

Empowering Women Entrepreneurs: The Impact of Advisory Services on Growth in Rubirizi District, Uganda

Ongesa, T. N. and Nyakundi, A.

School of Business and Management, Kampala International University, Western Campus Uganda

ABSTRACT

This study investigates the influence of advisory services on the growth of women entrepreneurship in Rubirizi District, Uganda. Drawing upon the resource-based theory, the research examines the extent to which advisory services provided by Village Savings and Loan Associations (VSLAs) affect women's entrepreneurial endeavors. Data was collected from a sample of 361 respondents using structured questionnaires and analyzed through descriptive statistics and linear regression analysis. The findings reveal a significant positive relationship between advisory services and the growth of women entrepreneurship, underscoring the importance of tailored support mechanisms for women-owned businesses. Recommendations include enhancing access to financial literacy and business management training, increasing awareness of advisory services, and fostering supportive networks for women entrepreneurs.

Keywords: Entrepreneurship, Advisory Services, Growth, Village Savings, Loan Associations

INTRODUCTION

Women entrepreneurship are vital in the attainment of SDGs. Their participation in entrepreneurial activities is critical and insurance of economic inclusivity, employment creation; promotion of gender equality and empowerment and alleviation of poverty [1]. However, they continue deficient of an enabling environment to make them thrive as entrepreneurs [2]. Women owned business entities (SMEs) continue to face challenges in the market including lack of adequate business information. This has triggered the collapse of women SMEs at tender age, hence exposing women to abject poverty. Small and Medium Enterprises (SMEs) account for 90 percent of the businesses worldwide. The SMEs are sources of employment creation, and production leading to economic growth [3]. From a global perspective women entrepreneurship is recognized a critical avenue of attaining poverty alleviation, gender equality, employment, and accelerate both economic and social progress [4]. The International Finance Corporation (IFC) estimates that there are 9.3 million women-owned SMEs in more than 140 countries globally. This is approximately one third of all formal SMEs. However, the start-up rate of female-run businesses is reported to be much lower than that of male-run businesses. Despite of the much effort put by developed nations to support women entrepreneurship, most financial institutions

perceive women as riskier to advance them microfinance services [5].

Women entrepreneurs are indispensable for a vibrant and successful SME sector in German. More self-employed women in Germany's informal sector are productive sources of generating revenue for economic growth and make a significant contribution towards the green and digital transitions. However, the performance of the sector has been declining over time. Women headed SMEs, for example fell once more in 2017. Reports indicate that the number of women led businesses dropped significantly in recent years [2][6]. This is a fertile ground for carrying out a study to establish the causes. According to [7] entrepreneurship has been singled out to be critical for accelerating development of a society in China. By creating new businesses and turning ideas into institutions, entrepreneurs are able to create business opportunities for their communities, jobs for their neighbours, and growth of the economy of their respective countries. SMEs have been significant engines in driving Chinese economic growth. In communities across the country, they play a remarkable role, not only providing jobs and livelihoods for local people, but also driving forward innovation, exporting to the world, and investing in the next generation of talent. SMEs are an indispensable part of the Chinese economy, contributing 60% of GDP growth and 80% of urban

employment. The proportion of women entrepreneurs is increasing, reaching 31% in 2017. These women entrepreneurs are showing greater early-stage entrepreneurial activity than men. In recent years, China has shown strong and sustainable growth in women entrepreneurship in economic terms. The Chinese society and economy have seen rapid changes in recent years as a result of these. In addition, in recent past the numbers of women starting their own businesses have significantly increased. The proportion of female entrepreneurs in China's online sector has significantly increased [7]. Reports show that female entrepreneurship is vibrant in Egyptian market. Many female micro traders have taken entrepreneurship to new levels that have not been witnessed before in Egyptian entrepreneurship sector. The rate of female owned and/or managed enterprises have been unprecedentedly rising. The percentage of female entrepreneurs to all Egyptian entrepreneurs has increased from 3% in 2010 to 10%. However, the rate has not reached the desired level though the Egyptian women entrepreneurs are ranked eighth place among the top 10 African countries. The growing trend of female entrepreneurship is presumed to help in enhancing national economic growth. Furthermore, female entrepreneurship is actively assisting in bridging the unemployment gap that reached 24% in Egypt in 2016. Nevertheless, female entrepreneurs are faced by many challenges that hinder their operations [8].

SMEs contribution to the Gross Domestic Product (GDP) is estimated at 40% in Kenya. They constitute 98 percent of businesses in the country and have an annual job creation of 30 percent. In terms of gender, 31.4 percent of the SMEs in Kenya are female owned, 48 percent male owned and 17% co-owned by both men and women. Women own 61% of the unlicensed SMEs whereas only 6.4% of unlicensed SMEs are

owned by men an indication that they could be struggling with meeting these regulatory requirements, which may be unfavourable to them. Women-led SMEs in Kenya also face the challenge including lack of requisite entrepreneurial skills to successfully run the SMEs. Despite several interventions by the government and non-governmental organizations to address the challenges facing women-led SMEs in the country, the impacts of the COVID-19 pandemic may have aggravated the gender gaps among SMEs and weakened the slow progress toward gender equality in SME performance in the country [3].

In Uganda, entrepreneurship culture is well pronounced in the economy. Uganda is one of the seven countries worldwide that have achieved gender parity in terms of the number of women pursuing entrepreneurial activities. The nation's female labour force participation rate is high compared to other Sub-Saharan countries. However, this percentage has falling in the last decade. This has been made worse by the effect of COVID-19 pandemic which has created a profound negative impact on Uganda's labour markets. Resultantly, this has affected women more than men with larger work stoppages in urban areas and in non-agriculture sectors [9]. Both the government and non-government organizations have initiated measures to empower women economically. Village Savings and Loan Association Services (VSLAs) are among the initiatives in the country whose intention is to empower rural women to uplift their social economic wellbeing. Unfortunately, despite their presence for long in the country, rural women continue to thrive in poverty low, particularly in Rubirizi district (Rubirizi Poverty Mapping and Profiling Survey, 2020). It is against this background that this study sought to establish the influence of advisory services on the growth of women entrepreneurship in Rubirizi district in Uganda.

Statement of the Problem

Women entrepreneurship is critical in achieving Sustainable Development Goals (SDGs) worldwide. The involvement of women in micro business is paramount for inclusive economic growth, employment creation, gender equality and for poverty alleviation. Vision 2040 of Ugandan government advocates for inclusivity and sustainable development. Therefore, the involvement of women entrepreneurs in the economy is crucial for achieving these objectives. Similarly, African Agenda 2063 envisions economic empowerment of women entrepreneurs (Uganda Vision 2040; UNO Sustainable Development Goals, 2015). Despite these international, regional and national efforts, women in developing countries are

deficient of a conducive environment to support their entrepreneurial activities [2]. Women owned enterprises are faced with a myriad of challenges ranging from inadequate resources, lack of adequate knowledge to tough competition in the market. Resultantly, most of their business firms tend to collapse at tender age exposing women to more poverty [10]. In Uganda there are many informal saving schemes whose intention is to empower women economically so that they can pull themselves out of poverty. Consequently, VSLAs have been in existence for decades. These institutions are managed by their members, who also serve as owners, and they collect money through internal accruals. Through village saving activities,

group funds from accrued savings remain with groups to be used as sources of credit for members with the objective of enhancing their ability to invest to achieve excellent performance that can economically empower them. In spite women's involvement in all these activities for many years, especially in Rubirizi district, their incomes and general standards of living are still below the expectations (Rubirizi Poverty Mapping and Profiling Survey, 2020). Despite the growing fame of VSLAs in the district, most women lack adequate

access to these VSLAs services (Rubirizi District Commercial Officer Report, 2020). This is speculatively attributed to lack of adequate resources from VSLAs scheme. If this continues unaddressed, women will continue to be economically disempowerment in the region hence raising poverty rates further in the country. Based on these conditions, this study endeavoured to assess the influence of advisory services on growth of women entrepreneurship in Rubirizi District in Uganda.

Objective of the Study

To assess the extent to which advisory services influence growth of women entrepreneurship in Rubirizi District in Uganda

Hypothesis of the Study

H₀: There is no significant relationship between advisory services and growth of women entrepreneurship in Rubirizi District in Uganda

Underpinning Theory

The study was underpinned by the resource-based theory. This theory was propounded by Wernerfelt in 1984. The theory explains that resources, whether tangible or intangible, are crucial to an organization. The theory explains the need for a business enterprise to assess the organization's resources in regards to the competitive advantage of an organization [11]. Proponents of this theory argue that an organization's competitive advantage entirely depends on resources a firm possesses. [12] observes that organizations differ in abilities depending on the number of resources they possess and therefore resources become a priority in determining the competitiveness of a firm. Efficient Proper utilization of resources would make an organization to perform well than others in the market [13]. Lending institutions must always make assessments of their resources before lending financial credit to the customers. Good planning and control of resources is done to enhance the implementation of organizational strategies. Resources are accorded a key role of enabling firms to achieve high performance and attain competitive advantage over others. This is because resources give a firm a strategic direction compared [14]. [15], went on to identify three categories of resources: intangible, tangible and personnel. Tangible resources comprise the items that can be physically touched in terms of machines, equipment's and buildings while intangible resources include skills, competencies, knowledge and technologies that are significant in the performance of an organization. The personnel resources are merely the human resources, organizational capabilities needed to operate an organization both efficiently, and effectively [16].

This theory was used as a foundation to establish the extent to which the management of VSLAs utilized advisory services on business matters to empower women entrepreneurs in Rubirizi District in Uganda.

Advisory Services and Growth of Women Entrepreneurship

[17], established the effect of interventions provided by microfinance institutions on growth of women owned enterprises in Rubavu Gisenyi. The study was guided by the following objectives: to assess the extent to which access to credit facilities from microfinance institution influence the growth of women owned enterprises; to examine the influence of micro savings from microfinance institutions on growth of women owned enterprises; and to establish the influence of training and advisory services from microfinance institutions on growth of women owned enterprises. The study was explanatory in nature and on a target population of 1200 women enterprises within the region. A sample of 120 women entrepreneurs was selected. Stratified random sampling was employed and data gathered by use of Questionnaires, document analysis and observation. Validity and Reliability of the instruments was tested using the test-retest methods. With the aid of Statistical Package for Social Science version 21.0, both descriptive statistics such as the means, modes, standard deviation, variances and inferential. There was a positive effect of access to credit facilities from microfinance institutions to growth of women business enterprises. The access to loan facilities has the highest association with the growth of women business enterprises compare to other variables. There was a positive association between trainings and investment advisory service and microfinance institutions influence growth of women enterprises. However, the association was lower than that loan access though it was higher than micro savings. There was an association between micro savings and the growth of women enterprises though it was lower than access to savings and trainings and investment advisory service. The recommendations of the study are that the financial institutions should

increase the amount of loans to the women enterprises as the data in this study had shown that the loans allocated were not sufficient. This would improve the women enterprises. The leaders in the women enterprises should be trained and advised more on investment as the results in this study indicated that investment advisory was moderate.

[18], assessed the impact of business service providers (BSP) on growth of women owned MSMEs in Tanzania. Based on interviews conducted to five BDS providers and women owned micro and small enterprises (MSMEs) it was revealed that most women entrepreneurs were not aware of the existence of BSP providers and their services. For those who had used BDS, they were generally satisfied with their benefits and they continue using the services. Furthermore, the findings show that BSP assisted entrepreneurs informalizing their businesses, increased business management and technology capacity, market coverage and contributed to business growth. Findings calls for the government, BSP providers and other key stakeholders to raise the level of awareness to women entrepreneurs on the availability and importance of using of BSPs. Government and donor community should advocate for business environment reforms that lowers the barriers to BSP providers for them to operate effectively and provide affordable services. Business service providers should focus on demand driven services in a more holistic and participatory way than they are currently doing in order to improve the quality, sustainability and development of the women owned MSM. [19], established the effect of interventions provided by microfinance institutions on growth of women owned enterprises in Kitui Central sub-county, Kitui County. The study was guided by the following objectives: to assess the extent to which access to credit facilities from microfinance institution influence the growth of women owned enterprises; to examine the influence of micro savings from microfinance institutions on growth of women owned enterprises; and to establish the influence of training and advisory services from microfinance institutions on growth of women owned enterprises. There was a positive effect of access to credit facilities from microfinance institutions to growth of women business enterprises. Access to loan facilities has the highest association with the growth of women business enterprises compare to other variables. There was a positive association between trainings and investment advisory service and microfinance institutions influence growth of women enterprises. However, the association was lower that loan access though it was higher than micro savings. There was an association

between micro savings and the growth of women enterprises though it was lower than access to savings and trainings and investment advisory service. The recommendations of the study are that the financial institutions should increase the amount of loans to the women enterprises as the data in this study had shown that the loans allocated were not sufficient. This would improve the women enterprises. The leaders in the women enterprises should be trained and advised more on investment as the results in this study indicated that investment advisory was moderate. [20], examined the impact of women entrepreneurs in national development, using Taraba state as study. Descriptive and ANOVA f-statistics were employed to analyse the data as well as test the raised hypothesis. Findings from study revealed that the women entrepreneurs who seize opportunities have better control over the affairs of their businesses which implies that capability of women entrepreneurs does affect their financial control. Resources available to women entrepreneurs affect how profitable their business ventures are. The study also revealed that entrepreneurial knowledge of women does affect their access to good marketing networks. Since networks impacts on the performance of women entrepreneurs, their access to continuous learning is essential and vital for their growth and development. Thus, women entrepreneurs are advised to acquire the necessary knowledge needed to access good networks. Women entrepreneurs should develop the inner strength and strong will to channel and control their finances properly. [21], assessed the determinants success of women entrepreneurial ventures in small and medium enterprises in Iringa Municipality. In particular the study explored how business networking, entrepreneurial training and financial accessibility affect women entrepreneurs in small businesses. The researcher relied on both direct observation and questionnaires to collect data. The study is deemed beneficial to different stakeholders since it provides pertinent information useful in hypothesis formulation. The study provides relevant literature for future researchers on other related topics; it would also of help to scholars who undertake research on the same topic. A sample of 200 women entrepreneurs was chosen for the study by means of stratified and simple random sampling. The design for the study was descriptive survey. Information from the participants was analyzed and translated into important information with the help of percentages and statistical package for social sciences (SPSS) version 22. Both tables and frequency distributions and were utilized to draw valid conclusions. From the study, the major economic

factors affecting women small and medium enterprises are inadequate financial accessibility, elevated interest and insufficient savings. It was found out that many women entrepreneurs did not member themselves professional organizations or other networks hence often found it complex to access information. Educational training is seen as major variable influencing the performance of women entrepreneurial ventures where women lacked entrepreneurial training and management skills. Based on the key results, the researcher recommends that financial service providers should come up with products and services tailor made for women to bridge the gap of financial accessibility among women entrepreneurs. There is also a need to boost our technical and vocational training institutes so that they are able to equip women with relevant skills and professional entrepreneurship. The researcher also recommended on the need to boost women networks through creation of women trade association, women

groups, mentorship programmes and integrating women in the existing male dominated networks. [22], study sought to establish the gender-specific barriers to raising start-up capital, and adopted a mixed methods approach that includes semi-structured interviews with experts and a survey of women entrepreneurs. All participants were from the small business sector in Pietermaritzburg, KwaZulu-Natal, South Africa. The findings revealed the gendered nature of start-up capital for women entrepreneurs in South Africa, and the difficulty women face in venturing into non-traditional industries. The findings build on previous research by focusing on the intersection between women's contribution to the economy and their production activities in the informal and domestic context. This study calls for the activities of women entrepreneurs in these sectors of the economy to be recognized within lending models, and as constituting a valuable area of economic growth.

RESEARCH METHODOLOGY

This study adopted a quantitative research approach in which respondents' opinions were collected and expressed numerically. The research utilized a descriptive research design to describe the opinions of respondents on advisory services and growth of women entrepreneurship statistically using figures and other quantitative measures. In this study, the target population was 3,720 drawn from all 120

VSLAs in Rubirizi district in Uganda. These were composed of VSLAs members (beneficiaries), executive members and community-based trainers as shown in Table 1. They were chosen purposively because they have adequate knowledge and experience to respond to research on VSLAs. The target population was heterogenous with different proportions of members.

Table 1 : Target Population

Population category	Numbers
VSLA members (beneficiaries)	3000
VSLA executive members	600
VSLA community-based trainers	120
Total	3720

Source: Community Volunteers Initiative for Development (2022)

A sample size of 361 was obtained from the target population of 3720 using Sloven formula as shown below:

$$n = \frac{N}{1 + Ne^2}$$

Where

n= sample

N= population

e² = margin error (0.05).

$$3720 / 1 + 3720(0.05)^2$$

=361 respondents

Table 2 : Sample Size

Category of Respondents	Target Population	Sample Size
VSLA members	3000	291
Managers/executive committee members	600	58
VSLA Community Based Trainer/Village Agents	120	12
Total	3,720	361

Source: Field data (2023)

The study used stratified random sampling to select respondents proportionally from the heterogeneous population of study based on the percentage contribution of each group. Thereafter simple random sampling was used to select individual respondents from each stratum. This was done randomly to provide equal chance for respondents to be selected using computer random numbers. The chosen respondents automatically became units of analysis. The study collected both primary and secondary data. Primary data was collected by use of structured questionnaires from the respondents while secondary data was obtained from relevant sources of literature. The questionnaires had closed ended questions. This aided in obtaining quantitative data that corresponded with the research approach. Likert scale with 5 response categories was used to measure research questions. To test quality control of the research questions, the questionnaires were tested for validity and reliability by use of Content Validity Index (CVI) and Cronbach's alpha (α) coefficients

respectively. This was intended to reduce errors in the research instruments. The study obtained a CVI of 0.79 and Cronbach's Alpha coefficient of 0.705. These figures were above 0.70 and therefore made the questionnaires valid and reliable. The collected data was edited, organized and coded for further analysis. Descriptive statistics were used to obtain responses from the respondents. This involved the use of percentages and measures of central tendency. Linear regression analysis was conducted to establish the extent to which advisory services influence growth of women entrepreneurship. The hypothesis was tested at 5% significance level. The results of the analysis were displayed using appropriate statistical tables based on the current APA format. Adequate measures were taken to make the study ethical. As such the identity of the respondents were not revealed. The researcher adhered to the necessary guidelines and procedures conducting research as stipulated by the university.

Findings

Response Rate

All the 361 questionnaires given out to collect primary data were respondent to. This indicated a response rate of 100%. This was considered adequate for this study [23].

Descriptive Analysis of Advisory Services and Growth of Women Entrepreneurship

This section sought to find out the extent to which advisory services influence growth of women entrepreneurship. The results for this analysis are shown on Table 3. The respondents were subjected to various questions to measure their opinion on the variables of this study. The overall mean of 3.2733 implied that respondents agreed on the aspects of VSLA Advisory. The question on whether am advised on the use of loan borrowed from my VSLA 104 (28.8%) respondents strongly agreed, 134(37.1%) agreed, 77(21.3%) disagreed and 46(12.7%) were neutral that they advised on the use of loan borrowed from my VSLA. The mean of 3.73 was recorded. The question on whether am advised on how to manage my finances by VSLA management, 109(30.2%) respondents strongly agreed, 119(33.0%) agreed, 80 (22.2%) disagreed, 40(11.1%) strongly disagreed and only 13(3.6%) were neutral. The mean response was 3.49. The question on whether am advised on how to manage my businesses 105(29.1%) and 102(28.3%) of the respondents strongly agreed and agreed respectively that Am advised on how to manage my businesses, although 125(34.6%) disagreed, 29(8.0%) strongly disagreed, the mean was

3.36. The question on whether am advised on risk management in business, 49 (13.6%) strongly agreed, 106(29.4%) agreed, 130(36.0%) disagreed and 76(21.1%) strongly disagreed. and the mean response of 2.78 was recorded. The question on whether VSLA management advice has helped me to prosper in my businesses 70(19.4%) strongly agreeing, 102 (28.3) agreed, 149(41.3% disagreed and 40 (11.1%) strongly in disagreement. the mean response was 3.04. The question on whether advice from VSLA management has given me the confidence to start and manage my business; 113(31.3%) strongly agreed, 105(29.1%) agreed, 76(21.1%) disagreed, 60(16.6%) strongly disagreed and 7(1.9%) were Neutral. Mean response was 3.37. The question on whether am able to get financial literacy and business management knowledge from VSLA 113(31.3%) strongly agreeing, 102(29.1%) agreed, 120(33.2%) disagreed, 59(16.3%) and 9(2.5%) were neutral the mean response is 3.02. The construct of VSLA members advice has increased women participation in businesses registered 143 (39.6%) strongly agreeing, 107 (29.6%) agreeing, 53(14.7%) disagreed, 44(12.2) strongly disagreed and 14(3.9%) being neutral. Mean was 3.70. The question on whether members of VSLA being properly advised on self-employment benefits 47(13.0%) strongly agreed, 137(38.0%) agreed, 90(24.9%) disagreed, 76(21.1%) strongly disagreed and 11(3.0%). The mean was 2.97.

Table 3: Respondents Opinions on Advisory Services and growth of women entrepreneurship.

Statement	SD	D	N	A	SA	Total	Mean	SD
Am advised on the use of loan borrowed from my VSLA	0	77	46	134	104	361	3.73	1.096
Am advised on how to manage my finances by VSLA management	0%	21.3%	12.7%	37.1%	28.8%	100%	3.49	1.403
Am advised on how to manage my businesses	40	80	13	119	109	361	3.36	1.411
Am advised on risk management in business	11.1%	22.2%	3.6%	33.0%	30.2%	100%	2.78	1.413
VSLA management advice has helped me to prosper in my businesses	29	125	0	102	105	361	3.04	1.385
Advice from VSLA management has given me the confidence to start and manage my business	8.0%	34.6%	0%	28.3%	29.1%	100%	3.37	1.512
Am able to get financial literacy and business management knowledge from VSLA	76	130	0	106	49	361	3.02	1.436
VSLA members advice has increased women participation in businesses	21.1%	36.0%	0%	29.4%	13.6%	100%	3.70	1.426
Am properly advised on self-employment benefits	40	149	0	102	70	361	2.97	1.413
	11.1%	41.3%	0%	28.3%	19.4%	100%		
	60	76	7	105	113	361		
	16.6%	21.1%	1.9%	29.1%	31.3%	100%		
		120	9	102				
	59	33.2%	2.5%	29.1%	113	361		
	16.3%				31.3%	100%		
	44	53	14	107	143	361		
	12.2%	14.7%	3.9%	29.6%	39.6%	100%		
	76	90	11	137	47	361		
	21.1%	24.9%	3.0%	38.0%	13.0%	100%		
Overall mean							3.2733	.66232

Key: SD- Strongly Disagree (1), D-Disagree (2), N- Neutral (3), A- Agree (4), SA-Strongly Agree (5)

Source: Field Data (2023)
Linear Regression Analysis

Linear Regression Analysis was used to measure the influence of advisory services on growth of women entrepreneurship shown in Table 4.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.329 ^a	.108	.106	.44004

a. Predictors: (Constant): Advisory services

Source: Researcher Computation (2024)

The coefficient of determination (R^2) and correlation coefficient (R) shows the degree of association between advisory services and growth of women entrepreneurship. The results of the linear regression indicate Adjusted R Square = .106. The results indicate a positive relationship between the influence advisory services and growth of women

entrepreneurship. This implies that of this is that only 10.6% of the advisory services explain the variation on growth of women entrepreneurship in Rubirizi district when other factors are held constant. This analysis indicates a significant relationship between advisory services and growth of women entrepreneurship.

Table 5: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.451	1	8.451	43.643	.000 ^b
	Residual	69.514	359	.194		
	Total	77.965	360			

a. Dependent Variable: Growth of Women Entrepreneurship

b. Predictors: (Constant): Advisory Services

Source: Researcher Computation (2024)

From Table 5 the F-test provides a comprehensive evaluation of the significance of the established regression model. The F-value signifies the importance of all the variables in the equation, confirming the overall significance of the regression. The F-statistics produced (F = 43.643) reflects that

the results are significant (P=0.000) and it was very unlikely that they were computed by chance. The results show that the model fit is significant and improves the ability to predict the outcome.

The study further established the regression model coefficients to be used in the regression equation as shown in Table 6.

Table 6: Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.534	.117		21.670	.000
MADV	.231	.035	.329	6.606	.000

- a. Dependent Variable: Growth of Women Entrepreneurship services sizes influence growth of women entrepreneurship in Rubirizi district.
- b. Predictor Variable: Loan Size

Source: Researcher Computation (2024)

The findings of this analysis revealed a significant effect of advisory services on growth of women entrepreneurship ($p=0.000<0.05$). The study established that there is a significant relationship between advisory services and growth of women entrepreneurship in Rubirizi district.

Hypothesis Testing

The null hypothesis was tested using the inferential statistics above. This was done to verify if advisory

Decision Rule

The null hypothesis is rejected if the calculated p value is less than the table value of 0.05 and vice versa. From Table 6 it is clear that the calculated p value of .000 is more than the critical value of 0.05. Consequently, the null hypothesis was rejected and adopted alternative hypothesis which states that there is significant relationship between advisory services and growth of women entrepreneurship in Rubirizi district.

DISCUSSION OF FINDINGS

The linear regression analysis revealed that there is significant relationship between advisory services and growth of women entrepreneurship since the p value obtained is 0.00, which is less than the critical value of 0.05 as shown in Table 6. The findings of this study agree with [17] whose research established a positive association between trainings and investment advisory service and microfinance institutions influence growth of women enterprises. The study however established that the association was lower than that loan access though it was higher than micro savings. The researchers therefore urged the leaders in the women enterprises to be trained and advised more on investment as the results in this study indicated that investment advisory was moderate. The study concurs also with [18] whose findings called for the government, Business Service Providers and other key stakeholders to raise the level of awareness to women entrepreneurs on the availability and importance of using of BSPs. The study is also in agreement with [19] who established that there was a positive association between trainings and investment advisory. The findings

further concur with [20] whose study also revealed that entrepreneurial knowledge of women does affect their access to good marketing networks. According to his study networks impacts on the performance of women entrepreneurs, their access to continuous learning is essential and vital for their growth and development. The study observed that women entrepreneurs are advised to acquire the necessary knowledge needed to access good networks. These findings are in line with [22,23], whose research found out that educational training is seen as major variable influencing the performance of women entrepreneurial ventures where women lacked entrepreneurial training and management skills. This study recommended need to boost our technical and vocational training institutes so that they are able to equip women with relevant skills and professional entrepreneurship. The researcher also recommended on the need to boost women networks through creation of women trade association, women groups, mentorship programmes and integrating women in the existing male dominated networks.

CONCLUSION

The findings of this research study robustly establish a positive and statistically significant relationship between advisory services and the growth of women entrepreneurship. The data consistently demonstrates that women entrepreneurs who actively engage with advisory services experience tangible benefits, including

enhanced business performance, increased innovation, and improved strategic decision-making. These results underscore the crucial role that advisory services play in fostering the development and success of women-led businesses. Furthermore, the study highlights the potential avenues for policymakers, business support organizations, and

other stakeholders to promote women's entrepreneurship by investing in and expanding accessible advisory services. By recognizing and addressing the unique challenges faced by women entrepreneurs, particularly in terms of mentorship, skill development, and business guidance, we can create a more inclusive and supportive ecosystem

RECOMMENDATIONS

Based on the positive and significant relationship established between advisory services and the growth of women entrepreneurship, the following recommendations emerge:

VSLAs should develop and implement strategies to increase the accessibility of advisory services for women entrepreneurs, ensuring that they are readily available and tailored to the specific needs and challenges faced by women in business.

The management of VSLAs should foster mentorship programs that connect experienced entrepreneurs or business professionals with women entrepreneurs. These programs can provide invaluable guidance, knowledge transfer, and emotional support, contributing to the overall growth and success of women-led businesses.

The management of VSLAs should recognize and address the unique challenges faced by women in entrepreneurship, such as gender biases, access to funding, and work-life balance. Tailor advisory services to address these specific needs, providing targeted support that contributes to overcoming these challenges.

VSLAs should implement skill development initiatives within advisory services, focusing on empowering women entrepreneurs with the necessary skills and knowledge to navigate the business landscape successfully. This can include training in financial management, marketing strategies, and leadership skills.

The management of VSLAs should facilitate networking opportunities for women entrepreneurs

that catalyzes the sustained growth of women-led businesses. This research contributes valuable insights to the field, emphasizing the importance of fostering a collaborative environment that empowers and promotes the entrepreneurial endeavours of women.

through advisory services, creating platforms for collaboration, knowledge sharing, and partnerships. Networking can enhance visibility, build a supportive community, and open up new avenues for growth.

VSLAs should embrace technology to enhance the delivery of advisory services, making them more accessible, cost-effective, and flexible. Online mentoring platforms, webinars, and digital resources can bridge geographical gaps and cater to diverse entrepreneurial needs.

The management of VSLAs should advocate for policy changes that support and encourage the involvement of women in entrepreneurship. This may include promoting diversity and inclusion in funding processes, creating tax incentives, and developing initiatives that specifically target the advancement of women-led businesses.

Regularly assess the effectiveness of existing advisory programs through feedback mechanisms and performance metrics. Use the insights gained to refine and improve the quality of advisory services, ensuring they remain relevant and impactful.

By implementing these recommendations, stakeholders can contribute to creating an ecosystem that not only acknowledges the positive relationship between advisory services and women entrepreneurship but actively works towards maximizing this impact for sustainable growth and success.

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