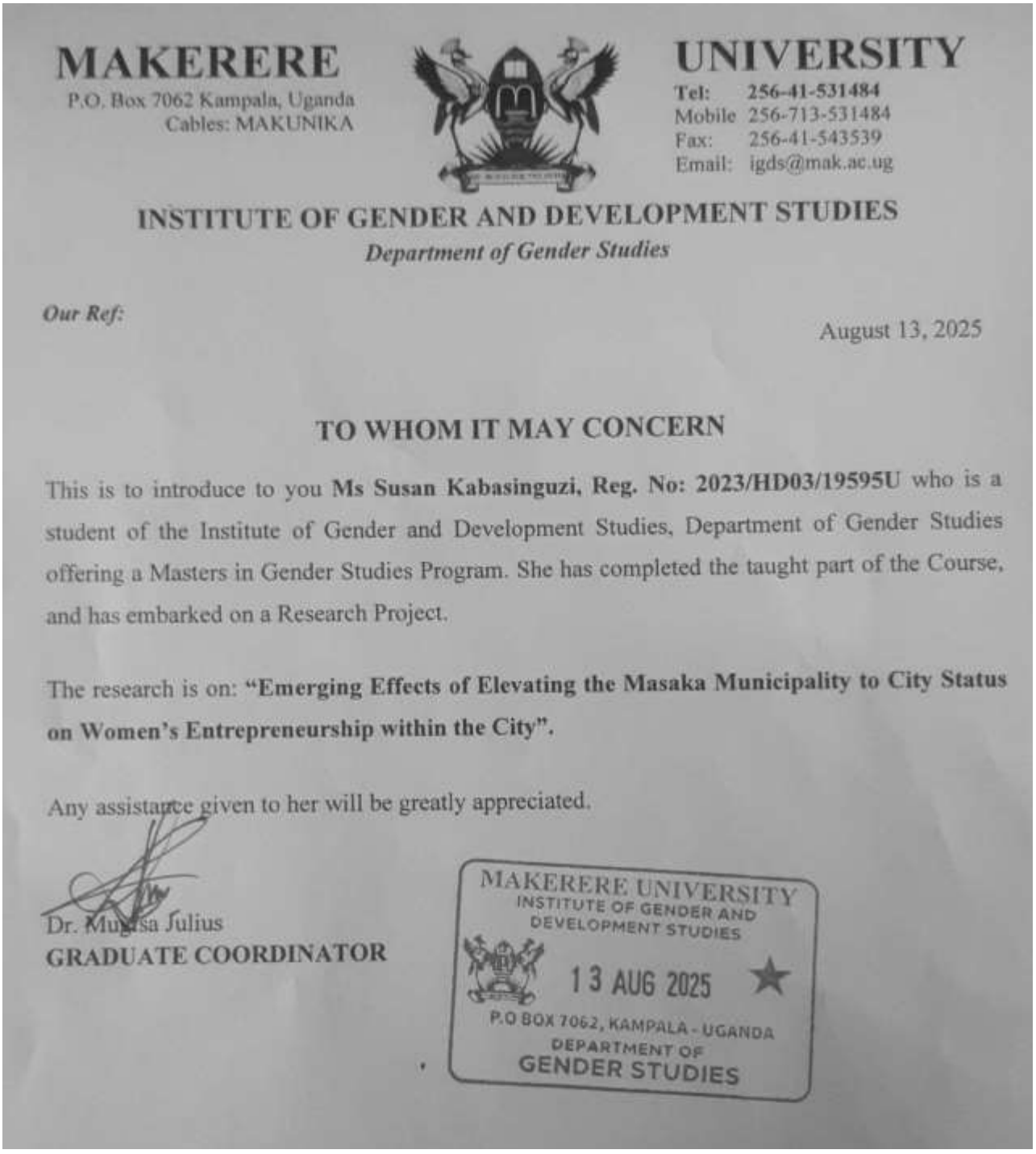
Yours in service,

COMMUNITY DEVELOPMENT AND SERVICES
14 AUG 2025
MASAKA CITY
P.O. BOX 201, MASAKA

Kizza Wilson
Senior Community Development Officer –MC

Copy to; The Residents City Commissioner –Masaka City
Herworsip the Mayor –Masaka City

Appendix 6: Letter from Makerere University



MAKERERE UNIVERSITY

P.O. Box 7062 Kampala, Uganda
Cables: MAKUNIKA

Tel: 256-41-531484
Mobile 256-713-531484
Fax: 256-41-543539
Email: igds@mak.ac.ug

INSTITUTE OF GENDER AND DEVELOPMENT STUDIES

Department of Gender Studies

Our Ref:

August 13, 2025

TO WHOM IT MAY CONCERN

This is to introduce to you **Ms Susan Kabasinguzi, Reg. No: 2023/HD03/19595U** who is a student of the Institute of Gender and Development Studies, Department of Gender Studies offering a Masters in Gender Studies Program. She has completed the taught part of the Course, and has embarked on a Research Project.

The research is on: **"Emerging Effects of Elevating the Masaka Municipality to City Status on Women's Entrepreneurship within the City".**

Any assistance given to her will be greatly appreciated.

Dr. Mugisa Julius
GRADUATE COORDINATOR

MAKERERE UNIVERSITY
INSTITUTE OF GENDER AND DEVELOPMENT STUDIES
13 AUG 2025
P.O BOX 7062, KAMPALA - UGANDA
DEPARTMENT OF GENDER STUDIES