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Washington University in St. Louis
George Warren Brown School of Social Work

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Economic Empowerment of Young Women in Southern Uganda: An embedded mixed-methods

Dissertation study

By

Josephine Nabayinda, MSc.

A dissertation presented to the Brown School of Washington University in St. Louis in partial

fulfillment of the requirements for the degree of Doctor of Philosophy

August 2024.

Dedication

To my beloved mother—Justine Nakatoogo—whose strength and love carried our family through tough times. Your dedication and selflessness were evident, particularly during Dad’s hospital visits. Your resilience and sacrifices have always inspired me. This dissertation is dedicated to you with heartfelt gratitude and admiration for the extraordinary woman you are.

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Table of Contents

List of Tables	xii
List of Figures	xiii
Abstract	xiv
Chapter 1: Introduction	1
Background, Aims, and Significance.....	1
Rationale for Focusing on Young Women	3
Research Aims, Questions, and Hypotheses.....	6
Aim 1	7
Aim 1 Research Questions.....	8
Aim 1 Hypotheses.....	9
Aim 2	9
Aim 2 Research Question	10
Aim 2 Hypotheses.....	11
Aim 3	11
Aim 3 Research Question	12
Significance of the Dissertation	12
Definition of Key Concepts	15
Chapter 2: Literature Review	18
Economic Empowerment of Women: Rationale	18
Factors Impacting Women’s Economic Empowerment	19
Cultural Norms and Religious Values	19
Lack of Employment Opportunities.....	20

Limited Resource Ownership	23
Limited Education Opportunities.....	24
Violence Against Women.....	25
The Intersectionality of the Barriers to Women’s Economic Empowerment.....	28
Summary of Literature Review.....	32
The Theory of Gender of Power	37
Division of Labor	37
Division of Power	38
Conclusion	40
Asset Theory	43
Assets Provide Stability	45
Assets Create a Future Orientation	46
Assets Increase Personal Efficacy	46
Summary	47
Chapter 4: Methodology	53
Data Source: Bridges Study	53
Bridges Study Recruitment procedures.	54
Study Interventions	55
Ethical Considerations	56
Data Collection Procedures.....	56
Quantitative Data Collection.....	57
Qualitative Data Collection.....	57
Additional Qualitative Field Work to Augment Quantitative Research Questions	58

Study Measures.....	59
Aim 1	59
Predictor Variable	60
Mediator Variables.....	61
Aim 2	61
Mechanisms of Change.....	62
Aim 3	63
Data Analytical Approach.....	64
Aim 1	64
Aim 2	68
Aim 3	70
Data Integration	71
Chapter 5: Results.....	72
Findings from the Quantitative Study.....	72
Sociodemographic Characteristics of the Participants at Baseline	72
Aim 1	74
Distribution of the Participant Characteristics on Mediators and Outcome Variables	74
Model Fit Parameters.....	76
Direct and Indirect Effects of Restrictive Gender Norms on Decision-Making	
Autonomy	76
Moderating Effect of Sex.....	77
Aim 2	79
Effects of the Intervention on Physical Assets	80

Sex Differences in the Impact of an EEI on Physical Assets	81
Effects of the Intervention on Financial Assets	82
Sex Differences in the Impact of the EEI on Financial Assets	83
Sensitivity Analysis	84
Findings From the Qualitative Study	84
Participants' Sociodemographic Characteristics.....	85
Aim 3	86
Theme 1: Facilitators to Asset Development and Decision-Making Autonomy	88
Individual Factors	88
Personal Attributes.....	88
Economic Factors.....	90
Financial Opportunities.....	90
Engagement in Farming.....	92
Engagement in Economic Empowerment Programs	94
Social Factors.....	97
Support From Government/Nongovernment Policies/Programs.....	97
Taking on Leadership Roles	98
Theme 2: Barriers to Asset Development and Decision-Making Autonomy	100
Sociocultural Factors	100
Societal Expectations	100
Societal Constraints on Women's Movement and Roles.....	102
Early Pregnancies and Early Marriages	104
Parental Perceptions.....	105

Individual Factors	107
Chapter 6: Discussion	109
Introduction.....	109
Discussion of Aim 1 Results.....	110
Discussion of Aim 2 Results.....	114
Discussion of Aim 3 Results.....	119
Chapter 7: Methodological Strengths and Limitations	128
Chapter 8: Implications for Research, Policy, and Practice.....	131
Chapter 9: Conclusions and Way Forward	135
Dissemination Plan	137
References.....	139
Appendix: Supplementary Tables and Figure.....	164

List of Tables

Table 1 Summary of Referenced Studies on Theory Application	41
Table 2 Summary of Studies in the Asset Theory Section	48
Table 3 Bridges Retention Rates.....	55
Table 4 Baseline Sample Characteristics of Bridges Study Participants	73
Table 5 Distribution of the Mediators and Characteristics of Study Participants on Mediators and Outcome by Gender	75
Table 6 Goodness of Fit of the Measurement and Structural Equation Models.....	76
Table 7 Mediation Analysis Between Restrictive Gender Norms and Decision-Making Autonomy	78
Table 8 Mixed-Effects Model Showing the Effects of the Interventions on Physical and Financial Assets	79
Table 9 Random Effects for Models Testing the Impact of an EE Intervention on Asset Development.....	80
Table 10 Pairwise Comparisons of Saving Across Study Groups Across Time	83
Table 11 Characteristics of Participant in the Bridges Qualitative Interviews.....	85
Table 12 Overview of Themes and Subthemes in Relation to the AT and TGP	87
Table 13 Three-Way Interaction-Mixed Effects Model Showing the Effects of the Intervention on Physical and Financial Assets.....	164
Table 14 Random Effects for The Three-Way Mixed Effects Model Testing the Impact of an EEI on Asset Development	167

List of Figures

Figure 1 Conceptual Framework Showing the Complexity of Women’s Economic Empowerment	36
Figure 2 A Structural Equation Model Showing the Indirect and Direct Relationship Between Restrictive Gender Norms and Decision-Making Autonomy.....	66
Figure 3 A Structural Equation Model Showing The Pathways Influencing The Relationship Between Restrictive Gender Norms And Decision-Making Autonomy.....	77
Figure 4 Margins Plot for Predicted Physical Assets Over Time	81
Figure 5 Margins Plot For Predicted Financial Assets Over Time.....	82
Figure 6 Margins Plot for the Predicted Sex Differences in the Impact of EEI on Physical and Financial Assets	168

Abstract

Economic Empowerment of Young Women in Southern Uganda: An Embedded Mixed-Methods

Dissertation Study

By

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Doctor of Philosophy in Social Work

The Brown School, Washington University in St. Louis, 2024

Professor Fred M Ssewamala, Chair

Prioritizing economic empowerment of young women is necessary for achieving gender equality and promoting sustainable development, as it is intertwined with sociocultural, familial, legal, political, and psychological practices that foster gender equality. Empowering women economically can help them gain control over their financial future, break free from the vicious cycle of poverty and inequality, and achieve autonomy and agency over their lives. Guided by the asset theory and the theory of gender and power, this dissertation employed an embedded mixed-methods approach to examine the economic empowerment of young women in Southern Uganda focusing on three aims. Aim 1 examined the pathways linking restrictive gender norms to decision-making autonomy. Aim 2 analyzed differences between genders in the effects of an economic empowerment intervention (EEI) on asset development. Aim 3 explored the barriers and facilitators to asset development and decision-making autonomy among young women.

To examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy, this study used cross-sectional data from the National Institutes of Health-funded Bridges to the Future program. Structural equation modeling was employed to examine the direct, indirect, and overall effects of restrictive gender

norms on decision-making autonomy among both young women and men. The findings revealed a significant direct relationship between restrictive gender norms and decision-making autonomy. Additionally, a specific indirect effect was observed through asset ownership. Regarding sex as a moderator in the model, results revealed that young women were less likely to own assets and participate in decision-making processes, despite exhibiting higher levels of self-esteem.

Aim 2 used a robust longitudinal dataset spanning Waves 1 through 5 of the Bridges Study to explore sex differences in the effects of an EEI on asset development. Asset development was assessed using two measures: physical assets, determined by an asset index, and financial resources, assessed through a single-item question which inquired whether participants had any savings. Two mixed effects linear and logistic regression models were employed. The results revealed no statistically significant sex differences in the impact of the EEI. However, notable sex differences were observed in the accumulation of both physical and financial assets. Furthermore, the findings demonstrated a positive effect of an EEI on accumulating financial assets, with a significant increase in savings observed among participants in the treatment groups compared to the control group over the study period. Additionally, depression, working for pay, and education of the head of household were associated with accumulating physical and financial assets.

Aim 3 explored the narratives of participants to understand the factors shaping asset development and decision-making autonomy among young women. The emergent themes included various facilitators and barriers. Facilitators included personal attributes, financial opportunities, involvement in farming, participation in economic empowerment programs, and assuming leadership roles. Barriers such as societal expectations, restricted mobility, early

pregnancies and marriages, and parental perceptions of gender roles posed significant challenges to young women's ability to accumulate assets and engage in decision-making processes.

Overall, the study findings emphasize the significant role of economic empowerment interventions in facilitating the accumulation of assets among young women, particularly in resource-constrained communities. Access to financial assets not only enables young women to accumulate resources but also empowers them to engage more actively in decision-making processes. However, it is also important to examine the structural barriers to this progress as findings highlight the widespread gender disparities in asset ownership and decision-making autonomy among young men and women in Southern Uganda, rooted in restrictive gender norms. Addressing these disparities necessitates interventions that directly confront systemic issues within societal structures. Prioritizing the transformation of prevailing restrictive gender norms, particularly those favoring men, as outlined by Connell's (1987) theory of gender and power, is essential. The study advocates for comprehensive interventions that tackle the root causes of gender inequality, challenge entrenched norms, and create supportive environments for young women.

Chapter 1: Introduction

Background, Aims, and Significance

Empowering women is an urgent global priority that must be addressed to achieve the U.N.'s Sustainable Development Goals by 2030. Several conferences have been held to discuss the progress and milestones reached regarding the status of women, including the First World Conference on the Status of Women held by the United Nations in Mexico in 1975, Second World Conference of the United Nations Decade for Women held in 1980 in Copenhagen, Denmark (UN-Women, 2019); the Third World Conference on Women, which was held in Nairobi Kenya; and the landmark conference, which was held over a decade later in Beijing, China, in 1995—the Fourth World Conference on Women (United Nations., 1995). The Beijing conference has been considered the most important of the four conferences on women as it marked a significant turning point for the global agenda towards promoting gender equality and removing all barriers to women's full participation in all public and private life through equal representation in economic, social, cultural, and political decision-making (United Nations., 1995). Despite these efforts to promote empowerment, women continue to face discrimination across the social, economic, and political spheres, and entrenched gender disparities remain a significant driver of poverty among women, resulting in their suboptimal well-being (Hessami & da Fonseca, 2020).

To illustrate, the (WEF, 2022) *Global Gender Report* assessed 146 countries on key dimensions such as economic participation and opportunity, educational attainment, health and survival, and political empowerment. The review revealed issues of concern regarding the status of women. Specifically, the economic participation and opportunity gender gap have persisted, with declining trends in women's labor force participation in 129 of the countries. On the

education attainment dimension, only 29 countries have achieved full gender parity, most of which are high-income economies. Low-income economies lag, with average education attainment of 81%, compared to 99% in high-income countries. The Political Empowerment Dimension is the subindex with the most significant gender gap, with no overall progress reported. Only 11 countries have closed over 50% of their gender gap on this subindex (WEF, 2022). Similarly, a United Nations (2022) report highlighted that over 230 million women and girls worldwide grapple with extreme poverty, living on less than \$1.9 a day. Concurrently the World Bank's (2022) data point to the 2.4 billion working-age women (15–64 years) across 178 economies who are excluded from equitable economic opportunities.

The root causes of these disparities can be traced back to systemic disadvantages deeply rooted in gendered societal power dynamics. These dynamics reinforce gender stereotypes and societal expectations regarding the roles of women and men. For example, Chafetz (1988) in exploring the reproduction of female disadvantage emphasized the division of roles based on gender. He pointed out that women predominantly shoulder responsibilities for child-rearing, household, and family duties, regardless of their roles in professional sectors. In contrast, men's main duties predominantly span areas outside of domestic settings, including economic, political, and other societal and cultural domains (Chafetz, 1988). Three decades later this viewpoint was reinforced by the findings of the Organization for Economic Cooperation and Development (Williams et al., 2022). In sub-Saharan Africa prevailing social norms dictate that women bear the primary responsibility for caregiving, which limits their opportunities for education, participation in labor markets, and involvement in decision-making processes (Williams et al., 2022). Furthermore, women's access to and control over property, a critical component of their economic empowerment, is undeniably restricted in many patriarchal societies. Women continue

to face barriers to owning and inheriting property due to prevailing social and cultural prejudices, such as customary laws, that perpetuate gender disparities (Khan & Mazhar, 2017).

Consequently, women are less likely to have formal employment, receive education, access resources, and participate in civil and political activities (Robinson et al., 2017).

To effectively address these barriers, it is essential to foster a comprehensive understanding of the multifaceted dimensions of women's empowerment. Whereas women's empowerment encompasses various domains, including economic, sociocultural, and political, this dissertation emphasizes the critical role of economic empowerment of young women in low-resource communities. Both theory (detailed in Chapter 3) and literature (Chapter 2) indicate that empowering women economically can give them control over their financial future and enable them to break free from the vicious cycle of poverty and inequality and thereby achieve autonomy and agency over their lives. The United Nations (2021) report on women's economic empowerment pointed out that investing in women's economic advancement is a direct pathway to achieving gender equality, reducing poverty, and promoting inclusive economic growth. Hence, women's contributions in different economic sectors is essential, including business, agriculture, entrepreneurship, paid employment, and unpaid care work. Therefore, prioritizing economic empowerment is crucial for achieving gender equality and promoting sustainable development, as it is intertwined with sociocultural, familial, legal, political, and psychological practices that foster gender equality(Williams et al., 2022).

Rationale for Focusing on Young Women

In sub-Saharan Africa, the youngest region in the world, it is important to boost employment opportunities, especially for youth, not only for economic growth but because many people rely on employment to escape poverty. Though both young men and women urgently

need these opportunities, young women face unique gender-related challenges that hinder their economic prospects, such as unequal access to educational resources, high rates of early marriage, and obligations related to unpaid caregiving and domestic tasks (Santos & Rubiano-Matulevich, 2019). To illustrate, UNICEF (2023a) indicated that an estimated 10% of adolescent girls and young women in Africa gave birth before the age of 18 in 2021. Bearing a child before 18 comes with a multitude of implications. A pregnancy during her adolescent years can disrupt a girl's transition to adulthood, adversely affecting her education, career prospects, and overall health. Often, such young mothers face coercion or outright pressure to leave school, which in turn diminishes their future educational and job opportunities (Fox & Gandhi, 2021). Socially, early pregnancy can diminish a girl's standing in her household and community, exposing her to stigmatization, potential family discord, peer ridicule, and sometimes even violence (Ahinkorah et al., 2023).

The challenges for young women do not stop at early marriages. As highlighted by Elder and Kring (2016), young women in Africa are 1.5 times less likely to find formal employment or engage in education or training compared to their male counterparts. When opportunities for employment do emerge, young women on average spend 7.8 months securing their first job after finishing their education, compared to their male counterparts, who take only 6.9 months to attain their first job (Elder & Kring, 2016). In terms of health, UNAIDS (2023) indicated that in 2022 approximately 31,000 adolescent girls and young women aged 15–24 years contracted HIV every week in sub-Saharan Africa. These challenges not only mirror entrenched societal inequalities but also necessitate urgent attention to enhance the quality of life for young women in resource-constrained communities.

Focusing on young women, I investigate the barriers and facilitators for the economic empowerment of young women in Southern Uganda, specifically the hinderances to young women's active participation in decision-making processes that affect their lives, such as choices related to economic resource management in their households. Additionally, I examine the unequal access young women have in asset development, including ownership and control of financial resources, land, and other assets essential for economic stability and growth. My findings highlight the significance of economic resources in addressing the challenges young women encounter in decision-making processes and in accumulating both physical and financial assets. Indeed, the overall assumption—guided by theories (detailed in Chapter 3)—is that supporting young women's economic empowerment can lead to better livelihoods, improved health outcomes, and more inclusive and equitable societies. In turn, these advances may benefit not only the women themselves but also their families, communities, and the broader economy.

Guided by asset theory and the theory of gender and power, I employed an embedded mixed-methods approach to specifically examine the barriers and facilitators to the economic empowerment of young women who participated in a National Institutes of Health-funded Economic Empowerment Intervention study, referred to as Bridges to the Future (from 2011 to the present). The Bridges Intervention study, as elaborated in Chapter 4, initially enrolled 1440 primary school-going children from 48 public primary schools in Southern Uganda. The primary objective of the Bridges Intervention was to assess the effectiveness and cost-effectiveness of Bridges, an innovative family-based economic empowerment initiative targeting school-going children orphaned due to AIDS. Grounded in asset theory, this intervention aimed to encourage monetary savings for secondary education, promote microenterprise development for family income generation, and provide various support programs, including mentoring, workshops, and

educational activities, to safeguard children from future risks. The Bridges children have been followed up since 2011. At present, all the children who were part of the Bridges Round 1 (Bridges R1) study have transitioned into young adulthood (above 18 years old).

It is important to note that the Bridges Study was executed in two phases. Bridges R1 (2011–2018) was successfully implemented, and its key findings, which primarily focused on short-term and medium-term outcomes, have been extensively documented and published by Ssewamala and colleagues (Proscovia et al., 2019; Ssewamala et al., 2021; Wang et al., 2021). Further information can be found on the International Center for Child Health and Development (ICHAD) website. In 2022, as the Bridges R1 participants were transitioning into young adulthood—a particularly vulnerable phase—the National Institutes of Health extended funding for the study. This extension allowed the research team to continue tracking these participants for an additional 4 years. The specific aim of this extended phase, referred to as Bridges Round 2 (Bridges R2), was to examine the longitudinal developmental and health outcomes of the Bridges cohort. These individuals constitute the sample for this dissertation. I leveraged the rich longitudinal Bridges Study dataset to examine the factors influencing the economic empowerment of young women in Southern Uganda.

Research Aims, Questions, and Hypotheses.

This dissertation focused on the significance of enhancing women’s ability to make independent decisions and potentially strengthen their decision-making autonomy, and it emphasizes the importance of increasing young women’s asset accumulation, both of which are essential aspects of achieving economic empowerment. These facets are examined through the lens of three specific research aims.

Aim 1

Aim 1: To examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy among young men and women who participated in the Bridges Study in Southern Uganda.

In the context of women's empowerment, several key indicators carry significant weight, including economic independence, education, freedom of movement, and control over resources. Yet, decision-making autonomy truly sheds light on the dynamics of power, specifically highlighting who holds in power over these important indicators. Women's participation in intrahousehold decision-making is very important as it has been often used as a key metric of empowerment. As described by Brunson et al. (2009), women's autonomy in household decision-making represents their ability to assert control and make decisions concerning their lives and resources, all without the need for external permission in the confines of a marital relationship.

However, this concept of autonomy takes on a distinct dimension in communities where patriarchal restrictive gender norms hold sway. In many societies, particularly in developing or low-income countries, restrictive gender norms stand as barriers to women's autonomy, limiting their capacity to make decisions that impact various aspects of their lives (Osamor & Grady, 2016). These deeply rooted societal structures prescribe rigid gender roles, firmly grounded in religious, tribal, and traditional customs. Traditional expectations often cast men as the heads of households and primary income providers; whereas, domestic responsibilities, such as meal preparation and childcare, are consigned to women (Khan & Mazhar, 2017). Consequently, these societal expectations significantly shape the extent of women's decision-making autonomy, highlighting the urgent need to address gender disparities in this context.

On the other hand, studies focused on restrictive gender norms and decision-making autonomy have often overlooked men's viewpoints, despite their significant role in shaping women's agency (Donald et al., 2020). Adopting a holistic approach that gathers insights from both genders can enhance the understanding of women's participation in decision-making. This approach can produce valuable insights into women's empowerment, especially in predominantly patriarchal, low-resource communities. This innovative aspect is a key focus of this dissertation as it incorporates a holistic lens to enable the consideration of both male and female perspectives.

Moreover, factors like asset ownership and self-esteem have emerged as important determinants in the decision-making process (Oduro et al., 2012; Sell & Minot, 2018). Kabeer (2005) also suggested that the ability to make informed decisions and assert autonomy is significantly influenced by resource accessibility. Guided by the theory of gender and power, which stipulates that power lies in the hands of men (Connell, 1987), I explored how asset ownership and self-esteem mediate the relationship between restrictive gender norms and decision-making autonomy among participants who participated in the Bridges Study in Southern Uganda.

Aim 1 Research Questions

Research Question 1: To what extent do restrictive gender norms influence decision-making autonomy among young women and men in Southern Uganda?

Research Question 2: Does asset ownership mediate the relationship between restrictive gender norms and decision-making autonomy among young women and men in Southern Uganda?

Research Question 3: Does self-esteem mediate the relationship between restrictive gender norms and decision-making autonomy among young women and men in Southern Uganda?

Aim 1 Hypotheses

Hypotheses 1 topic: direct effect of restrictive gender norms and decision-making autonomy

H_{1a}: There is a direct negative effect of restrictive gender norms on decision-making autonomy among young women and men who participated in the Bridges Study in Southern Uganda.

Hypothesis 2: Indirect effects of restrictive gender norms on decision-making autonomy through asset ownership and self-esteem.

H_{2a}: There is an indirect negative relationship between restrictive gender norms and decision-making autonomy through asset ownership. Thus, restrictive gender norms influence the level of assets owned by young women and men which in turn influences their decision-making autonomy.

H_{2b}: There is an indirect negative relationship between restrictive gender norms and decision-making through self-esteem, thus restrictive gender norms influences young women and men's self-esteem which in turn influences how much power they have in making decisions.

Aim 2

Aim 2: To assess sex differences in the impact of the economic empowerment intervention on asset development among young women and men.

Economic empowerment is an essential component for achieving gender equality and improving the overall well-being of communities (UN-Women, 2021). At the heart of this

empowerment lies the ability of individuals, particularly women, to access and control economic resources. Although economic empowerment includes various dimensions, asset development stands as a tangible and critical indicator of one's economic stability and progress. Thus, in tandem with understanding the barriers and facilitators, this aim assesses the gender-differential impact of economic empowerment interventions on asset development among young women and men. Previous studies have examined the potential of economic empowerment interventions, such as microfinance and cash transfers, in elevating the financial status of women (Ahmad & Choudhary, 2021; Boateng et al., 2015), but a significant gap remains in understanding how these interventions differentially impact asset development between women and men.

In many societies, cultural norms position men as the primary breadwinners and asset controllers, relegating women to secondary roles, often as primary caregivers. Economic empowerment interventions have the potential to challenge or reinforce these norms. For example, whereas a cash transfer and access to credit might boost a woman's income, it does not necessarily ensure she gains control over new assets, especially if cultural norms dictate otherwise. If the distinct experiences of men and women are not considered, the nuances of how interventions affect different groups might be. Hence, it is paramount to acknowledge these differences to design more effective, gender-responsive interventions. Therefore, an aim of the dissertation was to present a unique perspective of examining the sex differences in the impact of an economic empowerment intervention on asset development among young women and men.

Aim 2 Research Question

To what extent does sex influence the differences in asset accumulation between young women and young men participating in an economic empowerment intervention?

Aim 2 Hypotheses

Given the social background of sub-Saharan Africa, including Uganda, deeply ingrained patriarchal norms and cultural traditions continue to shape the economic landscape and influence gender roles and asset ownership. Therefore, I examined two hypotheses regarding the intervention's impact on asset development among young women and men.

H_{2a}: There is an impact of an economic empowerment intervention on asset accumulation among young women and men in Southern Uganda.

H_{2b}: There are differences in asset ownership between young women and men as a result of participating in an economic empowerment intervention in Southern Uganda.

Aim 3

Aim 3: To qualitatively explore the facilitators and barriers to decision-making autonomy and asset development for young women in low-resource communities.

Having quantitatively examined the effects of an economic empowerment intervention on asset development among young women and men and explored the mediators influencing decision-making autonomy in the first two aims, this dissertation explored the facilitators and barriers to decision-making autonomy and asset ownership, specifically targeting women. This particular focus on women was due to the mounting evidence pointing towards their constrained ability to accumulate assets, which eventually affects their decision-making autonomy. O'Hara and Clement (2018) postulated that women's empowerment manifests predominantly through individual actions and translates into enhanced control over personal income and increased bargaining power in the household. The insights gathered from the first two aims of this dissertation act as foundational themes, directing and shaping the qualitative exploration, to understand individual, lived experiences of young women, especially those in low-resource

communities. To achieve this aim, both male and female respondents were interviewed to examine the differences in the perceived barriers and facilitators for young women's involvement in asset development and decision-making processes. Understanding these viewpoints is essential, as they can illuminate societal norms and biases that have significant repercussions for women's empowerment. Through a comparative analysis of both men's and women's perspectives, this dissertation unveiled gender-specific challenges and opportunities, providing a comprehensive understanding of the underlying issues.

Aim 3 Research Question

What are the facilitators and barriers to decision-making and asset development among young women in low-resource communities? No hypotheses were formulated because the research question was an exploratory, with no specific predictions about the findings, but an exploration to discover new insights from the perspectives of the participants. Therefore, not formulating a hypothesis provided with greater flexibility during data collection and analysis and ensured that findings are grounded in participants' realities and less influenced by my biases or preconceptions.

Significance of the Dissertation

Extensive scholarly inquiry has been dedicated to investigating the role of economic resources, including access to credit and cash transfers (both conditional and unconditional) in facilitating the empowerment of women (Gichuru et al., 2019; Hunter et al., 2021; Iqbal et al., 2021; Yount et al., 2021). However, a critical knowledge gap persists in this body of research. Specifically, questions still exist: To what degree can the impact of providing financial services on the economic empowerment of women as individuals be measured? Is there a likelihood that women who experience economic empowerment and participate in affirmative action programs

might redirect their benefits, such as credit or cash grants, to support their male counterparts due to societal pressures? If so, do men use these resources to acquire assets solely under their own names or do they consider shared ownership with their female partners? Is there an underexplored gender-specific effect emerging from such interventions?

In addressing this research gap, I drew on the Bridges Study to examine the long-term impact of an economic empowerment intervention with a matched savings component to specifically assess whether there are noticeable differences in asset accumulation between young women and their male counterparts as a result of participating in the program. This investigation holds particular significance in contexts characterized by prevailing patriarchal norms, where men often assume primary control over assets while relegating women to caregiving roles. I also explored the question of whether the acquisition of assets, whether physical or financial, results in independent decision-making for individuals of all genders.

The first aim of this dissertation examined the direct and indirect pathways of the relationship between restrictive gender norms and decision-making autonomy among young women and men. The mediating factors under inquiry include possession of assets and levels of self-esteem. A notable gap in the existing body of literature pertains to the intrahousehold power dynamics concerning decisions related to the use of credit or cash resources. Although several studies have identified this oversight and suggested the need for further investigation, their emphasis has predominantly been on capturing women's perspectives on decision-making. This exclusive focus raises a significant concern: the discourse on empowerment, although primarily centered on women, cannot disregard the roles played by men—whether as advocates or hindrances to the empowerment process. This issue is particularly pertinent in resource-constrained, patriarchal societies where decision-making authority predominantly resides with

men. By incorporating the voices of both men and women, this dissertation offers a more balanced interpretation of how gender dynamics influence decision-making and asset development. This inclusivity is crucial in identifying disparities in the perspectives of people who hold different gender identities, ultimately informing more equitable empowerment strategies.

Research in the field of empowerment of women has made significant strides in unpacking the complexities of economic empowerment through empirical observations and quantitative analyses. This dissertation employed these methods by exploring the theoretical foundations (the Asset theory and the Theory of Gender and Power) to enhance the understanding of the topic. This theoretical grounding emphasizes the role of theories in offering insights and a holistic view of the discourse around women's economic empowerment. By grounding this dissertation in the rich theoretical framework of gender and power, I reveal a deeper understanding of how restrictive gender norms, societal structures, and power dynamics intersect to shape the experiences of women striving for economic autonomy in resource-constrained settings. This theoretical lens enabled me to discern not only what barriers and facilitators exist but also why they persist, shedding light on the underlying forces that propel and hinder economic empowerment initiatives. Additionally, the incorporation of asset theory offers a distinctive perspective by emphasizing the significance of assets in the journey towards economic empowerment. By considering assets in a holistic sense, including physical and financial resources, this dissertation provides a comprehensive framework for assessing the multifaceted nature of empowerment. This approach goes beyond traditional economic measures and recognizes that empowerment should include a broader spectrum of resources and capabilities. Therefore, while recognizing the prior use of theoretical approaches in this field, this

dissertation builds upon and extends these perspectives and advances the understanding of how women navigate economic empowerment in low-resource communities.

Last, this dissertation study promotes scientific rigor by not relying on only one type of data. The mixed-methods approach allowed for a more comprehensive exploration of the research questions, addressing both the how and why aspects of decision-making autonomy and asset development among young women in empowerment initiatives. Additionally, it allowed for a holistic assessment of the complex nature of empowerment. My approach goes beyond mere statistical indicators and gives both young men and young women a voice in the research process, which is especially important in the context of empowerment research. Moreover, this mixed-methods approach offered a richer and more comprehensive understanding of the dynamics at play in empowerment programs and contributes to the broader literature on women's economic empowerment and the journey towards achieving gender equality.

Definition of Key Concepts

Economic empowerment: Malhotra et al. (2002) defined economic empowerment as the individual's ability to control income, contribute relatively to family support, and control and access family resources. Outside the family, Malhotra et al. defined the term as individuals' ability to access employment, own assets and land, access credit and markets, and have equal representation in local trade associations. In their systematic review aimed at assessing the impact of self-help groups on the empowerment of women, Brody et al. (2017) defined economic empowerment as a person's ability to access, own and control resources, including assets, land, and expenditure patterns, as well as participating in financial decision-making. However, Rowlands (1995) argued that an empowerment approach centered on promoting economic empowerment must pay attention to all structures an economic activity operates through for

empowerment to happen. The dissertation employed Brody et al.'s definition of economic empowerment as a foundational framework for understanding the capabilities of young women in terms of accessing, owning, and managing resources, including both physical assets like land and financial assets such as savings, as well as their involvement in household financial decision-making.

Assets: McKernan and Sherraden (2008) defined assets as tangible and intangible rights or claims related to property that are reinforced by cultural norms. Examples of tangible assets include money savings, financial securities, durable household goods, and natural resources (McKernan & Sherraden, 2008). Intangible assets, on the other hand, consist of access to financial credit, human capital, informal social capital, and political capital. It is important to note that this dissertation exclusively focused on tangible assets including the physical and financial resources (see Methods section for details).

Decision-making: Eisenfuhr (2011) defined decision-making as the process of making a choice from a number of alternatives to achieve a desired result. The definition as expounded by Lunenburg entails three components: first, the act of decision-making involves having multiple options and making a choice; second, it constitutes a process that extends beyond the mere selection of a final alternative; and finally, it is directed towards realizing a desired result, which represents a purpose resulting from the mental activity that the decision-maker engages in to arrive at a conclusive decision (Lunenburg, 2010). In the context of female empowerment, Naila Kabeer's work enriches my understanding of decision-making. Kabeer (2009) contended that decision-making for women involves their ability to access resources, use them to define and act upon their goals and choices—often referred to as agency—and achieve tangible outcomes resulting from these purposeful actions. For this dissertation, the concept of decision-making

referred to young women's capacity to participate in decisions pertaining to the use of economic resources, including purchases, as well as their ability to take charge of various aspects of their daily lives, such as mobility in a household.

Decision-making autonomy: Numerous peer-reviewed articles have embraced the definition of decision-making autonomy put forward by Dyson and Moore (1983). They defined decision-making autonomy as the ability (including the technical, social, and psychological) to obtain and use information to make choices about one's personal matters and those of one's intimates. They further argued that equality of autonomy between sexes implies equal decision-making ability.

Young women: The term *young women* is derived from the United Nations' definition of *young people*. The UN Secretariat employed the terms *youth* and *young people* interchangeably to refer to individuals aged between 15 to 24. However, it acknowledges that member states and other organizations may have varying interpretations and definitions of these terms (UNDESA, n.d). It is important to recognize that this definition lacks universal applicability and may differ across countries due to distinct demographic, financial, and sociocultural contexts. Therefore, the use of the age range 15–24 to delineate youth, and in this context *young women* represents a widely accepted standard among international organizations and governments (UNDESA, n.d).

Sex: For this dissertation, the term *sex* denotes the binary classification of individuals into male and female categories, primarily determined by observable physical traits as assigned at birth.

Chapter 2: Literature Review

Economic Empowerment of Women: Rationale

Several studies have documented the benefits of women's economic empowerment. Buvinic et al. (2020) reported that empowering women economically can result in a range of positive outcomes, such as more significant investments in children's education and healthcare, reduced poverty for all members of society, and enhanced aspirations for the next generation of girls and women. These outcomes are possible with increased access to employment, financial resources, and the ability to shape economic decisions inside and outside the household. On the other hand, Ferrant and Thim (2019) defined the domain as a critical component of achieving sustainable development, particularly in low-income countries (Ferrant & Thim, 2019).

Women's economic empowerment can increase women's political and social power by granting them more outstanding agency in decision-making processes that affect their lives. In support of this agency, Deininger et al. (2020) conducted a study using data from 163 villages across 12 states in India to examine the impact of economic empowerment on women's acquisition of village leadership positions. They found that access to financial services and demand for work by women was positively associated with increased female participation in village leadership positions.

Niyonkuru and Barret (2021) emphasized the significance of women's economic empowerment as crucial to attaining gender parity. They posited that enhancing women's financial status can significantly decrease poverty and promote comprehensive development objectives. Ward-Peterson et al. (2021) revealed that empowering women economically results in increased self-confidence, which helps women to voice their decisions, including economic, fertility, and land use decisions in the household. Women's economic empowerment has been

closely linked to sociocultural, familial, legal, political, and psychological practices that promote equality in the community and society (Choudhry et al., 2019; Laszlo, 2020). Therefore, according to Williams et al. (2022), true economic empowerment involves enabling women to participate in, contribute to, and benefit from growth processes while respecting their dignity and ensuring a fair distribution of benefits. However, this enablement is often hindered by structural barriers limiting women's access to equitable economic opportunities, control over financial resources, and decision-making power in their lives. These barriers are compounded by factors such as the unequal distribution of income and resources between men and women, cultural norms, restrictive institutional policies, and labor market barriers, which all contribute to the perpetuation of poverty among women (Smee & Woodroffe, 2013).

Factors Impacting Women's Economic Empowerment

Cultural Norms and Religious Values

The most significant barrier to the overall empowerment of women are the traditional beliefs and values resulting from social definitions of men's and women's roles. In societies where such beliefs and values are enforced, girls are typically only prepared for marriage (Khan & Mazhar, 2017), limiting their chances to acquire education and seek formal employment, which are critical factors in enhancing women's economic empowerment. In Uganda, which is the main focus of this dissertation study, these customs are particularly noticeable, where cultural beliefs and norms have worsened the gender gap between young women and men. For example, Sell and Minot (2018) revealed how cultural traditions regarding property ownership in Uganda significantly restrict women's land rights and inheritance. Such practices result in men having more control over household assets and decision-making; whereas, women and girls are primarily assigned reproductive roles, maintaining unequal power dynamics (Ninsiima et al.,

2018). Moreover, Watson's (2018) research in Northern Uganda emphasizes how cultural practices impose specific expectations on girls, leading to significant economic challenges that curtail their prospects for future economic empowerment.

Religious attributes play a role in maintaining these practices. The Bible and other religious texts have also perpetuated the subordination of women. In such texts, a good wife is seen as a woman who is submissive to her husband and has placed men as heads of the family. Such Biblical passages have promoted women's cultural subordination (Njoh, 2012). In their study on the impact of religion on women's empowerment across 47 African countries, including Uganda, Njoh and Akiwumi (2012) found a significant association between Christianity and the four Millennium Development Goals focused on achieving women's empowerment. They reported an association between religion and the percentage of girls in school, female adult literacy rates, the female share of nonagricultural employment, and female representation in government, which are all significant indicators of economic empowerment of women.

Therefore, cultural norms and institutions play a significant role in shaping the distribution and use of resources and mediating relationships between individuals and their economic environment. The power imbalance between men and women in households often restricts women's agency in decision-making and impedes their economic empowerment. It is, therefore, crucial to address the various sociocultural factors perpetuating women's marginalization through a multifaceted approach involving policy interventions, legal reforms, and attitudinal changes toward gender equality.

Lack of Employment Opportunities

The limited participation of women in employment has been attributed to gender-based mechanisms that impede access to critical resources vital for employment, including skills, time,

capital, and structural frameworks that define gender roles in households (Chakravarty et al., 2017). According to the World Bank (2022), nearly 2.4 billion women of working age (15–64 years) across 178 global economies are deprived of equitable economic opportunities compared to their male counterparts. Such norms also limit women’s mobility, potentially affecting their economic prospects. As a result, even when women aspire to explore opportunities, they often face conflicting priorities stemming from family responsibilities, causing them to miss out on opportunities. For example, the World Bank’s report on women, business, and the law found that eight countries do not allow women to travel outside their country, 14 countries prohibit women from leaving their homes altogether, and 34 countries limit women’s choice of residence. In situations where women could work, they only earn two thirds of men’s expected lifetime income or are placed in low managerial positions (WorldBank, 2022.). Moreover, women’s disproportionate share of unpaid labor, including childcare and domestic work, poses significant barriers to employment opportunities (Ferrant & Thim, 2019). Despite this, policies and programs designed to improve women’s economic prospects tend to overlook these issues, viewing them as private concerns to be managed in the household (Ferrant & Thim, 2019).

Furthermore, gender-based discrimination and harassment in the workplace perpetuate women’s limited access to employment and financial security. Sexual harassment in the workplace discourages women from pursuing promotions, depriving them of higher-paying positions, status, and influence in society (Folke et al., 2020). The adverse effects of sexual harassment also extend to individuals, employers, and governments, incurring high economic costs such as decreased productivity, staff turnover, and lost taxes (Hejase, 2021). Graduates in Uganda, for example, face being denied employment opportunities if they refuse sexual advances from potential employers (Owich, 2019). To combat poverty and promote gender equality, it is

essential to prohibit all forms of sexual harassment in the workplace and provide women with favorable working environments that enable them to secure employment and attain financial independence.

Empowering women through employment increases their power and influence in society, which challenges the norms and institutions that constrained their employment (Chakravarty et al., 2017). When women are engaged in formal work, they spend less time on domestic chores, which reduces their work burden and increases their participation in other economic activities (Ferrant & Thim, 2019). A study conducted by Riaz and Pervaiz (2018) among women in Pakistan indicated that being employed was associated with women participating in decisions regarding their health care, major household purchases, visits to family and or relatives, and spending household earnings (Riaz & Pervaiz, 2018).

Promoting the economic empowerment of women requires increasing employment opportunities and shifting towards more equitable attitudes towards women. This transformational process requires a multifaceted approach that encompasses institutional and legal reforms and addresses regressive behaviors that hinder women's access to employment. Despite the efforts made so far, progress towards gender parity in economic opportunities remains low. The World Economic Forum (2022) noted that the economic participation and opportunity gap is still wide, with only 28 countries having closed less than 50% of the gender parity gap, with Sub-Saharan Africa having the lowest levels of income parity. Therefore, concerted efforts are necessary to ensure that women are empowered economically, which benefits them, their families, and their societies at large.

Limited Resource Ownership

Women's empowerment and economic independence hinge on access to and ownership of assets such as credit and land. Such access reduces women's dependence on male partners, increases their bargaining power in and outside the household, and improves their prospects for investment and asset accumulation (FAO, 2022; Kilburn et al., 2020; Millán et al., 2019). However, gender inequalities still exist in access to and control over resources, which widens the gender economic gap. In many developing countries, women face significant barriers in accessing certain legal tenure rights over agricultural land, despite their substantial contribution to the sector. The recent FAO (2022) report revealed that less than 50% of women in 30 of 36 surveyed countries have an ownership or secure tenure rights over agricultural land (FAO, 2022). Furthermore, the World Bank (2022) indicated that 43 countries still do not provide equal inheritance rights to male and female spouses and 42 limit daughters' inheritance rights compared to sons (WorldBank, 2022.)

Moreover, limits on land ownership have posed significant obstacles for women seeking access to credit, as collateral requirements are a prerequisite for most financial institutions. This impediment severely constrains women's ability to become successful entrepreneurs. For example, a study conducted by Brixiova et al. (2021) in Southern Africa, encompassing Lesotho, Zimbabwe, and Eswatini, identified the lack of collateral, such as land, as a significant barrier for female entrepreneurs from securing capital. Furthermore, a review by Singh and Dash (2021) on gender discrimination in accessing finance for women-owned businesses revealed that despite being more creditworthy than men, female entrepreneurs still face significant obstacles in accessing financial services due to the absence of collateral. These gender imbalances are perpetuated by discriminatory restrictive gender norms that place property rights in the hands of

men, which not only affects women's accumulation of assets but also hinders their ability to become economically independent.

Therefore, measures such as targeted loan programs, expanding collateral options beyond land, and promoting women's land rights can be effective in this regard. With reference to the discussion above, property ownership is linked to higher levels of well-being for women and that the positive impacts of reforming discriminatory property laws may extend to future generations.

Limited Education Opportunities

Promoting women's education has positive outcomes that could significantly contribute to the development of their societies and their countries at large. Buvinic et al. argued that investing in education can be a valuable long-term economic strategy for breaking down job barriers faced by young women and challenging societal norms and attitudes towards educating girls (Buvinic, 2020). Furthermore, increased access to education widens women's freedom of movement, enhances their decision-making power in the household, and increases their employment opportunities (Van Eerdewijk, 2017). Educated women are likely to make independent decisions regarding their health and that of their children and make decisions on major household purchases and earnings (Jayachandran, 2015; Le & Nguyen, 2021; Riaz & Pervaiz, 2018).

Although the benefits of educating girls are well-documented, gender disparities continue to exist. According to UNICEF (2023b), nearly 129 million girls are currently not attending school, including 32 million primary school age, 30 million lower secondary school age, and 67 million upper secondary school age. Lack of access to education for women has been linked to several adverse social outcomes. For example, Ahaibwe (2017) examined the relationship between educational attainment, age of marriage, and childbirth in Uganda and found that young

women who drop out of school early are more likely to give birth at a very young age and marry below the legal age of 18 years, which affects their productivity and participation in the formal economy. Similarly, Singh and Pattanaik's (2020) revealed that in India uneducated women are more likely to have a heavier domestic workload, which limits their participation in the labor market and restricts their income, hindering their economic empowerment.

Promoting women's education can have many positive outcomes for women and their societies. By providing girls with education, economies can be strengthened and inequalities can be reduced. Education for girls also contributes to more stable and resilient societies, which offer more equitable opportunities to all individuals, regardless of gender. In addition, educated women tend to have better employment opportunities and more decision-making power in their households, enabling them to make independent economic decisions related to their health and that of their children. Therefore, it is crucial to invest in efforts to increase access to education for girls, especially in low-income countries where disparities are most pronounced.

Violence Against Women

According to the recent United Nations (2022) report on the progress of Sustainable Development Goals (SDGs), more than 1 in 10 women and girls aged 15–49 were victims of sexual and/or physical violence by an intimate partner in 2021. The regional violence estimates indicate that Africa has the highest burden of violence against women, with 45.6% of the women reporting an act of physical or sexual intimate partner violence (IPV) in their lifetime followed by South-East Asia (40.2%; (Sardinha et al., 2022)). Legal and social constraints linked to marriage can act as barriers to women's empowerment by restricting their agency and decision-making power in the family, which leaves them more vulnerable to violence and abuse (WorldBank, 2022.). Such restrictions can manifest in various forms, including laws and customs

that limit women's access to education, employment, property, and financial resources. Furthermore, social norms and gender stereotypes that reinforce the notion of men as dominant and women as submissive can further undermine women's autonomy and perpetuate violence against them. Seff and Stark (2021) studied the impact of IPV on adolescent girls in Nigeria and observed that in communities where it is uncommon for women to work outside the home, adolescent girls who participate in labor were more likely to face IPV compared to their nonworking counterparts (Seff & Stark, 2022). This increased risk of IPV among working female adolescents in communities with restrictive labor norms indicates a potential use of IPV by male partners as a punitive measure against girls who defy these work-related norms.

Therefore, the impact of violence against women can extend far beyond the immediate physical and psychological harm. It can severely limit their ability to work, make decisions about their health and education, and use health services independently, ultimately impeding their overall empowerment and well-being (Ahinkorah et al., 2018). Additionally, women's lack of economic power and independence makes them particularly vulnerable to IPV, as they may lack the bargaining power to negotiate and resist violent relationships (Gibbs et al., 2020). Bolis and Hughes (2015) drew three conclusions when they explained the connection between women's economic empowerment and violence. First, women who rely on men for financial support are more prone to tolerate some degree of violence in exchange for economic assistance. Therefore, raising women's income is likely to diminish their likelihood of experiencing violence because their financial dependence is reduced. Second, men may want to assert dominance over women by controlling their incomes, increasing women's chances of experiencing domestic violence. Finally, if women's income increases, men may feel that their household status is threatened, which could lead to violent behavior (Bolis & Hughes, 2015).

Nevertheless, scholarly research has established that providing economic resources to women can reduce their susceptibility to violence (Bergvall, 2022; Cools & Kotsadam, 2017; Dildar, 2021). By altering the opportunities available to women and addressing societal constraints, economic resources can effectively enhance women's economic well-being (Cools & Kotsadam, 2017). For example, Dildar's (2021) study on the correlation between women's economic empowerment and IPV found that women who earn more income than their partners have a 9.3% lower risk of experiencing IPV. Similarly, a recent systematic review conducted by del Campo and Steinert (2022) examined the impact of economic empowerment interventions on IPV using 19 randomized controlled trials, revealed a notable decrease in pooled measures of emotional, sexual, and physical IPV. It is therefore clear that economic resources can play a crucial role in reducing women's vulnerability to violence and promoting their overall empowerment and well-being. Estimating the economic costs of violence against women is important given the role of women in advancing economic development of their respective countries. Moreover, when not addressed, violence against women is more likely to have more generational repercussions. That is to say, girls who witness violence during their childhood are more likely than other girls to become involved in relationships in which their partners abuse them (Cools & Kotsadam, 2017). Thus, there is a need for a coordinated, multisectoral approach to addressing the root causes of gender-based violence and promoting women's economic empowerment. This need includes efforts to promote women's access to education, healthcare, and economic opportunities, as well as measures to address gender-based discrimination and promote gender equality at all levels of society.

In the quest to understand and enhance the economic empowerment of women in low-resource communities, it is a profound truth that empowerment is not a singular path, but a

complex and interconnected web of challenges and opportunities. Hence, women's economic empowerment cannot be disentangled from the multifaceted web of their lives.

Although I acknowledge the significance of each of these factors in influencing women's economic empowerment, this dissertation focused on cultural norms, access to economic resources, education, and employment of young women. Detailed in the methods section, the cultural norms were assessed through the Restrictive Gender Norms Scale. These norms not only influence how women access economic resources but also affect their involvement in decision-making processes, which is crucial for financial independence and their overall economic well-being. To measure access to economic resources, I employed the Asset Index, highlighting the dichotomous tangible assets owned by young women and men. Therefore, exploring these interconnected factors positions this dissertation to provide a comprehensive understanding that can inform targeted policy interventions and initiatives aimed at enhancing women's economic empowerment in resource-limited settings.

In the next section, I discuss the complex relationship of factors that define the experiences of women striving for economic autonomy, recognizing that one aspect of empowerment cannot be addressed without acknowledging the interconnections among the aspects. To truly empower women economically in low-resource communities, policy-makers must embrace the complexity of their lives to understand that the barriers and facilitators intersect and overlap, shaping the unique journey of each woman as she strives to transcend limitations and contribute meaningfully to her community and society at large.

The Intersectionality of the Barriers to Women's Economic Empowerment

Crenshaw (1989) introduced the concept of intersectionality as a tool for analyzing the oppression and subordination of women in society. According to her, the marginalization of

women is not solely a result of their perceived inferiority to men but is also shaped by various intersecting structural barriers. This multidimensional framework considers how gender interacts with other social categories to produce discrimination, marginalization, and oppression.

Intersectionality offers a deeper understanding of the systems and processes perpetuating gender inequality, highlighting the need to examine multiple forms of subordination in society (Moyo & Dhliwayo, 2019). Therefore, it is a critical lens for comprehending women's marginalization and advancing gender equality. I integrate the concept of intersectionality to emphasize the relationships between the barriers to women's economic empowerment and how these intersect to reinforce the marginalization of women.

As discussed earlier, many obstacles prevent women from achieving economic empowerment, the effects of which can differ depending on a woman's unique circumstances, limitations, and opportunities. For instance, factors such as education, income, employment availability, and leadership participation all shape the extent and type of economic empowerment that women experience. When disaggregated findings are presented, it becomes clear that women with higher education and income levels tend to encounter fewer restrictions and enjoy greater benefits when provided with resources such as financial services and other forms of support. On the other hand, single-focused interventions often fall short in effectiveness for women who are confronted with multiple challenges such as including limited asset ownership, minimal decision-making authority, employment inequalities, poverty, and limited access to education, among other factors.

I recognize that women worldwide may encounter common challenges in their pursuit of empowerment. This section specifically addresses the intersection of these challenges in low-resource communities where patriarchal norms predominantly shape women's experiences. To

begin with, education has been observed to enhance women's economic prospects, thereby enabling them to participate fully in social, economic, and political spheres (Reshi et al., 2022). However, it is important to note that studies have shown that education may not always lead to a reduction in the unpaid care work that women typically bear (Ferrant & Thim, 2019). This lack of reduction occurs because the cost of outsourcing these responsibilities, such as childcare, can be too high for women with lower levels of education who may also be earning lower wages. Moreover, even if women attain higher levels of education, restrictive gender norms in societies where traditional values are upheld can still limit women's ability to decrease their unpaid care responsibilities. For example, Klasen et al. found that in developing countries women's participation in the labor force is still significantly influenced by their household's economic conditions, regardless of their educational background (Klasen, 2019). Therefore, the choices women make regarding educational opportunities are closely tied to the prevailing gender role differences and stereotypes in these societies.

On the other hand, education has been documented as a protective factor against intimate partner abuse experienced by women (Ahinkorah et al., 2018). Nevertheless, the connection between education and IPV is not always straightforward. Some researchers have proposed that when women have less education than their husbands, their risk of experiencing IPV may be reduced, and vice versa (Angelucci & Heath, 2020). Additionally, this relationship can be strongly influenced by restrictive gender norms prevalent in many patriarchal societies. Sikweyiya et al. (2020) demonstrated that various social, cultural, and religious factors, stemming from patriarchal norms, were used by men in Ghana as tactics to maintain their authority and power while perpetuating violence against women. Therefore, it is essential to

consider the complex and nuanced relationships between education, economic empowerment, and gender-based violence in efforts to promote women's rights and gender equality.

Furthermore, the relationship between employment and women's economic empowerment is complex and multidimensional. Although employment can provide women with access to income, resources, and decision-making power, the nature of their employment is critical in determining the extent of their empowerment. Women may face discrimination and unfavorable labor market conditions that restrict their access to higher paying, more secure, and prestigious jobs (Ferrant & Thim, 2019). As a result, women may be relegated to low-paying jobs with limited advancement opportunities, further perpetuating gender inequalities (Williams et al., 2022). To illustrate, the World Bank (2022) revealed the unequal employment opportunities in many developing countries. In these regions, women predominantly occupy roles in industries traditionally labeled as "women's work," including domestic labor, nursing, and teaching, which are often undervalued and underpaid, significantly affecting women's social status, financial security, and personal well-being (WorldBank, 2022.). Therefore, it is crucial to address the underlying structural and cultural factors that perpetuate gender inequalities in the labor market, which includes creating policies and programs that promote gender equality, such as pay equity, flexible work arrangements, and access to training and development opportunities. Additionally, it is essential to challenge gender stereotypes and norms that dictate what types of work are "appropriate" for women and to support initiatives that promote the diversification and feminization of traditionally male-dominated industries. Ultimately, creating a more gender-inclusive and equitable labor market can help to ensure that women's employment contributes to their economic empowerment in meaningful and sustainable ways.

On the other hand, access to credit has been identified as a critical factor in promoting women's economic empowerment. The assumption is that women will use the funds to invest in income-generating activities and become entrepreneurs. However, microfinance institutions, often lauded for their work in alleviating poverty among women, typically require collateral from borrowers, including women (Etim & Iwu, 2019). In many patriarchal communities, women are often excluded from owning property, making it difficult for them to access credit. This exclusion raises important questions about how microfinance institutions can ensure equitable access to credit for women, particularly those who lack collateral. One possible approach is to adopt a gender analysis framework that recognizes the unique constraints faced by women in patriarchal societies. This framework would involve developing lending products tailored to the needs of women borrowers and considering the social norms that limit women's access to property ownership. For example, microfinance institutions could develop group-based lending programs that allow women to pool resources and act as guarantors for one another rather than relying on individual collateral. Also, women may face a range of barriers to using the loans effectively, including limited access to training and technical assistance and social norms that limit their mobility and ability to engage in income-generating activities outside the home. To address these challenges, microfinance institutions may need additional support services, such as business training and mentorship programs, to help women build the skills and confidence needed to succeed as entrepreneurs.

Summary of Literature Review

Promoting women's economic empowerment is a multifaceted issue that necessitates an intersectional approach that considers the complexity of gender inequality and the deep-rooted social structures that perpetuate it. To enhance women's economic empowerment, it is crucial to

address the challenges that limit their access to employment opportunities, assets, and services, particularly land, as well as to improve the quality of education and mitigate institutional barriers. Furthermore, empowering women to make autonomous decisions and increase their decision-making power is paramount to achieving economic empowerment. As such, this dissertation study examined differences in (a) the impact of an economic empowerment intervention on asset development among young women and men in Southern Uganda, and (b) whether these differences result in increased autonomy in decision-making in the context of prevailing restrictive gender norms.

Chapter 3: Theoretical and Conceptual Framework

This chapter provides an overview of the theories used in understanding the barriers and facilitators for economic empowerment of women as the overall aims for this dissertation study. The theories reviewed in this chapter have been applied in different contexts and exhibit relevant tenets for understanding the concept of women's empowerment and the factors that facilitate women's marginalization.

Specifically, this dissertation was guided by two theories: the asset theory and the theory of gender and power. Given their focus and the underlying assumptions (detailed below), use of the two theories allow one to examine the barriers and facilitators of economic empowerment for young women in resource-limited communities, including Southern Uganda. To illustrate, Aim 2 applies the framework of asset theory—highlighting the importance of resource acquisition in determining an individual's socioeconomic benefits, including financial stability, increased social power, having a positive orientation towards the future, and the ability to participate politically, all of which are essential for fostering women's economic empowerment. Building on such premises, this dissertation examined the gender-specific implications of an economic empowerment intervention as it pertains to asset development among young women and men. The core of this specific aim is to understand whether there are pronounced differences in asset ownership between young women and men, and if this ownership translates to varying benefits across genders. Doing so not only probes the inherent tenets of the asset theory but also illuminates potential gender-based disparities in asset acquisition and control.

The theory of gender and power offers a solid framework to scrutinize the impact of restrictive gender norms and social structures on women's economic prospects and power relations in low-resource communities. This approach facilitates a deeper exploration of societal

and cultural obstacles that hinder women's access to economic resources and allows for the identification of necessary structural changes to address these barriers, thus fostering a conducive environment for women's economic empowerment. Uganda, like many African nations, has deeply rooted patriarchal norms. These norms dictate who gets allocated resources (including in which amounts and when), who makes the decisions concerning big (and sometimes small/modest) household purchases and mobility, and even who does what kinds of jobs. In such settings, women's choices are often limited by societal norms, which often favor men. As Gardsbane et al. (2022) pointed out, Ugandan women's personal choices are influenced by community beliefs that uphold male superiority. Leveraging the insights from the theory of gender and power was effective for addressing two aims of this dissertation.

First, the theory of gender and power emphasizes the intertwined relationship between restrictive gender norms and power dynamics, specifically in decision-making. In this context, the first aim is to examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy among young women and men who participated in the Bridges R2 study in Southern Uganda. It is crucial to understand how entrenched societal norms backed by the weight of patriarchal structures shape, or constrain the decision-making abilities of young women. Second, the theory also postulates that societal gender constructs play a central role in determining access to and control over economic resources.

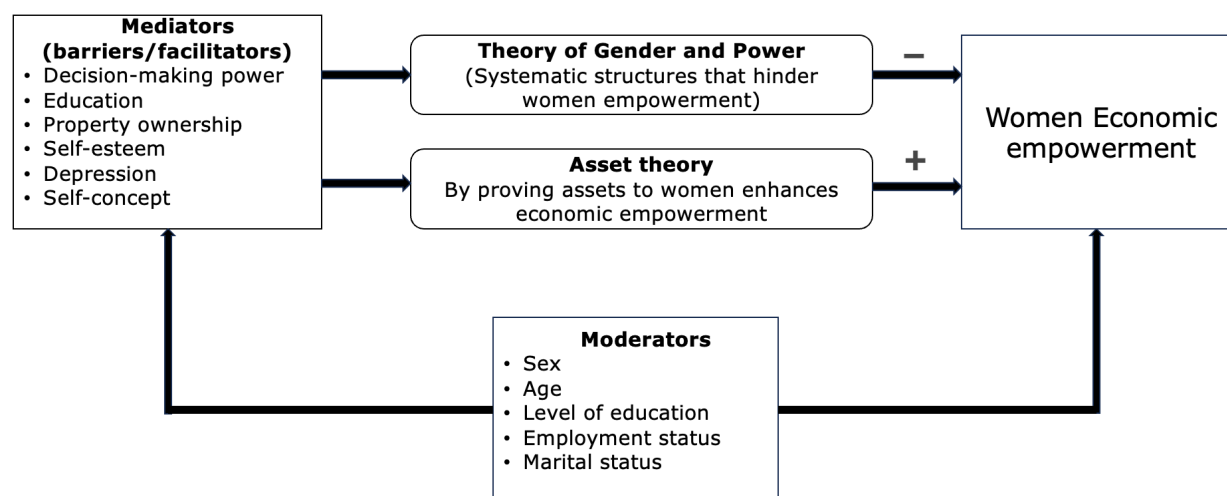
The third aim of the dissertation was to qualitatively examine the barriers and facilitators for asset development and decision-making autonomy for young women in Southern Uganda. This specific aim fits well in the framework provided by the theory of gender and power. Understanding the constraints placed by gendered power dynamics makes it possible to more

accurately identify what stands in the way of young women's ability to accumulate assets and have a say in important decisions.

Overall, by integrating the two theories this dissertation presents a comprehensive framework for understanding the factors influencing women's economic empowerment. A thorough investigation of both the opportunities extended by economic resources and the limitations imposed by restrictive gender norms and patriarchal social structures as showed in the conceptual framework depicted in Figure 1, provides a more sophisticated understanding of the challenges and enablers young women encounter in resource-poor communities, particularly in the context of Uganda.

Figure 1

Conceptual Framework Showing the Complexity of Women's Economic Empowerment



The following section details how the two theories guide this dissertation. Worthy to note is that this dissertation cites literature from both developing and developed countries to highlight the significant challenges women face regarding their economic empowerment.

The Theory of Gender of Power

During the mid-1980s, Australian sociologist R. W Connell (1987) began examining the available theories on sexual inequality and gender and power imbalances in search of a new approach to understanding gender inequality. Connell developed an integrative theory of gender and power, unveiling the three major structures that characterize the gendered relationships between men and women

(Connell, 1987) theory suggests that the systematic social structures have great influence in shaping the behavior of both men and women, as well as their interactions with the world. This shaping creates patterns of power and oppression based on gender, as certain behaviors and roles are associated with specific genders (Chafetz, 1988). Although this theory is grounded on three structures—division of labor, division of power and the cathexis—the first two emerge as potential cornerstones that might significantly hinder women's progress.

Division of Labor

This system, as described by Connell (1987), perpetuates economic inequalities that benefit men while discriminating against women, preventing them from participating fully in the labor force. Connell pointed out that this structure is reinforced by various mechanisms, such as the education system and labor market. The sexual division of labor determines which types of work are assigned to which gender, training, and skill development often exclude women, creating a robust system of social constraint. As a result, specific jobs are designed to suit men's training, making it difficult for women to take them (Chafetz, 1988). In addition, Lawless et al. (2019) shed light on how restrictive gender norms and relationships have shape the different choices and abilities of men and women in exercising agency.

According to a study conducted in the Solomon Islands, women face challenges in exercising their agency due to the disproportionate burden of household responsibilities and labor (Lawless et al., 2019). Women's work was primarily limited to gardening; whereas, men engaged in diverse livelihood activities, such as building houses, fishing, and selling hand-carved canoes, that require mobility outside the home. Lawless et al. (2019) recommended that promoting greater agency for women requires challenging restrictive gender norms and acknowledging the gendered nature of labor division labor. Similarly, Cullen (2020) examined the role of sociocultural factors in shaping business strategies of established female entrepreneurs in Turkey. Cullen revealed that cultural norms significantly impact the types of businesses women can pursue. Specifically, women face the added challenge of balancing household care responsibilities, often assigned to them due to patriarchal attitudes, with the demands of their businesses. As a result, informal institutions that dictate the division of labor between men and women can limit the nature and extent of women's entrepreneurial activities. The situation of women in India is no exception. (Singh & Pattanaik, 2020) indicated that cultural norms in India often restrict women from working outside the home or with strangers who are not known to their male kin. These practices have denied women the opportunity to become self-sufficient and increased their economic vulnerability

Division of Power

Connell's (1987) analysis of power dynamics revealed how the sexual division of power leads to inequities and abuses of authority that are further perpetuated by institutional biases in favor of men. Connell's assessment highlighted how power can be a balance of advantage or inequality in various settings, including workplaces, households, and larger institutions. She mentioned the link between the state and the family and how it reinforces women's oppression.

An example is men's predominance in leadership positions in government corporations and departments, which creates significant obstacles for women seeking advancement. This disparity can be attributed, in part, to the societal roles prescribed for men and women. To mention women are typically expected to assume caregiving roles, leading to the attribution of nurturing, compassionate, and relationship-oriented qualities to them (Chafetz, 1988). Consequently, women are often steered towards occupations that align with these characteristics, such as nursing or childcare. In contrast, men are typically associated with masculine traits that are perceived to make them better suited to leadership roles due to their assertiveness and decisiveness (WorldBank, 2022.). These imbalances in power create what Tabassum and Nayak (2021) referred to as *gender stereotyping*, which obstructs women's career progressions. Unfortunately, patriarchal expectations shape managerial behavior and occupational outlooks, perpetuating these stereotypes in the workplace.

Bikketi et al. (2016) shed light on household power dynamics and how they impact women's access to resources and benefits in the agricultural sector of two Kenyan subcounties. They revealed how patriarchal power structures embedded in society have resulted in women's lower social status and a concentration of authority in the hands of men. As the decision-makers, men control the allocation of land for different purposes and the leadership of the homestead, which obliges women to spend their earnings on household expenses and restrains them from questioning men's authority.

In sum, the theory of gender and power served as a foundation for the third aim of this dissertation, emphasizing the importance of understanding the barriers and facilitators young women face in accumulating assets and participating in the decision-making process. Connell's (1987) theory describes the patriarchal power structures embedded in society as, power is

concentrated in the hands of men, limiting women's control over resources and decision-making power. Additionally, this dissertation explores the determinants of decision-making in households by collecting perspectives from both men and women who participated in the Bridges R2 study in Southern Uganda. Including men's perspectives in this exploration is important as it provides a holistic understanding of the very systems that both perpetuate and challenge these divisions. Men, as integral parts of these social structures, play an important role in either reinforcing or challenging these norms. Their experiences, insights, and interpretations can offer invaluable context and pave the way for designing interventions that are more comprehensive and impactful.

Conclusion

In conclusion, Connell's (1987) theory on gender and power is highly relevant for comprehending women's empowerment issues. This theoretical framework critically examines how power dynamics shape the capabilities and opportunities available to men and women, influencing women's economic outcomes. Such an approach is vital for addressing the resource needs of historically disempowered groups, such as women (Wingood & DiClemente, 2002). These social mechanisms perpetuate gender-based inequalities that limit women's daily lives, including reduced economic potential, limited control over resources, limited decision-making abilities and constrained societal expectations about women's roles (Al-Manasra, 2013). Connell's (1987) theory offers valuable insights into the underlying causes of women's disempowerment, highlighting the need for concerted efforts to address gender-based discrimination and promote women's equal participation and economic opportunities. Table 1 summarizes the studies referenced above in connection with the theory of gender and power.

Table 1*Summary of Referenced Studies on Theory Application*

Author	Study location	Design	Study objective	Key findings
Lawless et al., 2019	Solomon Islands— South-western Pacific Ocean	Qualitative methods- Focus groups 24 FGDs were conducted with 232 respondents across three communities.	Exploring how restrictive gender norms and relations influence agency (i.e., the availability of choice and capacity to exercise choice)	Men have a wider range of livelihood options due to fewer individual risk perceptions and social mobility restrictions than women. Although both men and women have more diverse livelihoods now, women face challenges in exercising agency due to increased time and labor demands
Cullen, 2020	Northwest England and Western Turkey	Survey study with 240 established female entrepreneurs.	Impact of social institutions, and, in particular, of national culture, on business success.	Cultural traits influence the success of female entrepreneurs. For instance, in Turkey, women's educational opportunities are often limited due to family objections or life events like marriage and motherhood.
Singh & Pattanaik, 2020	India	Nationwide survey	Unfolding unpaid domestic work and explore the challenges, choices, and career paths for women	Women with less education and from the lower wealth tier tend to have a higher involvement in domestic work. This is due to social and religious constraints, the market and state's failure to offer essential provisions, and the low market value of unpaid work.

Tabassum and Nayak, 2021	N/A	Conceptual paper based on literature review.	Identifying the antecedents of gender stereotypes and their impacts on the career progressions of women in management.	<p>The unequal distribution of domestic tasks among women is tied to limited access to paid jobs and their lower status in terms of education and wealth in society.</p> <p>Various factors, including individual, family, sociocultural, and organizational, contribute to stereotypical thinking, which further fuels gender discrimination and hinders women's career advancement in organizations.</p>
Bikketi et al., 2016	Kenya	Mixed methods.	Examining gender relations and how they determine development outcomes.	<p>Social institutions upholding the law face a conflict between official rules and traditional behaviors. As a result, women still hold a lower position in society.</p> <p>Traditionally, the husband is seen as the provider for the household's needs; whereas, the wife manages the home and supports her husband in meeting family needs.</p>

Asset Theory

Developed by Micheal Sherraden (1991), asset theory assumes that giving the poor income (money without work) as assistance increases dependence because poor people use their income to meet their immediate needs and are unable to save for the future (Sherraden, 1991). Conversely, assets facilitate the creation of conditions, attitudes, and behaviors that enable households and individuals to progress socially and economically over time, and to plan for the financial security of the next generation (Sherraden, 1991). Asset theory is based on two fundamental assumptions: First, Household financial welfare should be a long-term, dynamic process rather than a cross-sectional financial position. Assets capture this long-term aspect better than income because assets reflect lifetime financial accumulation, stimulating the development of other assets. When people have less income, it is more likely that they will borrow against any accumulated assets; hence, having assets prevents borrowing against future income. Second assets yield a range of positive economic, social-behavioral, and psychological effects, which income alone cannot provide. Specifically, assets (a) provide stability, (b) create an orientation towards the future, (c) stimulate the development of human capital, (d) stimulate maintenance and development of existing financial assets and real property, (e) enable people to focus and specialize, (f) provide a foundation for risk-taking, (g) increase personal efficacy, (h) increase social power, (i) increase political participation, and k) enhance the welfare of the offspring (Sherraden, 1991).

Hence, assets offer individuals broader possibilities beyond the economic benefits derived from income. In other words, assets empower individuals to make investments that can facilitate progress, such as acquiring education, business property, or income. In contrast, income alone may only help people attain necessities (McKernan & Sherraden, 2008). For young

women, their lack of access to assets can significantly contribute to their disempowerment as it limits their decision-making choices and forces them to rely on others, often men. As Kabeer (2005) noted, gender-based inequalities can further exacerbate the impact of poverty on women, reinforcing their lack of agency and perpetuating cycles of inequality.

The asset theory has been employed in economic empowerment interventions, particularly in Southern Uganda—the focus region for this study. Proscovia et al. (2019) employed this theory to assess the impact of an asset-based intervention on the educational outcomes of orphaned children and adolescents. They revealed that participants who received the asset-based intervention not only achieved better grades but also demonstrated a higher likelihood of transitioning to secondary education compared to the control group. It is worth noting that educational attainment significantly shapes future occupational status, potential earnings, income, and wealth—all of which are essential for economic empowerment (Henry et al., 2020).

Likewise, Kizito et al. (2023) employed asset theory to evaluate the efficacy of an economic empowerment intervention in strengthening academic achievement. They found that providing assets to adolescents living with HIV reduced the risk of school dropouts by 32%. In a comprehensive study, Ssewamala et al. (2021) examined the long-term effects of a family economic intervention on the physical, mental, and sexual health of adolescents orphaned due to AIDS in Southern Uganda. Their findings stressed the intervention's success in enhancing self-rated health and mitigating depressive symptoms and feelings of hopelessness among the adolescents. These social outcomes, when left unaddressed, can pose significant barriers to achieving economic stability among young people in low-resource communities.

Assets Provide Stability

According to Sherraden (1991), assets serve as a buffer against economic shocks resulting from unexpected events such as illness, job loss, or marital breakdown, resulting in a more stable and secure quality of life. Wang et al. (2018) assessed the impact of financial incentives in an economic empowerment program for young adolescents in Southern Uganda. They revealed a substantial increase in asset holdings among families with children in the intervention groups over a 2-year period, compared to families in the control group. Furthermore, households where children participated in the intervention were more likely to initiate small businesses, thus creating sustainable sources of income and opportunities for long-term asset accumulation. Tozan et al. (2019) reported similar results for a savings-led, family-based economic empowerment intervention among adolescents in Southern Uganda. Their findings reinforced the notion that such interventions can have a positive impact on the overall development of adolescents, addressing household financial instability in both the short term and the long term. In such scenarios, families are better equipped to withstand economic shocks, as they possess tangible resources that provide stability during challenging times.

Lack of assets increases young women's vulnerability to risky behaviors such as engaging in commercial sex work. For example, guided by the asset theory, Nabayinda et al. (2022) revealed asset ownership was a buffer against engaging in sexual risk behaviors among women engaged in sex work in Southern Uganda. Similarly, Han et al. (2019) found that providing land titles to rural women in China improved their welfare. Land titles helped women to access credit, which resulted in better health outcomes, lower fertility rates, protection against domestic violence, and increased educational attainment for their children. Kilburn et al. (2020) found similar results for cash transfers among women in Tanzania, revealing that cash transfers

improved women's economic well-being by increasing their savings, reducing their expenditures, minimizing debts, and ensuring food security for their families. Assets serve as a source of stability, offering protection against unexpected challenges and empowering individuals and families to secure their economic well-being.

Assets Create a Future Orientation

Lacking necessities such as food, housing, clothing, and medical care restricts poor people's planning ability. Sherraden (1991) noted that poor individuals tend to prioritize present needs over future investments due to limited or no income, which limits their ability to plan for the long term and accumulate assets. The implications of this present orientation are even more profound for women, who in most instances are in financially constrained situations and become disproportionately reliant on their male counterparts. Barrington et al. (2022) indicated that women's poverty was associated with total submissiveness to their husbands for a successful marriage, meaning that because women depended heavily on their partners for their survival, they could hardly participate in decision-making around issues affecting their lives. Asset theory highlights the transformative power of assets in shaping individuals' prospects for the future. Providing women with assets can significantly enhance their capacity to make decisions that deeply impact their lives. Reflecting on Aims 1 and 2 of this dissertation, the acquisition of assets is essential in amplifying young women's autonomy in decision-making processes.

Assets Increase Personal Efficacy

Callander and Schofield (2016) defined personal self-efficacy as an individual's confidence to initiate, manage, and regulate events and situations competently. Sherraden (1991) argued that providing assets to low-income individuals can significantly enhance their efficacy. To illustrate, Tozan et al.'s (2019) revealed that an economic empowerment program for AIDS-

orphaned adolescents in Southern Uganda that incentivized savings resulted in increased self-concept and self-efficacy among these adolescents. For young women, the ability to enact self-efficacy represents a key dimension of the decisions that eventually affect their lives. Donald et al. (2020) argued that an individual's sense of self-efficacy can determine whether they choose to set goals, and their role in decision-making can also profoundly influence their sense of self-efficacy. Assets give people the power to take control of their lives, increase their flexibility, and expand their choices (Sherraden, 1991). In a qualitative study on the role of assets in empowering women, Barrington et al. (2022) found that access to microfinance improved the women's economic security, confidence, and social status, protecting them from public disgrace. Providing women with assets can enable them to take charge of their lives and make decisions that align with their best interests.

Summary

In addition to the inherent benefits of providing stability, creating an orientation towards the future, and enhancing an individual's self-efficacy, the provision of assets brings forth numerous advantages. These include the development of human capital, the increase of social power, and the facilitation of political engagement—all of which are essential components of women's empowerment. My discussion here emphasizes the fundamental role that asset ownership plays in elevating the quality of women's lives. It extends beyond mere income generation and wealth accumulation; it stands as an instrument for bolstering women's economic empowerment and strengthening their bargaining power. This perspective encourages the creation of interventions designed to directly enhance the well-being of women, increase their decision-making authority, and create positive developmental outcome.

Table 2*Summary of Studies in the Asset Theory Section*

Author	Study Location	Design	Study Objective	Key findings
Proscovia et al., 2019	Southern Uganda	Randomized control trial among 1375 orphaned and vulnerable children.	To examine the impact of an asset-based intervention on academic performance and school transition among orphaned and vulnerable children.	❖ Participants who received the asset-based intervention not only achieved better grades but also demonstrated a higher likelihood of transitioning to post primary education compared to their counterparts in the control group.
Kizito et al., 2023	Southern Uganda	Randomized control trial among 613 adolescents.	To explore the impact of an economic empowerment intervention on school dropout and repeating a class among ALWHIV in Uganda.	❖ Providing assets to adolescents living with HIV reduced the risk of school dropouts by 32% among the intervention participants.
Ssewamala et al., 2021	Southern Uganda	Randomized Control trial among 1383 adolescents orphaned by HIV.	To investigate the long-term impacts of a family economic intervention on physical, mental, and sexual health of adolescents orphaned by AIDS in Uganda.	❖ Providing assets in form of an economic empowerment intervention enhanced self-rated health and improved feelings of hopelessness as well as reducing depressive symptoms.

Nabayinda et al., 2022	Southern Uganda	Randomized control trial among 542 women engaged in sex work.	To examine asset ownership's direct and indirect impact on sexual risk-taking behaviors among WESW in Southern Uganda.	❖ Provision of assets reduced women's risk of engaging in sexual risk behaviors such as unprotected sex.
Han et al., 2019	China	Survey data (6073 samples) obtained for 28 provinces of rural China	Investigate if women's various types of tenure security (legal, de facto, or economic) can enhance their autonomy in household decisions, including areas like property and goods purchases, choices related to fertility, medical care, employment, and social interactions, all of which are indicators of women's empowerment interaction choice.	❖ A formal title certificate boosts women's bargaining power in rural decision-making and empowerment. However, risks like land expropriation and disputes which are still prevalent in China do hinder this, potentially harming women's economic opportunities and family status.

Kilburn et al., 2020	South Africa	Randomized Control trial with 2537 young women	Examined the effect of a conditional cash transfer intervention, SwaKoteka, on the young women's wellbeing	<ul style="list-style-type: none"> ❖ Cash transfers consistently alleviate hardships for girls, especially in economic agency, violence, and relationships, highlighting social protection's potential to address various <i>SDG</i> targets. ❖ The transfer effectively reduced the multidimensional deprivation faced by young women. ❖ There was a rise in economic agency, a reduction in physical violence, and bettered relationships for these young women.
Barrington et al., 2022	Ghana	Qualitative interviews with 30 female participants.	Explored pathways through which a national cash transfer program in Ghana, LEAP 1000, led to reductions in IPV among mothers of young children.	<ul style="list-style-type: none"> ❖ Poverty is the main determinant of physical IPV and that by reducing poverty, LEAP 1000 reduced conflict and violence in households and improved overall wellbeing. ❖ Economic security, emotional wellbeing and empowerment were all described as leading to less household conflict. ❖ Cash transfers can decrease IPV by lessening financial reliance on husbands, but these changes do not necessarily transform restrictive gender

				norms or alleviate gender role strain
Ahmad & Choudhary (2021)	India	Quantitative survey of 204 microfinance beneficiaries.	To investigate the impact of microfinance on ultra-poor in outcomes including, income, health, and schooling of children, food security, housing, and women empowerment.	<ul style="list-style-type: none"> ❖ Microfinance significantly boosts women's empowerment. ❖ Women with access to credit tend to invest more in their family's education and healthcare. ❖ The absence of collateral is a primary obstacle for female borrowers.
Boateng et al., (2015)	Ghana	Survey data with 60 microfinance beneficiaries.	To examine the role of microfinance institutions in alleviating poverty among their borrowers.	<ul style="list-style-type: none"> ❖ Increased income levels resulting from access to microfinance. ❖ Increased asset housing/ownership of houses ❖ Improvement in education and skill levels ❖ Collateral is a major barrier for the poor especially women who are hindered by the social structures to own land.

Oduro et al. (2012)	Ghana	Ghana Household Asset Survey	Explores the determinants of couples' egalitarian decision-making.	<ul style="list-style-type: none"> ❖ Ethnicity and religious affiliations of couples which were used as proxies for cultural and religious norms and values were significant correlates of egalitarian decision-making. ❖ Women's level of education was not enough to challenge the norms and values that determine decision-making power. ❖ for both decisions Sociocultural norms can define limits on the range of issues a woman can decide on
Bergman Lodin et al. (2019)	Kenya	Qualitative case study of 140 participants	Explore how social change and the potential of agricultural innovation processes to create, or expand, spaces for women to exercise agency in economic and agricultural decision-making	<p>Women who participated in development programs could.</p> <ul style="list-style-type: none"> ❖ Take advantage of their participation to seek opportunities outside their households, ❖ Access information, and credit, and build social networks. ❖ Gained visibility and respect in their communities

Chapter 4: Methodology

This chapter describes the research methods that were used for this dissertation. An embedded mixed-methods approach was used to integrate both quantitative and qualitative data from the Bridges Study. The chapter describes the data used, including details of the sample, data collection procedures, measures, and the analytical methods.

Data Source: Bridges Study

This dissertation study is an extension of the ongoing National Institutes of Health-funded Bridges to the Future (2011–2026). The Bridges Study was initially funded for 5 years with an additional 2 years in No Cost Extension—Bridges R1 (2011–2018). The study examined the efficacy and cost-effectiveness of a Family Economic Empowerment (FEE) intervention on health, developmental, and educational outcomes among adolescents orphaned by HIV/AIDS in southwestern Uganda. The Bridges Study received competitive renewal for an additional 4 years. Building on Bridges R1, Bridges R2 (2022–2026) examined the longitudinal impacts of an economic empowerment intervention on HIV risk prevention and care continuum outcomes among orphaned youth transitioning to young adulthood. In particular, the Bridges R2 study addresses four specific aims.

Aim 1. To examine the long-term impact of Bridges on (a) on HIV prevalence (measured via participant's HIV status) (primary outcome) and (b) key developmental and behavioral outcomes (e.g., mental health, alcohol, and drug misuse) in secondary analyses

Aim 2. To elucidate the long-term effects of Bridges on potential mechanisms of change: (a) economic stability, viral suppression (for adolescents living with HIV), PrEP use (for HIV negative adolescents), and medical male circumcision; and (b) young adult transitions.

Aim 3: To qualitatively investigate participants' experiences with Bridges that may have influenced engagement with the program, sexual risk-taking decisions, financial behaviors, experiences with developmental transitions, and perceptions on program sustainability.

Aim 4: To assess the long-term costs and benefits of Bridges using a formal economic evaluation.

Bridges Study Recruitment procedures.

In Bridges R1, 1410 AIDS-orphaned adolescents were recruited from 48 primary schools in the greater Masaka Region of Uganda, in four political districts—Masaka, Rakai, Lwengo, and Kalungu. Adolescents were eligible to participate in the study if they were (a) orphaned by AIDS—defined as losing one or both parents to HIV/ AIDS, (b) enrolled in school, (c) in the last 2 years of primary school, (d) between ages 10 to 16 years, and (e) living in a family (broadly defined and not an institution because institutions have different familial needs). Participants were ineligible if they were not able to comprehend the study procedures as assessed during the informed consent process. A total of 27 adolescents were considered ineligible following randomization and subsequently excluded from the trial, resulting in a definitive sample of 1,383 adolescents (Nabunya et al., 2023). This sample was followed up in the Bridges R2 study. Details about the study are documented (Nabunya et al., 2023) protocol paper. At the end of the Bridges R1 study, 1249 participants were retained, an attrition rate of only 9.7% over 7 years (Nabunya et al., 2023). The attrition rates at each assessment point are shown in Table 3. All participants retained in the Bridges R1 study, irrespective of the assessment point, were eligible to participate in the Bridges R2 study. A total of 999 (>80%) of the 1249 participants from Wave 5 were reconsented and recruited in the Bridges R2 study.

Table 2*Bridges Retention Rates*

Baseline	Wave 2	Wave 3	Wave 4	Wave 5	Wave 6
<i>n</i> = 1383	<i>n</i> = 1321	<i>n</i> = 1221	<i>n</i> = 1228	<i>n</i> = 1249	<i>n</i> = 999
Retention	95.5%	88.3%	88.8%	90.3%	80.0%

Note. The retention being measure is from Wave 5 rather than baseline

Study Interventions

In the Bridges Study, participants were randomly assigned to three groups at the school level (control, Bridges, and Bridges Plus). The control group received bolstered usual care services for orphaned children. These services included educational materials like notebooks and textbooks, school lunches, and uniforms. In addition to the usual care for orphaned children, participants in both intervention groups received an economic empowerment intervention comprising four components: (a) a child development account (CDA) with either a 1:1 match rate (Bridges arm) or 2:1 match (Bridges PLUS arm). In other words, the two treatment groups differed on the incentive match. Specifically, treatment group 1 (Bridges) received a 1:1 savings match; whereas, Treatment Group 2 (Bridges Plus) received a 2:1 match. Additionally, all participants in the Bridges and Bridges PLUS received three meeting dedicated to enhancing financial literacy and management (FLT), on topics such as saving, budgeting, and fostering asset accumulation; (c) six sessions centered around income-generating activities; and (d) eight sessions involving mentorship provided by individuals in a near-peer capacity. The initial two activities were overseen by research assistants who had received training. The intervention lasted for 24 months. Attendance at every activity was not mandatory for participants to qualify for

incentives. The savings were designated to cover expenses related to post primary education and potentially microenterprise development as conveyed by the study facilitators.

Ethical Considerations

All study procedures for the parent study (Bridges R2) were approved by the Washington University in St. Louis Review Board (IRB # 201703104) and by in-country local IRBs in Uganda: Uganda Virus Research Institute UVRI (GC/127/900), and Uganda National Council of Science and Technology -UNCST (SS2586). At the inception of the Bridges R2 study, two amendments were submitted, and approval was sought from the local IRBs for incorporating the additional questions on empowerment in both the quantitative survey and qualitative interview guide. Participation in the Bridges R2 study was voluntary and written informed consent was obtained from all participants prior to the assessments. Additionally, participants were informed about the potential risks and benefits associated with their participation in the study, and each participant was given a copy of the signed consent form for future reference.

Data Collection Procedures

This dissertation employed an embedded mixed-methods approach to address three aims. Both quantitative and qualitative data collection methodologies were used, with data from both methods being collected concurrently (Creswell & Plano Clark, 2011). Specifically, quantitative data served the primary role of the dissertation; whereas, qualitative data were used to complement, enhance, or explain the results from the quantitative data analysis. As Creswell and Plano Clark (2006) suggested, the embedded mixed-methods approach proves particularly valuable when a researcher seeks a comprehensive understanding of a research problem, addressing various aspects of the issue through different types of data (Creswell & Clark, 2017; Creswell & Plano Clark, 2006). By incorporating this design into the dissertation, my goal is to

ensure that the findings not only rely on statistical evidence but also are deeply informed by the real-life experiences of young women and men. Consequently, it paints a holistic picture of the gender dynamics influencing their decision-making autonomy and their pathways to asset development.

Quantitative Data Collection

At the time of writing this dissertation, six waves of data collection (conducted annually) have been completed for the Bridges Study. Currently, the study is conducting data collection for Wave 7, where the survey questions for my dissertation Aim 1 were embedded. The data collection procedures were as follows. Following re consenting, participants completed the Quantitative assessments, which lasted 60 to 90 mins. The interviews are held at the ICHAD central field offices, in addition to the schools where participants were initially recruited. Well trained research assistants, proficient in both English and Luganda (the predominant local language in the study area), conduct the interviews. To ensure appropriateness in the study context, the assessment tools were pretested for cultural adaptation. Participants' responses were recorded using Qualtrics, a computer-assisted survey implementation program.

Qualitative Data Collection

As part of the Bridges R2 study, one-time in-depth, semi-structured qualitative interviews were conducted immediately after the Wave 6 quantitative assessments to investigate the participants' experiences with the Bridges Study. Sixty participants (20 per study arm) were randomly selected for these interviews based on the study's primary outcomes: sexual risk-taking and mental health. For my dissertation, specifically addressing Aim 3, I used the same pool of participants for the qualitative component. The study's sampling strategy ensured that participants with varying experiences in the same study arm are represented; and allow for

identification of common patterns and variations in participants' experiences. This dissertation presents findings from 53 out of 60 participants who were initially selected to participate in the interviews. Seven participants were lost to follow-up because the research team was unable to establish contact with them, despite repeated attempts, following their selection for interviews.

Additional Qualitative Field Work to Augment Quantitative Research Questions

As part of the qualitative work to complement the quantitative components of the parent grant on which this dissertation was based, I designed the qualitative questions specific to my dissertation questions. Following this, I received IRB approval from the local ethics committee for the added questions, went to the field and worked with six research assistants in Uganda whom I personally trained in qualitative data collection. Together, after thorough pretesting of the interview guide for cultural and contextual suitability, we began the data collection process. The additional questions explored participants narratives on the barriers and facilitators for the economic empowerment of young women and were embedded in the Bridges qualitative interview guide. Specifically, the interviews focused on participants perspectives around restrictive gender norms, societal expectations for men and women, education opportunities for women versus men, household decision-making, and asset ownership were explored. Interview questions were translated (English to Luganda) and were reviewed and revised by both the dissertation chair and me. All interviews were conducted in Luganda, the local and preferred language of all participants, by trained research assistants. To ensure privacy, all interviews were conducted in a secluded location with only the research assistant and the participant present. The interviews lasted between 30 to 60 minutes.

Study Measures

The Bridges Study employed multiple measures to assess the long-term effects of an economic empowerment intervention on HIV risk prevention and care continuum outcomes for orphaned youth transitioning to young adulthood. These self-reported measures included: (a) sociodemographic characteristics of the participants, (b) inquiries about family relations, (c) social support networks, attitudes towards savings, and self-efficacy in HIV treatment adherence. However, the measures used for this dissertation are presented and discussed below according to the dissertation aims

Aim 1

Aim 1: To examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy among young men and women who participated in the Bridges Study in Southern Uganda.

The primary outcome for this aim was decision-making autonomy, which was measured using the Household Decision-Making (HHDM) scale. The scale comprises three items and was adapted from a compendium of gender scales (Geeta, 2011). The scale assesses decision-making of individuals in a household across three domains including major purchases, daily household needs, and visits to family or relatives. Sample questions include “Who usually makes decisions about making major household purchases”, “Who usually makes decisions about making purchases for daily household needs”, and “Who usually makes decisions about visits to family or relatives.” Responses were rated on a scale of 1–4 with 1 = respondent, 2 = spouse/partner, 3 = respondent and spouse/partner jointly, 4 = someone else. Items were summed up to create a total household decision-making score with higher values indicating more decision-making autonomy (alpha = 0.84, theoretical range 3–12). The scale has been validated for use in multiple

settings (DHS, 2008; Leon & Foreit, 2009). The ultimate goal for these items is to ascertain if there exists an equitable balance of power in household decisions. This balance, or lack of decision-making power, directly impacts women's ability to achieve their economic empowerment, as decision-making ability is a vital indicator of women's independence.

Predictor Variable

Restrictive gender norms was the main predictor for this dissertation aim. The construct was measured using the Rights and Privileges Scale. This is a 10 item scale which was adapted from a compendium of gender scales (Geeta, 2011). The scale assesses the perceptions of individuals regarding existing societal beliefs on restrictive gender norms. Sample questions include "It is important that sons have more education than daughters", "Daughters should be sent to school only if they are not needed to help at home" "If there is a limited amount of money to pay for tutoring, it should be spent on sons first", "Women should leave politics to the men." Responses were coded with *agree* = 1 and *disagree* = 0. Items were summed up to create a total score for the Restrictive Gender Norms Scale. The theoretical range was 0–10 (alpha 0.77), with higher values indicating strong belief in the traditional restrictive gender norms. Additional questions were integrated into the Bridges Study quantitative survey to capture the decision-making patterns and perceptions on the rights and privileges among young women and men. These questions encompassed two separate scales: one measuring decision-making autonomy and the other measuring restrictive gender norms, specifically focusing on rights and privileges. Both scales were adapted from a compendium of gender scales (Geeta, 2011).

In addition to the predictor and outcome, two mediator variables (asset ownership and self-esteem) were included in the analysis as explained below.

Mediator Variables

Self-esteem was measured using the Rosenberg (1965) 10-item scale, which assesses the self-image of participants. Sample items include “I feel that I am equal to other people”, “I feel that I have a number of good qualities”, “I feel that I have much to be proud of.” Each item on the scale was rated on a 4-point Likert scale with responses ranging from 1 = *strongly agree* to 4 = *strongly disagree*. One item in the inverse direction was reverse coded to create a summation score with higher scores indicating high levels of self-esteem. The theoretical score range was 16–40 with a Cronbach’s alpha of 0.81.

Asset ownership was assessed on a 20-item scale. The scale comprises a list of household assets such as house, land, gardens, cattle, means of transport, and whether a family owned a small business. A participant’s response was coded with 1 if they owned the asset on the list and a 0 if the participant did not. An asset index was generated from the scale with a theoretical range of 0–20 (alpha, 0.71). Higher scores indicated more assets owned by the participant’s household. In addition to the mediators, sex was included into the model as a moderator, to assess potential sex-based differences in perceptions concerning decision-making, restrictive gender norms, self-esteem, and asset acquisition.

Aim 2

Aim 2: Assessing the sex differences in the impact of the economic empowerment intervention on asset development among young women and men.

The outcome for this aim was asset development, defined in terms of ownership of (a) physical and (b) financial resources. Ownership of physical resources was measured using the asset index as described above. On the other hand, ownership of financial resources was assessed

through a single-item question, probing whether participants had any savings (1 = *yes* vs. 0 = *no*).

Mechanisms of Change

Guided by the asset theory and literature, two additional variables (self-concept and depression) were included in the model to explore the potential mechanisms of change that could explain the sex differences in the impact of the economic empowerment intervention on asset development among young women and men.

Self-concept was measured using items adapted from the Tennessee Self-Concept Scale (Fitts & Warren, 1996). The 20 items (theoretical range of 41–100, alpha 0.74) measure individuals' perceptions of identity, self-satisfaction, and other behaviors, on a 5-point scale (1 = *always false*, 2 = *usually false*, 3 = *sometimes true/sometimes false*, 4 = *usually true*, and 5 = *always true*). Sample questions include “I like the way I look”, “I don't feel as well as I should” and “I hate myself.” Ten items in the inverse direction were reverse coded to create a summated score. Higher scores indicated higher levels of self-concept.

On the other hand, depression was measured using the Child Depression Inventory (CDI) adapted from Kovacs (Kovacs, 1992). The 27-item scale requires participants to mark a statement that best describes their feelings during the previous 2 weeks. Each item on the CDI has three response options that correspond to varying levels of symptomology for clinical depression. These responses include 0, 1, 2, with 0 *no symptom*, 1 *a mild or probable symptom*, and 2 *a definite symptom*. Thirteen items in the inverse direction were reverse coded to create summated scores, with high scores indicating high levels of depressive symptoms (theoretical range 0–37, alpha = 0.68).

Aim 3

Aim 3: Qualitatively examine the facilitators and barriers to decision-making and asset development for women in low-resource communities.

The insights gathered from the first two aims acted as foundational themes, directing, and shaping the qualitative exploration, to understand individual lived experiences of young women in Southern Uganda. In the larger study (Bridges Study), 60 participants were selected for the qualitative component based on the highest and lowest scores on two key outcomes (Sexual risk-taking and mental health) (Nabunya et al., 2023). The same sample was used for this dissertation to explore the facilitators and barriers to young women' asset development and decision-making autonomy. Additional questions were added into the Bridges qualitative interview guide to capture the participants' perspectives.

Specifically, questions centered around participants' views on education opportunities for boys versus girls, household decision-making, as well as questions around restrictive gender norms and societal expectations for both women and men. Sample questions include "Could you tell us your views/thoughts on the educational opportunities for boys vs. girls?", "Could you talk about societal expectations regarding women's roles vs men's roles in your community?", "How do these roles influence women's economic opportunities, including employment in the formal sector/working outside the family, earning income/salary and investing in small business development?", "Can you tell us more about who makes the final decisions within your household?", and "What factors do you believe influence who makes decisions in your household?" Probing questions were added where relevant.

It is important to note that both male and female participants were engaged in the qualitative interviews, with the primary objective of understanding young men's perspectives on

the facilitators and barriers for young women in both asset development and decision-making process. Moreover, including men's perspectives can shed light on the prevailing social norms and gender roles that affect women's access to and control over assets and decision-making processes. Having these perspectives can help in designing more effective interventions for gender equality and empowerment. It can also be an opportunity to engage men as allies in promoting women's rights and empowerment.

Data Analytical Approach

Quantitative data analysis was carried out using Stata and Mplus statistical software, versions 18.0 and 8.10, respectively. For descriptive statistics, continuous variables were presented using means and standard deviations, and categorical variables were summarized using frequencies and percentages. Qualitative analysis was conducted using Dedoose software. The subsequent sections detail the analytical approach for each specific aim.

Aim 1

Aim 1: To examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy among young men and women who participated in the Bridges Study in Southern Uganda.

To address this aim, structural equation modeling (SEM) was employed using data collected from participants retained in the Bridges R2 study at Wave 7. At the time of writing this dissertation, data had been collected from 614 out of 998 participants, which were used for analyzing this dissertation aim. Based on statistical considerations, this sample size provided adequate statistical power for the SEM analysis. Notably, Hoogland and Boomsma (1998) indicate that a sample size of 200 participants is considered sufficiently large for SEM; whereas,

other scholars, such as Tinsley and Tinsley (1987), suggested that even smaller sample sizes ranging from 100 to 150 participants are adequate for SEM.

In the SEM analysis, restrictive gender norms were included as the primary predictor variable in the model, with decision-making autonomy as the outcome. Additionally, two mediator variables—asset ownership and self-esteem—were integrated into the model. Latent variables were generated from observed indicators for each predictor, outcome, and mediator variable. For example, latent variables representing restrictive gender norms were constructed from indicators such as educating sons more than daughters, the belief that a good woman should take care of her children, and the idea that a good woman never questions her husband's opinions, among others. Similarly, latent variables for decision-making autonomy were created from indicators including control over financial matters, participation in household decision-making, and freedom of movement.

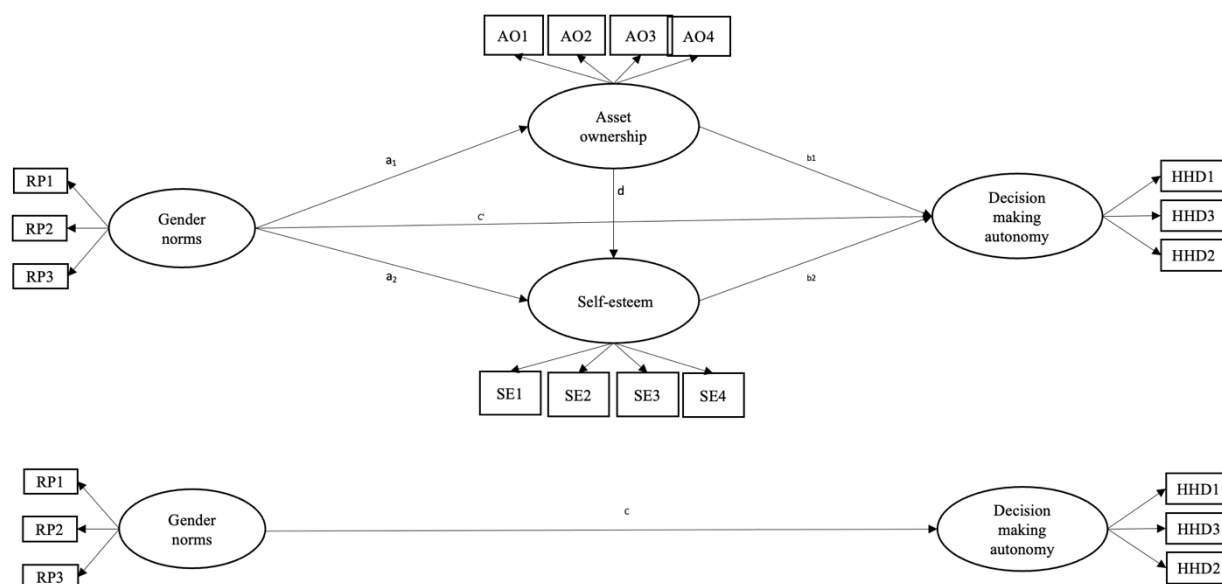
Furthermore, latent variables for the mediators were also generated from the observed items for each scale. Asset ownership was operationalized through indicators like ownership of land, houses, cars. Self-esteem was generated using indicators of participant responses to statements reflecting their self-image, such as feeling equal to others, possessing positive qualities, and satisfaction with oneself. In this model, I controlled for the potential impact of the intervention.

Mplus software (version 8.10) was used for analysis. In the SEM, the direct, indirect, and total effects between restrictive gender norms and decision-making autonomy were as follows: The direct effect (denoted as c) is the relationship between restrictive gender norms and decision-making autonomy without accounting for any mediator variables. Indirect effects captured the influence of restrictive gender norms on decision-making autonomy through the

mediator variables. Specifically, the indirect effect through asset ownership was represented as the product of the pathways from restrictive gender norms to asset ownership (a_1) and from asset ownership to decision-making autonomy (b_1). Similarly, the indirect effect through self-esteem is captured as the product of the pathway from restrictive gender norms to self-esteem (a_2) and from self-esteem to decision-making autonomy (b_2). In addition, the model included an indirect effect of restrictive gender norms on decision-making autonomy mediated through the combined effect of asset ownership and self-esteem (denoted as d). Finally, the total effect of restrictive gender norms on decision-making autonomy was the sum of the direct effect and the combined indirect effects through the mediators. These are represented in Figure 2.

Figure 2

A Structural Equation Model Showing the Indirect and Direct Relationship Between Restrictive Gender Norms and Decision-Making Autonomy.



Note. Decision-making autonomy was measured using the Household Decision-Making Scale (HHD). Restrictive gender norms were measured using the Rights and Privileges Scale (RP).

Before fitting the structured equation model (Figure 2), separate measurement models for restrictive gender norms, decision-making autonomy, self-esteem, and asset ownership were run to determine whether each item accurately measures the underlying latent construct.

Measurement and structural models were fitted using Full Information Maximum Likelihood. This estimation technique generates maximum likelihood estimates for incomplete data based on the information from all available covariates, an efficient method for dealing with missing data (Buhi et al., 2007; Carter, 2006; Roth, 1994). The CLUSTER statement was used to adjust for clustering at the school level. To assess how well the final model fit the data, I examined several fit statistics. First, I conducted a chi-square exact goodness-of-fit test, which compares the sample and fitted covariance matrices (Hu & Bentler, 1999). The chi-square test value was 3440.0 with 434 degrees of freedom (DF) resulting in a p value of 0.010 showing that the model did not fit the data on an exact basis. However, because the chi-square test of exact fit is sensitive to trivial model-data fit discrepancies at moderate to large N (Bollen & Stein, 1993). I also evaluated approximate model-data fit using the Root Mean Square Error of Approximation (RMSEA), the Comparative Fit Index (CFI), and the Standardized Root Mean Square Residuals (SRMR). According to Hu and Bentler (1999), if either (a) $RMSEA \leq .06$ and $SRMR \leq .08$ or (b) $CFI \geq .95$ and $SRMR \leq .08$, satisfactory approximate model-data fit is achieved. With $RMSEA = 0.017$ and $CFI = 0.977$, the model fit was satisfactory (Hu & Bentler, 1999).

SEM was chosen for this analysis due its ability to include latent variables, which are nonobservable quantities like true-score variables or factors underlying observed measurements (Nachtigall et al., 2003). It also allows researchers to examine the relationships among latent variables, which are free from measurement error, thus yielding more accurate and robust relationships between latent variables compared to multivariate methods that consider only

observed variables (Buhi et al., 2007). Moreover, considering the hypothesis that various factors may mediate the link between restrictive gender norms and decision-making autonomy, SEM offers the advantage of assessing these complex mediation effects. It not only facilitates the identification but also quantification of these indirect relationships (Gunzler et al., 2013), meaning that SEM allows multiple independent and dependent variables—to be examined simultaneously (Buhi et al., 2007). Importantly, SEM is firmly rooted in theory-driven models, a characteristic that harmonizes perfectly with this dissertation which draws upon two well-established theories that expound on the connections between restrictive gender norms, decision-making, and asset ownership to formulate the hypotheses. Therefore, SEM emerged as the ideal approach for empirically assessing these theoretical constructs as it allows to directly test theories and assumptions by specifying relationships between variables, granting them the flexibility to examine specific paths while excluding others in the analysis (Buhi et al., 2007; Hu & Bentler, 1999).

Aim 2

Aim 2: Assessing the sex differences in the impact of an economic empowerment intervention on asset development among young women and men.

The outcome variables for this aim were physical and financial assets, measured at five waves of assessment as elaborated in the measures section. To address this aim, three-level mixed effects linear and logistic regression models were run to examine the sex differences in the effects of an EEI on physical and financial assets, respectively.

Before running the model, several statistical tests were conducted to assess the suitability of the data for the models, including (a) collinearity tests (using variance inflation factor, VIF) to assess multicollinearity between the independent variables and (b) Q–Q plots used to assess the

normality of each of variables that were included the model. Based on the data structure in the Bridges Study, repeated measures of the outcomes were clustered under the participants, who were also nested in schools. This hierarchical data structure implied that variance in the outcome shared was not only explained by the participants but also at the higher level (schools). Thus, it was paramount to employ a model that could account for the different sources of variability. Mixed effects models can account for this intra-cluster correlation, ensuring more accurate standard errors and inferences (Rabe-Hesketh & Skrondal, 2008). An added advantage of mixed effects models is that they are more robust in handling missing data compared to other methods, as it allows for estimates of changes in repeated measures, assuming the data was missing at random and no missingness in the predictors.

The model included the intervention, time (Baseline through Wave 5), and the intervention-by-time interaction term. Additionally, interaction terms between gender and the intervention and gender, the intervention and time were also included in the model. To account for other possible mechanisms of change, depressive symptoms and self-concept were added as covariates in the model. The main effects of the intervention and time, as well as the interaction between the two, were reported. Due to the presence of more than two groups, pairwise group comparisons at different time points were conducted while applying Sidak's adjustment for pairwise p values and reported with Huber-White cluster-adjusted confidence intervals. All p values below .05 were considered significant. In addition, margins were estimated to construct margins plots for the different study groups across time. Because randomization was effective at baseline, only a few control variables such as participants' ages, employment status, and education level of the head of the household were included in the model.

Aim 3

Aim 3: Qualitatively examine barriers and facilitators for asset development and decision-making autonomy among women in low-resource communities.

All interviews were transcribed verbatim and then translated from Luganda to English by me, with the assistance of trained research assistants proficient in both languages. To ensure accuracy, I double-checked the transcriptions against the original audio recordings. I also engaged in a comprehensive review of the transcripts to ensure alignment with the study's aim and to identify relevant themes from the participants' narratives. I read through the transcripts multiple times and independently coded them, drawing on theories and literature on which this dissertation is based. This iterative process, as suggested by Younas et al. (2020) helped me understand the interview context, including nonverbal cues I used inductive technique for thematic analysis of the data to allow me enhance the depth and context of the study findings (Javadi & Zarea, 2016). This approach was instrumental in the identification of preestablished themes such as “facilitators to asset development and decision-making autonomy” and “barriers to asset development and decision-making autonomy” but also identifying emerging subthemes related to the specific aim of the study. Themes were further refined until no additional subcategories were needed, following (Akinyode & Khan, 2018) approach. I worked closely with Dr. Nabunya Proscovia, a member of my dissertation committee, to finalize the coding process. We then compared themes, looking for patterns and relationships among the codes identified and data saturation was reached when no new insights emerged (Fusch Ph D & Ness, 2015).

To ensure methodological rigor, I maintained an audit trail and also presented the codes to another member of the research team who had not initially been involved in the data analysis

process for feedback and different perspectives. Finally, Dedoose software was used to facilitate a collaborative data analysis process. Specifically, Dedoose offered the advantage of enabling multiple team members to collaborate in real-time from any device with internet connectivity, making it an important software in measuring interrater reliability among team members, thus strengthening the integrity of the findings (Salmona et al., 2019).

Data Integration

This dissertation study employed an embedded mixed-methods approach, where both quantitative and qualitative data were collected concurrently. Qualitative and quantitative data analyses were conducted independently, and the results were integrated during the interpretation and discussion stages. Fetters et al. (2013) emphasized that integration in embedded mixed-methods design occurs at the interpretation and reporting levels through narrative, data transformation, and joint display. The fit of integration describes the extent to which qualitative and quantitative findings conform (Fetters et al., 2013). Lee and Smith (2012) noted that the integration of qualitative and quantitative data serves multiple purposes: (a) triangulation, which seeks to corroborate results from diverse methods examining the same phenomenon; (b) complementarity-which aims to elaborate and clarify one set of findings with another; (c) initiation-which unveils contradictions, new perspectives, or frameworks; (d) development, where results from one method help inform or improve the other; and (e) expansion, where different methods are used to explore various aspects of multiple phenomena (Lee & Smith, 2012). In light of these considerations, this dissertation used the qualitative data to offer richer context and explanations for the quantitative results (Fetters et al., 2013). Specifically, the qualitative findings explore the reasons for differences in asset accumulation and decision-making autonomy, as revealed through participants' narratives.

Chapter 5: Results

This chapter presents the findings of the mixed-methods dissertation study, divided into two sections. The first section presents results from the quantitative analysis, organized according to the dissertation's aims. The baseline characteristics of participants in the Bridges to the Future program are presented across the three study arms (control group-bolstered usual care services; Bridges Arm—CDA+1:1 match rate+FLT+mentorship+IGA sessions; and BridgesPLUS—CDA+1:2 match rate+FLT+mentorship+IGA sessions). Following this, the results from the structural equation model (Aim 1), which examined the direct and indirect pathways between restrictive gender norms and decision-making autonomy, are discussed. Subsequently, the section presents the results of the mixed-effects linear and logistic regression models, focusing on Aim 2, which assessed the sex differences in the impact of the economic empowerment intervention on asset development. The second section presents the qualitative findings addressing Aim 3, which explores the barriers and facilitators to asset development and decision-making among young women.

Findings from the Quantitative Study

Sociodemographic Characteristics of the Participants at Baseline

Of the total sample at baseline, 36% ($n = 512$) of the participants were assigned to the Treatment 2 group, 28% ($n = 402$) to Treatment 1, and 35% ($n = 496$) to the control group. Participants had an average age of 12.68 years ($SD = 1.26$), with a majority being female (56%, $n = 789$). Most participants had lost one parent or caregiver (80%, $n = 1113$) and identified as Catholic (80%, $n = 1137$). Financially, the majority had not saved any money (69.3%, $n = 978$), with only 9.7% ($n = 137$) engaged in paid work. Nearly half of the households (49.2%, $n = 445$) were supported by individuals who had completed secondary education. On average, households

comprised six members ($M = 6.35$, $SD = 2.79$). The mean asset index score for participant households was 9.7 ($SD = 3.22$). Participants reported low levels of depressive symptoms, with an average score of 11.57 ($SD = 5.68$) on the depressive symptoms scale. Self-concept scores were moderate, averaging 78.39 ($SD = 10.75$). Overall, there were no significant differences across the three groups. As part of the inclusion criteria, all participants enrolled in the study were in primary school.

Table 3

Baseline Sample Characteristics of Bridges Study Participants

Variables	Control ($n = 496$)	Bridges ($n = 402$)	BridgesPlus ($n = 512$)	Total sample ($N = 1410$)
Gender				
Male	223 (44.96)*	174 (43.28)	224 (43.75)	621 (44.04)
Female	273 (58.62)	228 (55.04)	288 (56.25)	789 (55.96)
Orphanhood status				
Single orphan	373 (76.75)	332 (83.84)	408 (80.47)	1113 (80.13)
Double orphan	113 (23.25)	64 (16.16)	99 (19.53)	276 (19.87)
Religion				
Catholic	391 (78.83)	322 (80.10)	424 (82.81)	1137 (80.64)
Protestant	53 (10.69)	33 (8.21)	33 (6.45)	119 (8.44)
Muslim	32 (6.45)	34 (8.46)	31 (6.05)	97 (6.88)
Other	20 (4.03)	13 (3.23)	24 (4.69)	57 (4.04)
Currently, have some money saved	140 (28.23)	120 (29.85)	172 (33.59)	432 (30.64)
Currently working for pay	50 (10.08)	39 (9.70)	48 (9.38)	137 (9.72)
Education of HH financial supporter				
Primary	141 (42.73)	108 (43.55)	137 (42.15)	386 (42.75)
Secondary	169 (51.21)	113 (45.56)	163 (50.15)	445 (49.28)
Tertiary	20 (6.06)	27 (10.89)	25 (7.69)	72 (7.97)
Age in years (min/max: 9–17)	12.75 (1.23)	12.56 (1.31)	12.71 (1.24)	12.68 (1.26)
Household size (min/max: 2–21)	6.47 (2.97)**	6.26 (2.62)	6.32 (2.73)	6.35 (2.79)
Depressive symptoms (min/max: 0–37)	11.46 (5.84)	11.33 (5.62)	11.85 (5.57)	11.57 (5.68)

Asset index (min/max: 0–20)	9.83 (3.12)	9.52 (3.26)	9.79 (3.29)	9.73 (3.22)
Self-concept (min/max: 41–100)	79.04 (10.68)	79.23 (10.96)	77.12 (10.55)	78.39 (10.75)

Note. HH = Household. *Number (%).**Mean (*SD*)

Aim 1

Aim 1: To examine the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy.

To examine the direct and indirect pathways through which restrictive gender norms influence decision-making autonomy, I analyzed data from 614 participants collected at Wave 7 of the Bridges Study. Drawing upon the theory of gender and power, this aim addressed three hypotheses: H_{1a}: There is a direct negative effect of restrictive gender norms on decision-making autonomy; H_{1b}: There is an indirect negative relationship between restrictive gender norms and decision-making autonomy through asset ownership; and H_{2b}: There is an indirect negative relationship between restrictive gender norms and decision-making through self-esteem.

Distribution of the Participant Characteristics on Mediators and Outcome Variables

As presented in Table 5, the participants' mean age was 24.72 years (*SD* = 1.21), and an average household size of 2.94 individuals (*SD* = 2.25). A majority of the participants (65.15%) were married or partnered, with 74.92% reporting having savings, and approximately 55.54% were currently employed. Male respondents demonstrated dominance in decision-making across all three items on the decision-making scale, alongside higher mean asset index scores (*M* = 7.49, *SD* = 3.42) and displayed greater conformity to restrictive gender norms (*M* = 6.03, *SD* = 2.60) compared to their female counterparts. However, female participants reported higher levels of self-esteem (*M* = 37.10, *SD* = 4.10).

Table 4

Distribution of the Mediators and Characteristics of Study Participants on Mediators and Outcome by Gender

Variables	Male (<i>n</i> = 325)	Female (<i>n</i> = 289)	Total (<i>N</i> = 614)
Age in years (min/max: 21–28)	24.72 (1.21)*	24.75 (1.25)	24.74 (1.23)
Household size (min/max: 1–20)	2.94 (2.25)	3.84 (2.24)	3.36 (2.28)
Are you currently enrolled in school	11 (3.38)	14 (4.84)	25 (4.07)
What is your marital status?			
Single	129 (39.69)**	63 (21.80)	192 (31.27)
Married/Partnered	188 (57.85)	212 (73.36)	400 (65.15)
Separated	8 (2.46)	14 (4.84)	22 (3.58)
Do you currently have money saved anywhere?	245 (75.38)	215 (74.39)	460 (74.92)
Are you currently employed?	208 (64.00)	133 (46.02)	341 (55.54)
Asset index (min/max: 1–18)	7.49 (3.42)	4.48 (2.39)	7.22(3.48)
Self-esteem (min/max: 16–40)	35.27 (4.26)	37.10 (4.10)	37.47(4.12)
Restrictive gender norms score (min/max: 0– Decision-making items	6.03 (2.60)	4.48 (2.39)	5.30 (2.62)
<i>Who usually makes decisions about making major household purchases?</i>			
Respondent	188 (57.85)	72 (24.91)	260 (42.35)
Spouse/partner	25 (7.69)	64 (22.15)	89 (14.50)
Respondent and spouse	77 (23.69)	114 (39.45)	191(31.11)
Someone else	35 (10.77)	39 (13.49)	74(12.05)
<i>Who usually makes decisions about making purchases for daily household needs?</i>			
Respondent	174(53.54)	122(42.21)	296 (48.21)
Spouse/partner	54(16.62)	55(19.03)	109(17.75)
Respondent and spouse	56(17.23)	76(26.30)	132(21.50)
Someone else	41(12.62)	36(12.46)	77(12.54)
<i>Who usually makes decisions about visits to family or relatives?</i>			
Respondent	203(62.46)	98(33.91)	301(49.02)
Spouse/partner	22(6.77)	68(23.53)	90(14.66)
Respondent and spouse	67(20.62)	96(33.22)	163(26.55)
Someone else	33(10.15)	27(9.34)	60(9.77)

Note. *Mean (*SD*), **Number (%).

Model Fit Parameters

Before running the structural equation model, separate measurement models for the outcome variable (decision-making autonomy), the predictor (restrictive gender norms), and the mediators (asset ownership and self-esteem) were run. For each measurement model, goodness-of-fit indicators were computed, including the chi-square test of exact model fit, the Root Mean Square Error of Approximation (RMSEA), and the Comparative Fit Index (CFI). Using the Hu and Bentler (1999) two-strategy approach to evaluate model-data fit, all models achieved satisfactory fit thresholds. Specifically, they exhibited RMSEA values below 0.06 and CFI values above 0.95, as detailed in Table 6.

Table 5

Goodness of Fit of the Measurement and Structural Equation Models

Model	RMSEA	CFI	SRMR	Chi square	DF	<i>p</i>
Measurement models						
Asset ownership	<0.001	1.000	<0.001	238.46	3	<0.001
Restrictive gender norms	0.049	0.985	0.042	3235.4	45	<0.001
Self esteem	0.031	0.977	0.031	852.36	45	<0.001
Decision-making autonomy	<0.001	1.000	<0.001	278.41	3	0.010
Structural model	0.017	0.977	0.163	3440.0	434	<0.001

Direct and Indirect Effects of Restrictive Gender Norms on Decision-Making Autonomy

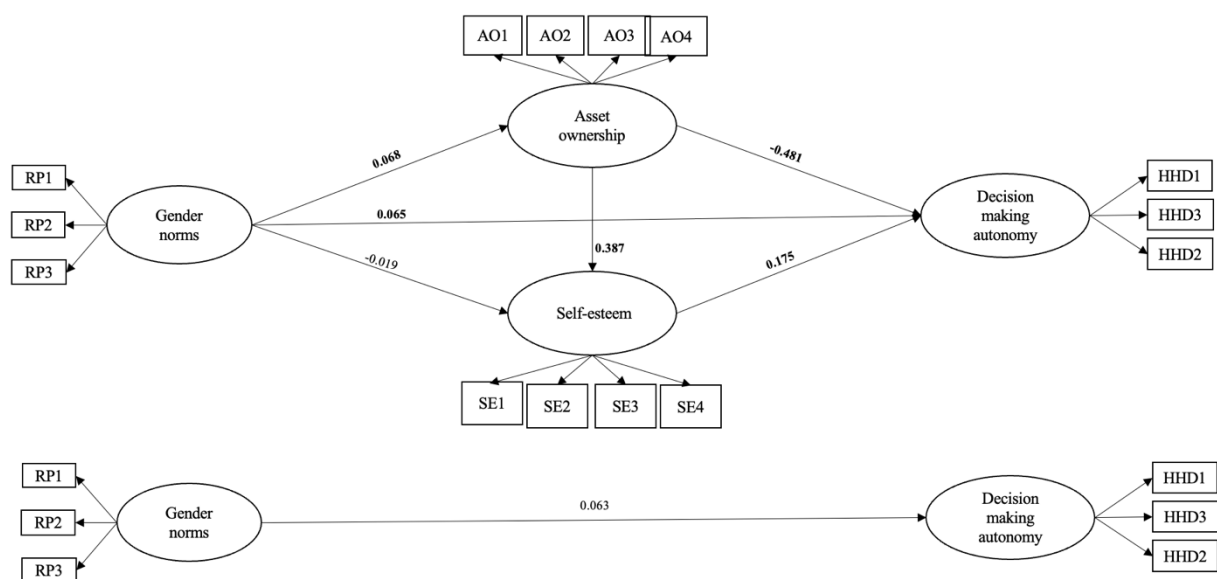
As presented in Table 7 and Figure 3, results from the SEM showed a significant direct effect of restrictive gender norms on decision-making autonomy ($\beta = 0.065$, [95% *CI*: 0.006, 0.125], $p = 0.032$). In other words, strong belief in the restrictive gender norms was associated with more autonomy in decision-making autonomy.

In addition, there was a statistically significant total indirect effect of restrictive gender norms on decision-making autonomy ($\beta = -0.031$, [95% *CI*: -0.060, -0.002], $p = 0.034$).

Specifically, I observed a mediating effect through asset ownership alone ($\beta = -0.033$, [95% CI: -0.057, -0.008], $p = 0.008$), as well as a combined mediating effect involving asset ownership and self-esteem ($\beta = -0.005$, [95% CI: <0.001, 0.009], $p = 0.033$).

Figure 3

A Structural Equation Model Showing the Pathways Influencing the Relationship Between Restrictive Gender Norms and Decision-Making Autonomy



Note. Standardized coefficients are reported. Bold indicates significant associations.

Moderating Effect of Sex

On examining the moderating effect of sex, the results revealed that young women had less decision-making autonomy ($\beta = -0.894$, [95% CI: -1.203, -0.586], $p < 0.001$), owned fewer assets ($\beta = -0.433$, [95% CI: -0.490, -0.376], $p < 0.001$), and surprisingly had higher self-esteem ($\beta = 0.596$, [95% CI: 0.517, 0.675], $p < 0.001$) compared to the young men. Furthermore, the interaction between sex and restrictive gender norms significantly influenced both asset ownership ($\beta = -0.668$, [95% CI: 0.618–0.718], $p < 0.001$) and decision-making autonomy ($\beta = -$

0.085, 95% *CI*: 1.057–1.389, $p < 0.001$). This indicates that the impact of restrictive gender norms on decision-making autonomy and asset ownership varied depending on an individual's sex.

Table 6

Mediation Analysis Between Restrictive Gender Norms and Decision-Making Autonomy

Variable	B	β (95% <i>CI</i>)	<i>p</i>
Restrictive gender norms on decision-making	0.122	0.065 (0.006, 0.125)	0.032
Restrictive gender norms on mediators			
Asset ownership	0.008	0.068 (0.007, 0.128)	0.028
Self esteem	-0.018	-0.019 (-0.084, 0.045)	0.553
Asset ownership on self esteem	3.194	0.387 (0.297, 0.477)	<0.001
Mediators on Decision-making autonomy			
Asset ownership	-7.974	-0.481 (-0.791, -0.170)	0.002
Self esteem	0.352	0.175 (0.056, 0.294)	0.004
<i>Moderating effect of sex</i>			
Sex on decision-making autonomy			
Sex on decision-making autonomy	-1.297	-0.894 (-1.203, -0.586)	<0.001
Sex*restrictive gender norms on decision-making autonomy	0.094	0.085 (1.057, 1.389)	<0.001
Sex on asset ownership			
Sex on asset ownership	-0.038	-0.433 (-0.490, -0.376)	<0.001
Sex* restrictive gender norms on asset ownership	0.003	0.668 (0.618, 0.718)	0.001
Sex on Self esteem			
Sex on self esteem	0.429	0.596 (0.517, 0.675)	<0.001
Sex* assets on self esteem	0.001	0.108 (0.050, 0.167)	<0.001
Specific indirect effects			
Asset ownership	-0.061	-0.033 (-0.057, -0.008)	0.008
Self esteem	-0.006	-0.003 (-0.015, 0.008)	0.554
Asset ownership and self esteem	0.009	0.005 (<0.001, 0.009)	0.033
Effects			
Direct effect	0.122	0.065 (0.006, 0.125)	0.032
Total indirect effect	-0.059	-0.031 (-0.060, -0.002)	0.034
Total effect	0.063	0.034 (-0.004, 0.071)	0.077

Note. $N = 614$. Bold indicates statistically significant effects at $p < .05$

Aim 2

Aim 2: To examine sex differences in the impact of the EE intervention on asset development.

Asset development was measured using two metrics. Physical assets were assessed using an asset index and financial resources were determined by a single-item question asking whether participants had any savings. The study was based on the hypothesis that there is a sex difference in the impact of an economic empowerment intervention on asset development. The main effects of the intervention, time (years), the interaction between the intervention and time, and the intervention and sex are shown in Table 8 and the random effects from the mixed-effects model are presented in Table 9.

Table 7

Mixed-Effects Model Showing the Effects of the Interventions on Physical and Financial Assets

Variables	Physical assets	<i>p</i> value	Financial assets	<i>p</i> value
Sex (female)	-0.811 (-1.332, -0.290)	0.002	0.520 (0.387, 0.699)	<0.001
Participant age (years)	0.002 (-0.147, 0.151)	0.977	1.021 (0.922, 1.130)	0.692
Participant works for pay	0.004 (0.003, 0.005)	<0.001	0.993 (0.990, 0.997)	<0.001
Education level of head of				
Secondary	0.619 (0.261, 0.977)	0.001	1.491 (1.188, 1.871)	0.001
Tertiary	0.993 (0.423, 1.563)	0.001	1.345 (0.974, 1.858)	0.072
Depressive symptoms	-0.166 (-0.253, -0.079)	<0.001	0.960 (0.878, 1.050)	0.369
Self-concept	0.006 (-0.010, 0.021)	0.468	0.999 (0.983, 1.015)	0.866
Depressive Sx #self-concept	0.002 (0.001, 0.002)	0.002	1.00 (0.999, 1.001)	0.970
Group: $\chi^2(df)$, <i>p</i> value	0.89 (2)	0.642	97.62 (2)	<0.001
Control	<i>Ref</i>		<i>Ref</i>	
Treatment 1 (FEE 1:1)	0.262 (-0.615, 1.139)	0.558	1.141 (0.665, 1.958)	0.633
Treatment 2 (FEE 1:2)	0.217 (-0.500, 0.934)	0.553	1.578 (0.952, 2.618)	0.077
Sex#group*	2.15 (2)	0.342	1.12 (2)	0.570
Female#control	0.355 (-0.344, 1.053)	0.319	1.165 (0.782, 1.736)	0.452
Female# Treatment 1	-0.276 (-1.198, 0.646)	0.557	1.272 (0.795, 2.035)	0.315
Time: $\chi^2(df)$, <i>p</i> value	29.28 (4)	<0.001	115.32 (4)	<0.001
Baseline	<i>Ref</i>		<i>Ref</i>	
Year 1	0.292 (-0.023, 0.607)	0.070	1.105 (0.719, 1.696)	0.649
Year 2	0.316 (-0.043, 0.675)	0.085	0.976 (0.641, 1.484)	0.909

Year 3	0.248 (-0.256, 0.753)	0.335	1.210 (0.865, 1.691)	0.265
Year 4	0.164 (-0.377, 0.705)	0.552	2.871 (1.825, 4.516)	<0.001
Group x time: $\chi^2(df), p$ value	6.80 (8)	0.558	87.13 (8)	<0.001
Control x baseline	<i>Ref</i>		<i>Ref</i>	
Treatment 1 x Year 1	0.282 (-0.316, 0.882)	0.354	5.168 (2.670, 10.002)	<0.001
Treatment 1 x Year 2	0.308 (-0.272, 0.888)	0.298	4.316 (1.926, 9.671)	<0.001
Treatment 1 x Year 3	0.579 (-0.157, 1.315)	0.123	3.792 (1.862, 7.724)	<0.001
Treatment 1 x Year 4	0.203 (-0.437, 0.844)	0.534	2.051 (1.083, 3.884)	0.027
Treatment 2 x Year 1	0.209 (-0.148, 0.566)	0.251	5.440 (2.691, 11.00)	<0.001
Treatment 2 x Year 2	0.412 (-0.126, 0.951)	0.134	8.372 (4.188, 16.735)	<0.001
Treatment 2 x Year 3	0.454 (-0.189, 1.097)	0.166	5.616 (3.139, 10.048)	<0.001
Treatment 2 x Year 4	-0.014 (-0.706, 0.678)	0.969	2.382 (1.263, 4.492)	<0.001

Note. *Female# FEE (1:1) was omitted because of collinearity. FEE = Family Economic Empowerment; Sx = Symptoms

Table 8

Random Effects for Models Testing the Impact of an EE Intervention on Asset Development

Random effects	Coefficients (95% CI)	Coefficients (95%
School level variance	0.356 (0.181, 0.701)	0.062 (0.018, 0.218)
Participant-level variance	3.900 (3.442, 4.419)	1.251 (0.934, 1.675)
Variance of residuals	5.841 (5.494, 6.209)	--
ICC (school)	0.035 (0.018, 0.067)	0.013 (0.004, 0.047)
ICC (participant)	0.422 (0.386, 0.457)	0.285 (0.233, 0.343)

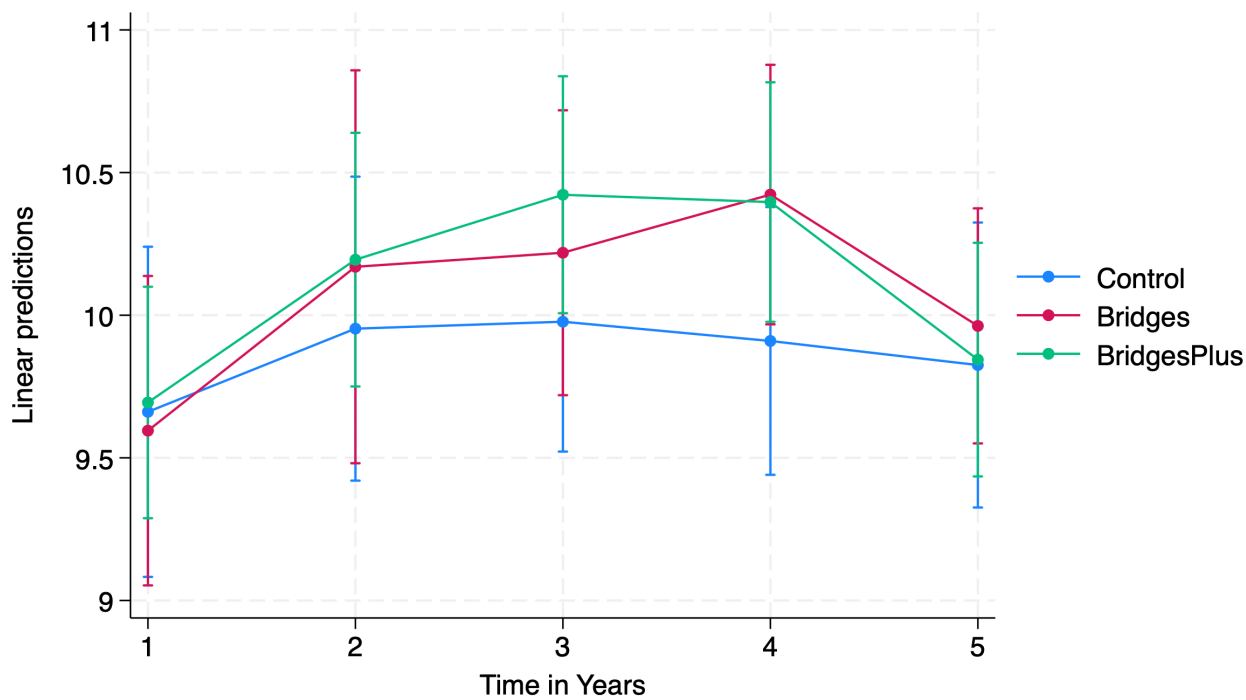
Note. Participants $N = 903$, observations $N = 4117$.

Effects of the Intervention on Physical Assets

The main intervention effect and the intervention by time interaction effects were not significant for physical assets. However, the analysis revealed a significant time effect ($\chi^2(4) = 29.28, p < 0.001$), suggesting changes in the accumulation of physical assets over time, as shown in the Figure 4.

Figure 4

Margins Plot for Predicted Physical Assets Over Time



Sex Differences in the Impact of an EEI on Physical Assets

Further analysis conducted to assess the sex differences in the impact of the economic empowerment intervention revealed no statistically significant differences in physical asset development between sexes, as evidenced by the nonsignificant group-by-sex interaction effects. However, the analysis indicated that females were less likely to accumulate physical assets than males ($\beta = -0.811$, 95% CI: -1.332, -0.290, $p = 0.002$).

Other factors associated with physical asset accumulation included working for pay ($\beta = 0.004$, 95% CI: 0.003, 0.005, $p < 0.001$) and having a higher education level of the head of the household were associated with an increase in physical assets. In particular, having achieved up to Secondary education ($\beta = 0.619$, 95% CI: 0.261, 0.977, $p = 0.001$) and tertiary education ($\beta = 0.993$, 95% CI: 0.423, 1.563, $p = 0.001$) by the head of the household, both showed significant

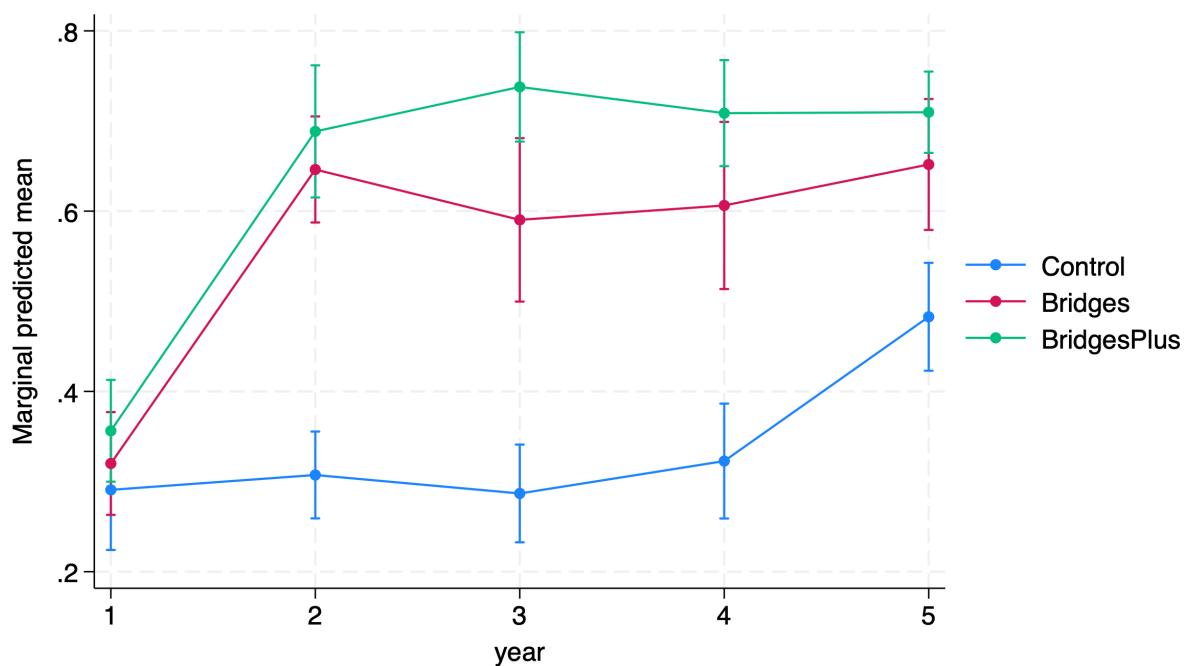
positive effects. Depressive symptoms were negatively associated with physical assets ($\beta = -0.166$, 95% *CI*: $-0.253, -0.079$, $p < 0.001$), as the more depressed participants were, the fewer assets they owned.

Effects of the Intervention on Financial Assets

Regarding financial assets, which were measured by having savings, both the intervention main effect ($\chi^2(2) = 97.62$, $p < 0.001$) and the intervention by time interaction effect ($\chi^2(8) = 87.13$, $p < 0.001$) were statistically significant suggesting a significant effect of the economic empowerment intervention on the accumulation of financial assets. Furthermore, the main effects for time were also statistically significant ($\chi^2(4) = 115.32$, $p < 0.001$), suggesting changes in the accumulation of financial assets over time, as shown in Figure 5.

Figure 5

Margins Plot For Predicted Financial Assets Over Time.



To further examine the statistically significant intervention-by-time interaction effects, I performed pairwise comparisons as presented in Table 10. The comparisons showed

significantly higher financial assets in both intervention groups than in the control group across all years. However, there were no significant differences between the two intervention groups.

Table 9

Pairwise Comparisons of Saving Across Study Groups Across Time

Pairwise Comparisons	PP (95% CI)	<i>p</i> value
Baseline		
Treatment 1 x Control	0.029 (-0.077, 0.135)	0.882
Treatment 2 x Control	0.066 (-0.041, 0.173)	0.374
Treatment 2 x Treatment 1	0.036 (-0.063, 0.136)	0.767
Year 1		
Treatment 1 x Control	0.339 (0.246, 0.431)	<0.001
Treatment 2 x Control	0.381 (0.274, 0.488)	<0.001
Treatment 2 x Treatment 1	0.042 (-0.071, 0.155)	0.754
Year 2		
Treatment 1 x Control	0.304 (0.351, 0.551)	<0.001
Treatment 2 x Control	0.451 (0.351, 0.551)	<0.001
Treatment 2 x Treatment 1	0.147 (0.015, 0.280)	0.024
Year 3		
Treatment 1 x Control	0.284 (0.148, 0.419)	<0.001
Treatment 2 x Control	0.386 (0.277, 0.495)	<0.001
Treatment 2 x Treatment 1	0.102 (-0.030, 0.235)	0.184
Year 4		
Treatment 1 x Control	0.169 (0.067, 0.271)	<0.001
Treatment 2 x Control	0.227 (0.142, 0.312)	<0.001
Treatment 2 x Treatment 1	0.058 (-0.039, 0.155)	0.392
Number of observations	4117	

Note. PP =Predicted probabilities.

Sex Differences in the Impact of the EEI on Financial Assets

There were no significant sex differences in the impact of the intervention on the accumulation of financial assets. However, females were found to be less likely to own financial assets compared to males, irrespective of the study group (OR = 0.520, 95% CI: 0.387 -0.699, $p < 0.001$).

Besides sex, the educational level of the head of the household and working for pay were the other factors associated with the accumulation of financial assets. Specifically, acquiring secondary (OR = 1.491, 95% CI: 1.188 to 1.871, $p = 0.001$) and tertiary education (OR = 1.345, 95% CI: 0.974 -1.858, $p = 0.072$) were associated with higher odds of having savings comparing to primary education. In contrast, working for pay reduced the odds of owning savings (OR = 0.993, 95% CI: 0.990 to 0.997, $p < 0.001$).

Sensitivity Analysis

A sensitivity analysis was conducted to examine potential differential effects of the intervention on the outcome (asset development) over time by sex. Results revealed that over time, the intervention influenced the accumulation of both physical ($\chi^2(12) = 26.41$, $p = 0.0094$) and financial assets ($\chi^2(12) = 42.85$, $p < 0.001$) among both young women and men. Specifically, females were generally less likely to accumulate both physical and financial assets compared to males, across all groups. Refer to Supplementary Table 1 and Figure 1 for the details.

Findings From the Qualitative Study

This section begins with presentation of the sociodemographic characteristics of the participants involved in the in-depth interviews. Following this, a table is provided to illustrate the themes extracted from these interviews and how they align with the theories guiding this dissertation. Finally, participants' views on household decision-making dynamics, financial and educational opportunities for young women and men were explored as well as the impact of their involvement in economic empowerment programs—specifically, the Bridges program—on their decision-making autonomy and asset accumulation. To ensure confidentiality, pseudonyms are used when presenting the results.

Participants' Sociodemographic Characteristics

Fifty-three participants completed the qualitative interviews, out of the expected 60, with 18 from the control group, 20 from Treatment 1 (Bridges), and 15 from Treatment 2 (BridgesPLUS). Sixty percent of the participants were female, and over 80% were employed. Nearly half (47.2%) had completed only primary level education, and a similar percentage were married (47%). Additionally, 71% of participants tested negative for HIV. In terms of household decision-making, 67.9% of the interviewed participants indicated that decisions were primarily made by their spouses, with the husband being the primary decision-maker in most cases. Refer to Table 11 reflecting the participants demographics captured for the qualitative component as displayed per study arm.

Table 10

Characteristics of Participant in the Bridges Qualitative Interviews

Variables	Control (n = 18)	Bridges (n = 20)	BridgesPlus (n = 15)	Total (N = 53)
Gender				
Male	7(13.2)	12(22.6)	2(3.8)	21 (39.6)
Female	11(20.8)	8(15.1)	13(24.5)	32(60.4)
Currently working for pay	17(32.1)	18(33.9)	11(20.8)	46 (86.8)
Education level				
Primary	13(24.5)	7(13.2)	5(9.4)	25 (47.2)
Secondary	5 (9.4)	8(15.1)	7(13.2)	20 (37.7)
Tertiary	0	5(9.4)	3(5.7)	8 (15.1)
Marital status				
Single	2(18.9)	12(22.6)	5(9.4)	19 (35.8)
Married	10(18.9)	5 (9.4)	10(18.9)	25 (47.2)
Separated	4(7.5)	4(7.5)	0	8(15.1)
Cohabiting	1(1.9)	0	0	1(1.9)
HIV Status				
Positive	6(11.3)	5(9.4)	4(7.5)	15 (28.3)

Negative	12(22.6)	15(28.3)	11(20.8)	38 (71.7)
Decision-making				
Joint	3(5.7)	4(7.5)	6 (11.3)	13(24.5)
Female participant	2(3.8)	2(3.8)	0	4(7.5)
Spouse	13(24.5)	14(26.4)	9(17.0)	36(67.9)

Note. Number (%).

Aim 3

Aim 3: To explore the facilitators and barriers for asset development and decision making autonomy.

Using a combination of inductive and deductive content analysis, this dissertation aim employed the asset theory and the theory of gender and power to design questions aimed at exploring the facilitators and barriers to asset development and decision-making autonomy. Specifically, participants were asked about the educational opportunities available to young women as compared to young men, as well as the differential paths to asset accumulation influenced by gender dynamics in familial savings practices. Additionally, participants were also prompted to reflect on societal expectations for both sexes and their impact on young women's ability to accumulate assets and enhance their decision-making autonomy. From the narratives, two broader themes emerged: facilitators to asset development and decision-making autonomy, and barriers hindering asset development and decision-making autonomy.

The themes provided a framework for exploring the various factors that influence the experiences of young women. The factors were then categorized into (a) individual traits (personal attributes, skills, and experiences that shape one's ability to make decisions and accumulate assets), (b) economic factors (involved access to resources, financial opportunities, and engagement in income-generating activities, which significantly influence young women's ability to accumulate assets and engage in decision-making), (c) social factors (such as societal

expectations, familial dynamics, and community support networks that shape the opportunities and constraints young women face in exercising decision-making autonomy and pursuing asset development), and (d) cultural factors (which included the traditions, and gender roles that either enable or hinder young women's empowerment and their ability to access resources and make independent choices). From this analysis, 10 subthemes emerged with a reflection of both young women and men's views on the facilitators and barriers to young women's abilities to accumulate assets and enhance their decision-making autonomy. Table 12 presents an overview of the of themes and subthemes generated in relation to the asset theory and theory of gender and power.

Table 11

Overview of Themes and Subthemes in Relation to the AT and TGP

Theme	Subthemes	Related theory constructs
Facilitators to asset and decision-making	Personal attributes	AT-Personal efficacy
	Financial opportunities	AT-assets increase stability
	Engagement in farming	AT-Stimulate existing financial assets
	Engagement in EEI/programs	AT-Stimulate existing financial assets
	Engaging in leadership roles	AT-Social power
Barriers to asset and decision-making	Support from government/NGOs	AT-human capital development
	Societal expectations	Division of labor/TGP
	Limited mobility	Division of power/TGP
	Early pregnancies/ Early marriages	

 Parental perceptions

 TGP-Social structures

Note. AT = asset theory. TGP = theory of gender and power.

Theme 1: Facilitators to Asset Development and Decision-Making Autonomy

In this theme, several factors were identified as facilitators to young women's abilities to accumulate assets and enhance their decision-making autonomy. These include individual factors like personal attributes, economic factors such as access to financial resources, engagement in economic empowerment interventions, engagement in farming, and social factors like educational opportunities and involvement in leadership roles, as discussed below.

Individual Factors

Personal Attributes

Personal attributes emerged as a significant facilitator for asset development among young women, particularly emphasized by female participants. They highlighted the important role of self-belief, creativity, motivation, and confidence, in empowering women to accumulate assets and participate in decision-making. This empowerment is especially meaningful in communities where traditional restrictive gender norms confine women to domestic roles. Maria, who dropped out of school at primary level due to lack of school fees, emphasized that being creative and believing in oneself is key in progressing,

To me irrespective of the responsibilities you have, it depends on your creativeness, and you draw a line between how much responsibilities you should take on and how you can use those responsibilities to progress from one level to another.

Esther echoed these sentiments, viewing young women as possessing the capacity to pursue their desires, including asset accumulation, particularly if they are not disabled.

In a tough world, we all need to get creative, especially if you are not disabled. I know many husbands don't want their wives to work, but you can stand up to that and be a woman who wants to earn money to help yourself. It is all about believing in yourself.

Whereas Berna, who was pursuing her Grade 3 primary teachers' education certificate indicated that self-motivation is an important key for young women's advancement. Berna believed that women are fully capable of achieving success in life, but it necessitates self-motivation to realize their aspirations. Berna noted,

Beyond her responsibilities, at an individual level, a motivated woman who is well focused can look for ways to pursue work and income. The problem comes in when women become comfortable with the support provided by their partners hindering them from chasing their own aspirations.

When discussing how these personal attributes could influence young women's decision-making abilities, participants pointed out that financial stability plays a crucial role, even amidst prevailing restrictive gender norms. Peter said,

Things have changed nowadays. In many households, the person who brings in money makes the big decisions, regardless of whether they're a man or a woman. So, even if you suggest something, the one who earns money might say no, which can feel like your ideas aren't respected. However, men should be responsible for making decisions.

Ronald shared Peter's belief that individuals who contribute more income to the family should have greater decision-making authority,

The man should be the overall decision-maker, unless if he is not financially stable. But if he got married to a "sugar mummy", then the decision-making responsibilities will be assumed with the one who has money. For example, where I grew up from, my father

would work to provide for the family while my mother took care of the household responsibilities. Hence, my mother depended on my father's decisions as she relied on his financial support. Similarly, the individual with the greater financial resources often assumes the decision-making role. Therefore, if the man chooses not to work and relies on the woman's income, then she will be in charge of decision-making.

Rose shared from her own experience that earning income empowers young women to participate equally in decision-making processes,

Some women are very creative and hardworking. For my sake, owning a stall has allowed me to earn some income, and now I can challenge my husband, especially if I see that the idea he is proposing isn't good enough.

Taken together, these narratives represent the transformative power of personal attributes in empowering young women to challenge traditional restrictive gender norms, assert their independence, and pursue economic opportunities.

Economic Factors

Financial Opportunities

During the interviews, participants highlighted different avenues through which they have been able to acquire resources including parental decisions to save money for girls versus boys, and vice versa, as well as the allocation of pieces of land as a form of inheritance, support from their husbands, etc. This practice was identified as a means of accumulating assets, as expressed in the participants' narratives.

To begin with, although it is a common practice in patriarchal communities for parents to exclusively pass on land to their sons, an interview with Barbara revealed a different narrative. She emphasized that before their father's passing, he ensured that all his children received a

share of his property, regardless of whether a boy or girl, which has been extremely valuable to her:

Before his death, our father allocated a small piece of land to each of his children regardless of their gender. So, after dropping out of school, I found a job working as a maid for someone in Kampala, which I held for about 2 years. Later, I secured another position as a shop attendant and diligently saved all the money I earned as salary. I discussed with my foster uncle, to whom our dad entrusted our care, and he encouraged me to build a small house on my plot of land. With his support, I was able to construct a two-bedroom house. I am proud of myself, and my colleagues listen to me when I speak”

Similarly, Stephen highlighted the crucial role of parents, particularly mothers, in supporting their daughters in various ways. He noted that in his community, many girls who have dropped out of school or faced challenges in continuing their education are often provided with opportunities by their parents.

Parents often hold the belief that boys are good at finding opportunities to support themselves independently, while girls may face challenges in seeking employment or doing casual labor, like working on people’s farms. This belief leads them to prioritize saving money for their daughters as opposed to their sons and some have started up saloons and or shops for them which is a means of earning income and accumulating assets.

Furthermore, involvement in savings groups in their local communities was recognized as another effective strategy for young women to accumulate assets. Rebecca shared her experience, illustrating her commitment to saving 1000 shillings off the money left behind by

her husband, which she deposits into the savings group. She planned to send this money to her mother to help her buy a piece of land.

In today's world, it's important to be resourceful, especially as a stay-at-home mom, where you may lack a direct source of income. Often, the only financial support comes from what your husband leaves behind for the family. Personally, I set aside 1000 daily from this money, and on Saturdays, I contribute this amount to our savings group. My goal is to accumulate enough to send to my mother to help me acquire a piece of land.

Generally, when given access to financial opportunities, young women have the potential to use them as pathways for personal advancement and growth. Additionally, financial opportunities can help address gender disparities by providing young women with the means to assert their independence, challenge traditional gender roles, and break free from cycles of poverty and marginalization.

Engagement in Farming

In addition to financial opportunities, both women and men recognized that farming could help young women build assets. Because young women often have lots of household duties, they might find it hard to make money or save up. Particular emphasis was put on subsistence farming.

Mary, a married young woman with two children, emphasized the significance of farming as her primary livelihood. She shared how she not only grows food for her family's sustenance but also cultivates surplus produce for sale to earn some income.

I don't have a paying job, but I've turned to farming as a way to make ends meet. While it's not a large-scale thing, I sell surplus produce from my garden to earn extra income. In fact, I have even established a small stall where I sell vegetables, allowing me to generate

enough money to cover my needs without relying solely on my husband's income, especially on some decisions regarding household purchases.

Darius also gave an example of his wife, whom he is proud of and who has made significant progress in increasing her income while managing household responsibilities.

I couldn't allow her to work outside home because she has to take care of the children. However, even while managing household duties, she has found ways to build assets. For instance, she grows extra food such as potatoes or cassava for the family and sells the surplus. With the income earned, she started raising pigs, which is convenient because she uses cassava and potato leaves as animal feed. Although I don't inquire about her finances, I'm aware that she has bought a piece of land.

Ruth, a single young woman raised mixed reactions on the role of farming in enabling women to accumulate assets. In her community, Ruth observed a dynamic where women take charge of their households by engaging in various income-generating activities, particularly in farming. However, amidst these efforts, Ruth also brings attention to a concerning trend: the abandonment of responsibilities by some men in the community. This observation adds complexity to the discussion, reflecting broader societal dynamics and gender roles that intersect with women's economic empowerment.

Given household responsibilities, women often engage in farming. For instance, in my community, you might see around eight men when drunk early in the morning, despite having families to support. This means that women are in charge of providing for their families through engaging in farming and earning income. Although this can allow them accumulate assets, I think it also a burden on them.

In conclusion, farming emerged as an important pathway for young women to accumulate assets. This is especially noteworthy considering the background of our participants, many of whom left school early, got married, and lacked employment opportunities. Farming not only provided them with a source of income but also enabled them to build assets. But also, it is important to acknowledge the challenges they face, including the burden of responsibility often shouldered by women due to some men neglecting their roles. Nevertheless, the narratives highlight the significant role of agriculture in empowering young women, particularly in settings where employment avenues are scarce.

Engagement in Economic Empowerment Programs

During the discussions, participants mainly focused on the Bridges to the Future program and its instrumental role in facilitating their asset accumulation. Notably, participants, especially those in the treatment groups, emphasized the program's components, such as the matched savings scheme, sessions on income-generating projects, and the mentorship sessions which significantly contributed to their efforts in building assets and enhanced their decision-making skills respectively. Additionally, besides the Bridges program, some female participants cited other programs, such as the DREAMs project, which similarly enabled them to accumulate assets. Below participants' narratives are highlighted. Amina shared her experience with the Bridges program, highlighting its practical benefits,

The program was very benefiting. Through the matched savings it provided, my mother was able to purchase three piglets, and they have since multiplied, serving as a sustainable source of support for both me and my children now. Naturally, there are moments when financial resources are scarce, yet the responsibility of caring for my

children remain. During such times, I can sell one of the piglets to meet our immediate needs.

Literally, Amina actively participates in making decisions concerning her children's well-being in her marriage.

Similarly, Martha also revealed how she benefited through the matched savings component of the program.

When the Bridges to the Future program provided us with the opportunity to open accounts, we saved some money. After completing primary seven, my grandmother insisted that since I had reached primary, I should stop there and also let my young siblings have the same chance. She suggested I join hair dressing and after completing my training, I withdrew the saved funds and started a salon. Additionally, I used the balance to buy some piglets. Currently, I have expanded my livestock and also have four goats.

Rose, who found great value in the income-generating project sessions, reflected on her journey.

Back in primary school, we had sessions on income-generating projects, like raising animals. While I didn't use that knowledge then, I'm now putting it into action. I'm currently rearing animals at home and taking it seriously. I was also able to buy some small plot of land when I sold some of the animals. I am confident that I am making progress and feeling content with life. Even now, despite feeling unwell, once this interview concludes, I will head straight to my shop to make some money.

When asked about decision-making dynamics in their family, Rose explained that she takes the lead in decisions concerning her shop while also respecting her spouse's authority over his

business matters. However, when it comes to larger financial decisions such as fees and other significant expenses, she defers to her husband's judgment.

Although Jennifer did not have the opportunity to participate in the Bridges intervention, she also expressed her gratitude for the support provided by the DREAMS project. This vocational skills training organization aims to empower young girls interested in pursuing training in hands-on vocational skills. Jennifer shared her experience,

After leaving Mbirizi RC, I joined Arahuman, still within Mbirizi, where I completed my primary seven studies. I went back home and waited until an organization called DREAMS began enrolling individuals for vocational skills training, including catering, tailoring, and more. I opted for hairdressing, I enrolled in the program and upon completion, I was given 1 million shillings which I used to start my own salon.

The mentorship sessions were identified as opportunities for participants who were orphans to develop their confidence. These sessions likely provided guidance, support, and encouragement to help these individuals navigate their unique circumstances and build the self-assurance needed to succeed despite their challenging backgrounds. Mable mentioned,

The Bridges team's recognition of our value as orphaned children has empowered me to make decisions confidently. I now approach decision-making without regrets [Participant laughs].

And Jalia said,

Participating in the Bridges program has brought about a significant transformation. I developed confidence and am now empowered to assert my decisions.

Therefore, participation in economic empowerment initiatives like the Bridges to the Future and DREAMS project significantly improved young women financial independence and abilities to build their confidence later along in life as evidenced in the participants' narratives.

Social Factors

In this context, social factors were defined as the various aspects of institutional structures and community dynamics that support young women in acquiring assets and building wealth and eventually enhancing their decision-making autonomy. Although emphasized by a few participants, factors like government policies and involvement in leadership roles were noted as important.

Support From Government/Nongovernment Policies/Programs.

When asked about the available opportunities for young women and girls to gain assets and enhance their decision-making abilities, Frank highlighted the government's dedicated educational policies in the country aimed at enhancing the prospects of the girl child. Frank emphasized,

We all understand the importance of education as regards to enhancing some one's abilities to acquire assets, improve some one's self esteem and make meaningful decisions in life. Girls have many opportunities if they choose to stay in school. There are specific platforms designed to help them, although they may struggle to access information about these resources. For instance, academically, they often get an extra 1.5 points when applying to public universities. In fact, most scholarships are for girls, leaving boys with fewer chances.

Rose, who benefitted from the DREAMS project, indicated how the project has been a window of hope for many girls in her community who dropped out of school, but have now been able to support their lives through the startup capital.

Girls in my community have great chances. We have the DREAMS project which teaches girls different skills like tailoring. You get to choose what you want to learn. When you finish, they give you tools to start your own business. For me, they gave a sewing machine. Now, I'm a good tailor and I make money to support myself and save some too.

Taking on Leadership Roles

Taking on leadership roles was mentioned as a great avenue through which young women can accumulate assets as well as build their confidence to engage in decision-making processes. Violet revealed the significance of women's leadership roles in communities, highlighting the potential for such roles to empower women economically and enhance their decision-making autonomy in their families. Violet noted,

When women take on leadership roles, it boosts their confidence and enables them to assert themselves. This empowerment may stem from the financial rewards associated with such positions. As the saying goes, "money talks"—having financial resources often commands attention and respect, even within the household, they can get their husband's attention.

Joel, who believed that women's primary role is to stay at home and care for their families, was asked about how this view impacts women's ability to accumulate assets. He said,

Women who shoulder these responsibilities may find them to be a blessing, particularly when they are recognized for their reliability by other women. For instance, they may be

chosen as representatives for their village, enabling them to earn additional income. This supplementary income can empower them to contribute financially to their families, alongside their husband's earnings.

Winnie gave an example of a woman representative in their community who has been a model for many women.

She's gained a lot of influence and even owns land now. People say that in her family, when she speaks, her husband listens. I believe it's because she's assertive and comfortable speaking in public. Being in the public eye tends to boost confidence, and I think her role as the woman representative has been fulfilling for her.

However, Winnie also mentioned that although this has been a chance for her to grow, it has also impacted her family. Winnie expressed her concern,

The problem is that she is constantly on the move. One day she's in Kyotera for a conference, the next day she is in Masaka. She is so busy that she is neglecting her duties as a mother and a wife. Her children feed on restaurant food. I am concerned about how she will balance her work and family life; otherwise, her marriage could be at risk of falling apart.

Recognizing the significance of women's participation in leadership roles is important, as it expands their avenues for asset accumulation and offers opportunities for norms change in terms of financial decision-making autonomy. However, it is essential to acknowledge that these roles may also intersect with societal expectations placed on women as mothers and wives, potentially impacting their ability to fulfill these roles effectively. Therefore, addressing structural barriers to young women's asset accumulation and decision-making processes is imperative for fostering gender equity and empowerment.

Theme 2: Barriers to Asset Development and Decision-Making Autonomy

Reflecting on the facilitators discussed earlier, participants were asked to share their insights on the factors hindering young women's ability to accumulate assets and engage in decision-making in their households. The barriers identified predominantly evolved around sociocultural factors, with a few individual factors also noted.

Sociocultural Factors

Societal Expectations

When exploring the societal expectations, the interviews centered around the norms, values, attitudes, and perceptions that influence young women's aspirations, attitudes towards asset development, and perceptions of their own capabilities to engage in decision-making processes. This discussion was particularly important, illustrating how young men often perceive women primarily as caregivers and great wives, rather than as contributors to the family's overall wellbeing. For example, Bernard asserted,

The sole responsibility of a married woman is caring for the individuals within their household while men typically assume the responsibility of ensuring that the members of their household have access to life's basic necessities.

For those who manage to overcome these barriers, they still encounter similar challenges in life, as revealed by Martin.

As boys, we have more opportunities compared to girls. For instance, when a boy finishes his education and secures a job, he may face fewer distractions or hurdles. On the other hand, for a girl, even after completing her education and obtaining a well-paying job, societal expectations often led her towards marriage and motherhood. These additional roles come with unique challenges that can affect her work productivity and

may end up leaving the job, unlike men who typically don't face similar pressures. For a man with a good education and job, my main concern usually revolves around providing for his family.

When asked about how societal expectations influence young women's decision-making autonomy, Moses emphasized that for any woman who has been married to a man, should consider themselves as a guest, and how could a guest determine what actions should be taken in his own home?

The man is the final decision-maker. This is because when a woman enters her husband's home, she is a guest. Therefore, as guests, it is expected that they should be submissive and contribute in various ways to maintain harmony in his household. Besides, the man is seen as the one with authority and power within the home. It's important to consider that if a woman cannot independently provide for her children's education and family needs, showing respect towards her husband becomes even more important.

James cited biblical teachings that emphasize the superiority of men over women, granting them the final authority in making decisions.

A man should be the final decision-maker, a role that has been upheld since the story of Adam and Eve. While I may not be well-versed in biblical scripture, I know it is written somewhere in the bible. Besides the significant responsibilities traditionally assigned to men gives them the ultimate role of the final decision-maker.

Given the prevailing societal norms, the majority of female participants interviewed acknowledged men as the primary decision-makers due to their roles as the providers for their families while also expecting women to be submissive. Betty responded,

The man should be the final decision-maker in the house, and I will give two to three reasons. First, in cases where the woman is not employed, financial support from the man is important for ensuring basic needs such as food and other family provisions. Secondly, if children are schooling, women will always tell them to their father for school fees, regardless of the woman's financial status. Lastly, the man is often viewed as the foundational pillar upon which the family's stability is established.

Lydia expressed that fear of societal judgment led her to relinquish her ability to make decisions, leaving them in the hands of her husband.

Honestly, when a woman takes on the final decision-making role in a household, it often leads to a bit of chaos (laughs). It's said jokingly, but there's some truth to it.

Interestingly, there's a tendency for people to gossip about the man, suggesting he might have been influenced by witchcraft, because traditionally, it's understood that the man serves as the leader of the household.

Jessica echoed these sentiments. She believed that having women engaged in the decision-making process goes against traditional norms.

There is a strong emphasis on a woman's duty to respect and listen to her husband. While there may be times when agreement is reached on certain matters, it is generally expected that the man should have the final say in a household because he is the one who brought his wife from her parents' home into his own.

Societal Constraints on Women's Movement and Roles

In the context of societal expectations, asset accumulation, and limited autonomy in decision-making, most of the female participants emphasized that societal constraints resulting from their expected roles as women as another significant barrier to their overall progress.

Consequently, this restriction significantly impacted their ability to accumulate assets and assert themselves in decision-making in their marriages as expressed in some of the participants narratives below.

To begin with, during her interview, Mary, a mother of two, expressed her desire to pursue employment outside the home. However, she found this difficult due to the overwhelming responsibilities of childcare,

Indeed, the burden of responsibilities can become overwhelming, making it hard to pursue employment opportunities outside the home. Moreover, arranging childcare can present a significant barrier, especially if the children are young and require constant care. In such circumstances, the prospect of leaving them behind can be emotionally difficult, often leaving individuals with no choice but to stay home and prioritize childcare duties.

Sarah expressed her concern below regarding the gender roles,

Traditional gender roles dictate that women primarily focus on marriage and childcare, while men are tasked with providing for the family's wellbeing and investing in income-generating endeavors such as buying land and other assets. How do you expect me to accumulate assets without any income generating activity? [laughs]

Brenda added,

In my view, a woman's primary role should be centered around managing the household, caring for the children, and instilling discipline in them. This is because women may not be the primary breadwinners and could struggle to cover expenses such as school fees.

While some women may contribute financially, they are quite a few.....

Overall, the division of labor based on the societal expectations of men and women contributes significantly to unequal opportunities for asset accumulation, which eventually hinders women's abilities to engage in decision-making processes.

Early Pregnancies and Early Marriages

Both female and male respondents identified early pregnancies and early marriages as significant obstacles. Early pregnancies can disrupt education, limit employment opportunities, and place additional financial burdens on young women, making it hard for them to accumulate assets and eventually assert their decision in marriage. For example, Moses expressed his sentiments,

Compared to boys, girls face numerous challenges in their life. They can find themselves pregnant without knowing the whereabouts of the child's father. Once pregnancy occurs, they must navigate the responsibilities of caring for themselves and the child, including health issues without the financial means for medical care. Unlike for boys, who, if determined to complete their education, have a relatively smoother path. Even if they drop out of school, boys often have better prospects for finding work to sustain themselves. However, for girls, the situation is different pregnancy can limit employment opportunities, and after giving birth, additional responsibilities further constrain their ability to seek opportunities.

Similarly, Ronald mentioned,

To begin with, when a boy enters into a relationship with a girl and she becomes pregnant, it can significantly disrupt her education, potentially leading to her dropping out of school. Meanwhile, the boy can continue his education without interruption, unless legal consequences such as arrest or imprisonment arise. Even if the girl decides to carry

the pregnancy while still in school, she will need to take a pause for childbirth, further delaying her educational progress as well as her future progress.

Angela highlighted that early pregnancies often happen during a stage in life when young girls have not yet attained independence. Typically, these girls continue to reside with their parents with no plans to progress.

Many young girls in our community become mothers at a very early age and continue to reside with their parents. This often results in a situation where many of these girls are left without any form of occupation, including employment or educational pursuits, primarily due to their inability to complete their schooling, while boys in our community are actively engaged in various jobs, with others pursuing their education. All these affect their abilities to accumulate assets.

Ruth suggests that both early pregnancies and early marriages significantly impact young women's ability to assert themselves, thereby affecting their decision-making autonomy in their marriages.

Many young girls often marry and become parents at an early age, finding themselves in the roles of parents before they've fully experienced adulthood. Consequently, their decision-making abilities are sometimes perceived as less mature and less relevant thereby having no opportunity to make decisions.

Parental Perceptions

The beliefs parents have about their children play a significant role in shaping life decisions. These perceptions are often a reflection of the cultural norms and values in society. If not addressed, these parental attitudes can heavily influence the opportunities, choices, and experiences of young women as they navigate asset development and decision-making

autonomy. Favoring boys over girls in education or inheritance distribution perpetuates disparities, hindering girls' abilities to not only pursue educational and its associated benefits, but also accumulate assets. Jessica said,

At times, parents may feel that their daughter has reached a suitable age for marriage, even if she wishes to continue her education. Consequently, they opt to prioritize funding the education of their sons instead. This could also be because parents perceive marrying off their daughters at a young age is a means to secure dowry.

Robert, fortunate to have completed his ordinary level education unlike his sisters, noted that his parents and many in his community view educating girls as risky.

Boys tend to have greater access to education opportunities because parents often consider investing in a girl's education as risky. There is a belief that girls may become pregnant and drop out of school, leading parents to prioritize funding the education of boys instead.

When asked about creating financial opportunities for children, Irene and many other participants shared that parents often anticipate their daughters relying on marriage for financial security while expecting sons to independently support themselves.

In our community, there is a prevailing perception among parents that discourages saving for girls. They believe that girls will eventually marry, leave their parental homes, and become part of another family, as compared to boys. This is why, even when it comes to buying land, parents often prioritize purchasing land for their sons, as they anticipate them building their own homes and starting their own families.

Similar sentiments were expressed by Isaac:

Parents often prioritize saving more for their sons under the assumption that as they mature, they are expected to be self-reliant and independent. While daughters are sometimes perceived as having an alternative pathway; even if they don't complete their education, there's a societal belief that they can still marry and be financially supported by their spouses.

Individual Factors

These factors revolved around personal attributes or individual circumstances that can hinder young women's ability to accumulate assets and assert control over their decisions. Identified factors include gendered expectations regarding the roles of men and women, power dynamics in relationships, and a lack of self-motivation. Frank highlighted the fear of a shift in power dynamics as one factor hindering young women's progress.

Many men may hesitate to support their partners in pursuing a career, fearing that it might lead to a shift in power dynamics. However, if a woman owns her own business and still respects and values her husband, things will move on well.

Expressed with a positive perspective, Robert noted that although some men may prevent their partners from working, it is one way to lessen the financial strain on the family.

The challenge is that, as men, we sometimes limit women's opportunities to work outside the home and confine them to traditional household roles. This is not ideal because when both partners are employed, it alleviates some of the burdens, and women may not rely solely on you for everything, including financial support. Encouraging women to initiate their income-generating projects could provide them with the means to support themselves financially.

Although Sam pointed out that despite the availability of opportunities, some women lack the self-motivation to work and build assets. Thus, their dependency on their husbands leaves them with little opportunity to participate in decision-making processes.

Beyond their responsibilities, some women are less motivated, lack focus, or even have less interest in pursuing work or earning income, particularly if she relies on what the man provides. Such dependence makes her comfortable and hinders her personal progress.

In discussing the decision-making process, Jimmy emphasized the traditional view that women, as guests in the household, should not play a role in decision-making.

The final decision-maker within a household should be the husband, as he is the one who brings his wife into his own home from her parents' house. Although women could be regarded as adults, once she joins the husband's household, she becomes part of his family, and it's the man's responsibility to take care of her, including providing food, accommodation, and healthcare. Given these responsibilities falling upon the husband, then he should hold the authority as the final decision-maker within the household.

In conclusion, Aim 3 of this dissertation explored the barriers and facilitators to asset development and decision-making autonomy among young women in Southern Uganda. The findings from the participants narratives offer valuable insights for researchers, program developers, and policymakers. Although the findings bring hope for positive change, they also highlight the urgent need to address the influence of restrictive gender norms and other associated factors on the disparities faced by young women.

Chapter 6: Discussion

Introduction

This dissertation employed an embedded mixed-methods approach to examine the barriers and facilitators to the economic empowerment of young women in Southern Uganda, structured around three primary aims. The first aim examined the direct and indirect pathways through which restrictive gender norms impact decision-making autonomy among young women and men in Southern Uganda. This aim was based on three hypotheses: (a) there is a direct effect of restrictive gender norms on decision-making autonomy; (b) there is an indirect effect between restrictive gender norms and decision-making autonomy through asset ownership; (c) there is an indirect effect between restrictive gender norms and decision-making autonomy through self-esteem. The results from a structural equation model supported Hypotheses 1 and 2. Specifically, there was a significant direct relationship between restrictive gender norms and decision-making autonomy and a specific indirect significant relationship between restrictive gender norms and decision-making autonomy through asset ownership. However, the indirect relationship between restrictive gender norms and decision-making autonomy through self-esteem was not significant.

Furthermore, two mixed-effects regression models (linear and logistic) were run to address Aim 2 of the dissertation, which examined the sex differences in the impact of an EEI on asset development (physical and financial assets) among young women and men in Southern Uganda. This aim was based on the hypotheses that (a) there was an impact of an EEI on asset development and (b) there were sex differences in the impact of the EEI on asset development among young women and men. Results from the linear (physical assets) and logistic (financial assets) revealed no sex differences in the impact of an EEI on the accumulation of physical assets and financial assets. However, overtime, there were significant differences between young

women and men in asset accumulation as an effect of their participation in the study. Specifically, young women were less likely to accumulate both physical and financial assets as compared to young women.

Additionally, the results revealed a significant effect of the intervention on the accumulation of financial resources among young women and men in the intervention groups compared to those in the control group across all years. In order to identify potential mechanisms of change that could explain the differences in asset accumulation, I included depression and self-concept in the model. Results revealed that depression was negatively associated with the accumulation of physical assets with no effect of participants' self-concept.

Last, Aim 3 of the dissertation qualitatively explored the barriers and facilitators to asset development and decision-making autonomy among young women in Southern Uganda. This was an exploratory aim. Narratives from study participants revealed several overarching themes that included personal attributes, financial opportunities, engagement in farming, engagement in economic empowerment programs, support from government programs, and engagement in leadership roles as significant facilitators. On the other hand, societal expectations, limited mobility, early pregnancies, early marriages, and parental perceptions were identified as barriers to young women's abilities to accumulate assets and eventually enhance their decision-making autonomy. Below, I present the discussion of results for each aim.

Discussion of Aim 1 Results

Aim 1 examined the role restrictive gender norms play in influencing decision-making autonomy, mediated through asset ownership and self-esteem among young women and men in Southern Uganda. The findings revealed a direct association between restrictive gender norms and decision-making autonomy. Findings from this study are consistent with the tenets of the

theory of gender and power as proposed by Connell (1987), suggesting that systematic social structures greatly influence the behavior of both men and women, shaping their interactions with the world and creating patterns of power and oppression based on gender. Moreover, these findings align with previous research that has consistently demonstrated a relationship between restrictive gender norms and their influence on decision-making autonomy, particularly in comparable settings. For example, Bonilla et al. (2017) investigated the effects of cash transfers on women's empowerment and decision-making autonomy in Zambia. They revealed that shifts in intrahousehold decision-making were significantly shaped by deeply entrenched restrictive gender norms, which designate men as heads of household and primary decision-makers.

Lodin et al. (2019) examined gendered mobilities in agriculture and their effects on innovation in Kenya and Nigeria. They highlighted the significant influence of restrictive gender norms on household dynamics, particularly about decision-making autonomy. Specifically, insights from focus group discussions revealed that women frequently lacked the independence to decide on their movements without their husband's approval, conforming to established household rules. These findings suggest the need for further efforts to understand the complex interplay between economic empowerment, social norms, and individual agency. Thereby, more targeted and effective interventions can be developed that not only address the symptoms of gender inequality but tackle its root causes, paving the way for a more equitable and just society, where young women thrive.

Similarly, although research has shown that owning assets tends to empower individuals by enhancing their decision-making autonomy (Kafle et al., 2019; Rehman et al., 2020; Yount et al., 2021), the mediation pathways challenge this assumption. Surprisingly, findings from this dissertation study revealed that asset ownership was associated with decreased decision-making

autonomy. One plausible explanation could be the significant influence of restrictive gender norms on social dynamics, especially in the study area. Like many African nations, Uganda struggles with entrenched restrictive gender norms that perpetuate patriarchal structures, constraining women's autonomy and reinforcing traditional gender roles (Mwiine, 2018). In this context, owning assets does not always translate to increased empowerment in decision-making. Instead, societal expectations and traditional roles often dictate how assets are managed, limiting individuals' autonomy in making choices. As Osamor and Grady (2016) highlighted, numerous African countries face challenges due to deeply ingrained restrictive gender norms that impede individuals' autonomy in decision-making, particularly young women's. Thus, although owning assets might seem like a pathway to empowerment, the reality is that in places like Southern Uganda, it is more complex. These findings emphasize the need to address gender disparities and challenge entrenched norms perpetuating inequality because even when women can own productive assets and develop a source of income, they may choose not to take advantage of such opportunities because of social constraints or prioritization of family needs over personal experience. Hence, recognizing the complex relationship between assets and decision-making autonomy in specific cultural contexts, interventions can be designed to promote genuine empowerment, particularly among marginalized groups, including young women. Ultimately, this study contributes to a better understanding of the factors shaping autonomy and emphasizes the importance of tailored approaches in addressing gender inequities.

Furthermore, the findings of this study revealed significant differences between sexes in both asset ownership and decision-making autonomy, with young women being less likely to own assets or participate in decision-making compared to young men. This difference reflects Connell's (1987) theory of gender and power, which explains how societal structures favor men

by allocating power and labor unequally. Moreover, beyond the restrictive gender norms prevalent in the study area that potentially contribute to these differences, researchers have identified additional factors influencing such outcomes, including age, education level, and employment status. Sell and Minot (2018) examined women's empowerment among small-scale farmers in Uganda and revealed associations between education level, age, location, and increased decision-making autonomy and land ownership. Specifically, older women, those with higher education, and women residing in urban areas exhibited greater engagement in decision-making processes and a greater likelihood of accessing land than their younger, less educated, and rural counterparts (Sell & Minot, 2018). Akram (2018) reported similar results in a study on the determinants of women empowerment in Pakistan.

It is also important to note that despite young women being less likely to own assets and have decision-making autonomy, my findings reveal that they exhibited higher self-esteem levels than young men. One plausible explanation for this phenomenon could be resilience and strong social support networks among young women, which may work together to bolster their self-esteem when confronted with societal challenges. Young women may develop resilience and effective coping mechanisms when confronted with societal challenges, fostering a sense of inner strength and confidence as they navigate and overcome barriers. Additionally, strong social connections, including friendships, family ties, and community bonds, provide vital emotional support that transcends material possessions or decision-making authority, further enhancing self-esteem regardless of external circumstances. For example, Vandsburger et al. (2008) revealed the significance of social support and resilience among young women from impoverished families. Nearly three quarters of their participants identified social support as their primary security source, helping them thrive amidst harsh life conditions.

In conclusion, improving young women's overall well-being is central to advancing gender equality and empowerment. However, existing frameworks for measuring women's economic empowerment offer a fragmented understanding of their constraints in decision-making and asset accumulation, limiting the design of effective interventions and evaluation of their impact. The findings from this study highlight the widespread gender disparities in asset ownership and decision-making autonomy among young men and women in Southern Uganda, rooted in entrenched restrictive gender norms. Addressing these disparities necessitates interventions that directly confront systemic issues in societal structures. Prioritizing the transformation of prevailing restrictive gender norms, particularly those favoring men, as outlined by Connell's (1987) theory of gender and power, is essential. Also, recognizing the role of resilience and strong social support networks in bolstering young women's self-esteem suggests opportunities to cultivate supportive environments. This study advocates for comprehensive interventions that tackle the root causes of gender inequality, challenge entrenched norms, and create supportive environments for young women.

Discussion of Aim 2 Results

Informed by Sherraden's (1991) asset theory, this aim examined sex-based differences in the effects of an EEI on asset development. The results of this study indicated that there were no significant sex differences in the effects of an EEI on accumulation of both physical and financial assets. However, over time I observed significant differences between young women and men in the accumulation of both physical and financial assets resulting from their participation in the EEI. Moreover, irrespective of the study group, young women were less likely to accumulate assets compared to young men. These differences can be attributed to several factors. Primarily, the prevailing restrictive gender norms in the study area tend to favor

male inheritance rights, consequently impacting young women's ownership of physical assets (Watson et al., 2018). Additionally, the lack of access to physical assets poses a significant hurdle to young women seeking credit, a vital means for accumulating assets, as they often lack the necessary collateral (Chowdhury et al., 2018). Furthermore, societal expectations regarding domestic responsibilities further constrain young women's ability to accumulate assets, even when opportunities arise. Durbin and Fleetwood (2010) highlighted how such responsibilities limit women's participation in the labor market, leading many to forgo jobs they are qualified for due to caregiving obligations. These limits in turn affect young women's ability to accumulate income and have savings that would allow them to accumulate assets. It is therefore important for researchers and program implementers to design interventions that are tailored to address the unique challenges faced by women. Addressing these challenges directly could dismantle the gender stereotypes and norms that contribute to disparities in asset accumulation.

Furthermore, results from the analysis indicated that participating in an EEI led to increased financial assets among young women and men. This effect was particularly evident in the intervention group compared to the control group across all study years. However, no statistically significant differences were observed between the two treatment groups. Similar findings have been observed in previous studies conducted by our team. Jennings et al. (2016) examined the impact of a savings focused EEI on HIV preventive behaviors among orphaned adolescents, finding a substantial increase in savings among those in the intervention group compared to the control group. Specifically, at the 24-month postbaseline assessment, over 90% of intervention participants had accumulated savings, compared to only 43% in the control group. Additionally, adolescents in the intervention group demonstrated higher levels of self-efficacy and positive attitudes towards HIV preventive practices, attributed to their accumulated

savings. Likewise, Ssewamala et al. (Ssewamala et al., 2010) explored the effects of an EEI on sexual risk-taking behaviors among AIDS orphaned adolescents and found that those in the intervention group saved comparable amounts through the matched savings program compared to the control group while also displaying positive protective attitudes toward sexual risk-taking. These findings align with the asset theory, suggesting that providing individuals with assets, such as savings, fosters positive beliefs about the future. This pathway is essential for young women and men, especially in resource-constrained countries like Uganda, as it helps them overcome economic challenges.

When exploring the mechanisms of change, the results indicated that depression was negatively associated with the accumulation of physical assets. Specifically, individuals with more physical assets were less likely to experience depression. These findings resonate with the principles of asset theory, which suggests that gaining access to economic resources fosters stability and an orientation towards the future (Sherraden, 1991), ultimately enabling individuals to navigate better and cope with life's stressors, including depression. Additionally, prior studies have highlighted the role of assets in mitigating depression in similar contexts. Ssewamala et al. (2012) investigated the impact of a comprehensive microfinance intervention on depression levels among AIDS orphaned youth in Uganda. They revealed that participants who received the intervention exhibited lower levels of depression compared to those who did not. It is plausible that participants used the matched savings to initiate family businesses and accrue more savings, likely contributing to improved mental health functioning. Similar results were observed by Kagotho et al. (2018) among Kenyan youths participating in the YouthSave Kenya program. These findings present the importance of poverty alleviation-focused approaches in enhancing the mental well-being of young women and men.

Other factors associated with asset development included employment status and the educational level of the head of household. Notably, engaging in paid work was associated with increased physical assets but decreased financial assets among young women and men. Previous studies have consistently highlighted the impact of paid employment regarding physical assets. Dickson and Bangpan's (2012) comprehensive review on economic assets among young women and girls in low and middle-income countries, revealed a positive association between working for pay and the acquisition of tangible assets such as land and businesses. Yeboah et al. (2020) documented similar findings in their research across three African countries—Ghana, Tanzania, and Zimbabwe. They showed that young people employed in the commercialized agricultural sector were more likely to accumulate assets in the form of housing and furniture. Conversely, having fewer financial assets among working young women and men may be influenced by various factors. First, our study participants, recruited based on criteria including parental loss, often face significant responsibilities at a young age, particularly in African contexts. Assuming caregiving roles due to parental loss adds financial strain, constraining their savings capacity. For those able to secure work, the wages earned from work may barely cover daily living expenses and leave a surplus for savings. Consequently, amidst poverty and food insecurity, saving for the future becomes a luxury, with immediate needs given priority. Moreover, despite our team's efforts to introduce formal banking, limited access to banking services could have worsened the challenge of saving, particularly in rural areas with few nearby branches. In summary, socioeconomic factors, familial responsibilities, and restricted access to financial services could contribute to fewer financial assets among working young women and men, highlighting the need for targeted interventions to promote financial resilience.

Finally, the education level of the head of household was also associated with increased asset accumulation. Mainly, attaining secondary and tertiary education by the head of the household was linked to higher physical and financial assets. Scholars such as Wolla and Sullivan (2017) have emphasized the fundamental role of education in wealth building. They argued that educated individuals earn higher incomes and make financial decisions contributing to wealth accumulation. This connection is further supported by empirical research. Vo and Ho (2023) examined the impact of head of household education on wealth accumulation over a decade. They found that the education of head of household contributed to increased household wealth among Vietnamese households in both 2010 and 2020, with greater returns observed in 2020. Thus, higher education attainment leads to improved economic outcomes as education is essential in enhancing individual income and household wealth accumulation.

In conclusion, the findings revealed notable differences in the accumulation of physical and financial assets between young women and men. Nevertheless, participation in the EEI was associated with increased financial assets for both young women and men, indicating the potential of such interventions in promoting economic well-being of participating individuals. In “The Potential of Asset Based Development Strategies for Poverty Alleviation in Sub-Saharan Africa,” Ssewamala et al. (2010) stressed the role of asset-based development strategies in enabling people like young women with limited financial and economic resources or opportunities to acquire and accumulate long-term productive assets. Although the EEI showed promise in enhancing financial assets, there is need for gender-specific interventions that recognize the different socioeconomic circumstances that men and women often face, societal expectations, and access to resources, which can impact their ability to accumulate assets. Incorporating sessions on gender norms in EEIs or adjusting the matching ratios based on some’s

gender could possibly mitigate certain societal limitations. By acknowledging these differences, interventions can be tailored to address the specific challenges faced by young women in asset-building.

Discussion of Aim 3 Results

Building on the first and second aims, Aim 3 explored the facilitators and barriers of asset development and decision-making autonomy for young women, drawing from both the asset theory and the theory of gender and power. From the participants' narratives, 10 overarching themes emerged, which were categorized into individual, economic, and sociocultural factors influencing young women's ability to accumulate assets and participate in decision-making in their households. Specifically, personal attributes, financial opportunities, engagement in farming, participation in economic empowerment programs, assuming leadership roles, and support from governmental and nongovernmental initiatives as key facilitators in shaping young women's journey toward asset accumulation and decision-making autonomy. Conversely, societal expectations, limited mobility, early pregnancies, and marriages, as well as parental perceptions emerged as significant barriers hindering young women's ability to accumulate assets and participate fully in decision-making processes.

In the analysis of quantitative results, it was found that young women were less likely to own assets and engage in decision-making autonomy, despite exhibiting high levels of self-esteem. The qualitative findings further explain this relationship, as participants consistently highlighted the importance of personal attributes such as self-esteem, confidence, and motivation in accumulating assets and engaging in decision-making processes. These qualitative insights provide depth to the quantitative results, suggesting that although young women may face barriers to asset ownership and decision-making autonomy, their strong sense of self-esteem may

serve as a resilience factor. Additionally, these findings reinforce the tenets of asset theory, which posit the role of assets in enhancing the self-efficacy of individuals (Sherraden, 1991), a crucial aspect of decision-making. Scholars have previously linked such personal attributes to the attainment of personal goals. For example, Bhatt and Bahadur (2018) emphasized the role of motivation in directing individual behavior towards specific goals, a sentiment raised by participants who highlighted the importance of motivation in asset accumulation and decision-making. Similarly, Khan et al. (2021) examined factors affecting women entrepreneurs' success and identified self-confidence and motivation as vital for women entrepreneurs' success. Specifically, high levels of internal motivation empowered women to initiate and manage businesses successfully. These findings are complemented by Onwuka's (et al., 2019) study regarding poverty among women in Southwest Nigeria, where self-efficacy and self-worth were strong determinants of women's favorable engagement in entrepreneurial ventures. Eventually, the confidence, motivation, and esteem that young women possess can empower them to actively participate in decision-making processes as emphasized by (Kabeer, 2017).

Furthermore, participants emphasized the significance of engaging in economic empowerment programs as pathways for young women to accumulate assets and actively participate in decision-making processes. Specifically, they highlighted the matched savings program and the income-generating project sessions in the Bridges to the Future program as essential in enhancing their ability to accumulate assets, thereby strengthening their autonomy in decision-making. These qualitative insights are supported by the quantitative findings from Aim 2, which revealed the positive impact of economic empowerment programs on increasing the financial assets of both young women and men. As evidenced in the literature, engagement in EEI fosters asset development and augments decision-making autonomy among young women.

For example, Mulema et al. (2021) conducted a study examining the impact of an agricultural intervention in rural Ethiopia, which provided credit and savings opportunities to women. Their qualitative findings demonstrated that married women were able to accumulate savings, acquire assets, and significantly increase their abilities to make independent decisions. Similarly, a comparative study conducted by Hunter et al. (2021) examined the role of cash transfers in empowering women in Brazil and South Africa. Their findings revealed that the accumulation of savings from these transfers fostered women's financial independence and decision-making power, particularly regarding household expenses and issues related to their children's welfare. Collectively, assets play a crucial role in providing stability and fostering a positive orientation for individuals, including young women, as advocated by Sherraden (1991).

Therefore, young women's engagement in economic empowerment programs plays a critical role in enhancing their decision-making autonomy by promoting financial independence, self-confidence, access to information and resources, and influence on household dynamics. By participating in these programs, women gain access to income-generating activities and financial resources. With control over their own finances, women can make choices that align with their priorities and aspirations, whether investing in education, healthcare, or starting a business.

Related to the above, participants also highlighted the role of farming in empowering women to build assets and save money. However, attention was given to subsistence farming, where young women cultivate crops and also raise animals that could support them to earn some income. These earnings serve as a basis for savings, allowing women to gradually accumulate financial resources that can be invested in tangible assets but also enhance their decision-making power. According to Mishra and Sam (2016), in regions where agriculture serves as the primary economic activity for women, there exists significant potential for enhancing women's

empowerment and fostering related welfare benefits. Nevertheless, female participants also expressed concerns regarding increased time in poverty due to the societal expectations imposed on women, often requiring them to manage household duties. Hence, the rise in women's involvement in farm work may necessitate a balancing with other household chores, potentially leading to overwhelming demands on their time. Consequently, many women may find themselves compelled to prioritize their roles as mothers above earning income. Therefore, efforts to promote gender-equitable division of labor in households could help redistribute responsibilities more fairly, enabling young women to balance their roles as both caregivers and income earners.

Other facilitators contributing to asset development and decision-making autonomy for young women included engagement leadership roles, financial opportunities resulting from parental decisions to save money specifically for girls, considerations of inheritance rights, and the implementation of governmental and nongovernmental policies aimed at promoting girls' education. According to the participants, these efforts lead to enhanced employment prospects for young women, enabling them to accumulate assets and strengthen their self-confidence, thus empowering them to participate more actively in decision-making processes. Niyonkuru and Barrett (2021) revealed that young women who pursued leadership roles in Rwanda were more likely to become independent and participate in decision-making processes in their households, thereby challenging traditional gender power dynamics. Financial opportunities, such as inheriting properties like land, have been linked to significant benefits for women. Mishra and Sam (2016) explored the impact of land ownership among women in Nepal and found that ownership of land by women resulted into improved intrahousehold bargaining power and

redirection of resources, including investments in the human capital, a concept supported by the asset theory (Sherraden, 1991).

Overall, the participant narratives emphasize a significant link between asset ownership and decision-making autonomy among young women. As noted by Kabeer (2012), a woman's involvement in household decision-making often aligns with the household's wealth, as wealthier households typically have greater access to resources and information. These findings stress the need to intensify efforts to facilitate young women's access to assets and encourage their participation in decision-making processes, given the myriad benefits associated with these endeavors. Therefore, women's empowerment entails not only expanding their asset base but also enhancing their capabilities to actively participate in, negotiate with, influence, and hold accountable the institutions that impact their lives.

Results from the quantitative analysis revealed a significant influence of restrictive gender norms on decision-making autonomy and asset ownership among young women and men. These findings align with the theory of gender and power, which posits that societal norms often allocate resources and authority predominantly to men (Connell, 1987) and thereby constrain women's access to assets and participation in decision-making processes. Expanding on these quantitative insights, this aim explored the lived experiences of young women in the context of gendered power dynamics. Notably, the barriers identified in participants' narratives mainly stem from sociocultural factors including societal expectations, limited mobility, early pregnancies, and marriages, as well as parental perceptions.

Societal expectations, especially concerning preassigned gender roles, emerged as a significant obstacle, as indicated by the narratives of both female and male participants. Women are typically assigned domestic duties, including meal preparation and childcare; whereas, men

are expected to provide financially for the family. This division of labor, as clarified in the theory of gender and power (Connell, 1987) often limit opportunities for young women to generate income and accumulate assets, leading to financial dependence and restricted access to resources, thereby impeding their participation in decision-making processes. As noted by Williams et al. (2022), social norms in sub-Saharan Africa dictate that women are primarily responsible for caregiving, which can hinder their participation in education, the labor market, and decision-making processes (Williams et al., 2022). Similarly, Cislighi and Heise (2020) showed that social systems allocate resources, roles, power, and privileges based on gender perceptions, resulting in unequal access to resources and freedoms. These dynamics contribute to a lack of voice, power, and resources among young women. Cullen (2020) revealed that women in Turkey face the added challenge of balancing household care responsibilities, often assigned to them due to patriarchal attitudes, with the demands of their businesses. As a result, informal institutions that dictate the division of labor between men and women can limit the nature and extent of women's entrepreneurial activities.

Furthermore, societal expectations place significant limitations on the mobility of young women, exacerbating their challenges in accumulating assets. Participants revealed that these expectations greatly hinder young women's ability to pursue economic opportunities or engage in income-generating activities beyond traditional roles, such as farming, in comparison to their male counterparts who have the freedom to seek employment outside the home. Similar results have been reported from other qualitative studies. Lawless et al. (2019) conducted a study in the Solomon Islands, where women faced difficulties in exercising agency due to the disproportionate burden of household responsibilities and labor. Women's work primarily centered around gardening; whereas, men engaged in a variety of livelihood activities such as

construction, fishing, and selling hand-carved canoes, all of which require mobility and generate more income. Similarly, Singhm (2018) highlighted how cultural norms in India restrict women from working outside the home, denying them the opportunity to achieve self-sufficiency and increasing their economic vulnerability.

Early pregnancies and marriages emerged as significant barriers hindering young women's efforts to accumulate assets and engage in decision-making processes. A notable observation was that nearly half of the interviewed participants were already married and had at least one child. For many young mothers, these circumstances often force them to drop out of school or postpone their education, limiting their potential for securing higher-paying jobs and career advancement opportunities in the future (Wodon et al., 2019). Ahaibwe et al. (2018) conducted a qualitative study on the experiences of young women regarding early marriages in Uganda, revealing that early fertility and marriage experiences often result in increased caring responsibilities and restricted mobility in search of employment opportunities. Consequently, the majority of young mothers find themselves trapped in vulnerable employment with limited prospects for growth due to inadequate skills to engage in other activities. These findings are further supported by Marcus' (2018) study across South Asia, and East, Central, and West Africa, which highlighted that early marriages lead to limited educational opportunities for girls, thereby affecting their future economic prospects. Early marriages also impact young women's engagement in decision-making processes. Often arranged by parents or guardians, these marriages leave young women with little say in choosing their life partners. This lack of agency in making such a critical life decision sets a precedent for diminished autonomy in other aspects of their lives (Wodon et al., 2019). Thus, the economic and social costs of early marriage and childbearing for girls and young women are substantial and have far-reaching implications for

development outcomes. Consequently, there is a pressing need for policies and programs aimed at improving opportunities for young women by expanding their economic prospects and enhancing their decision-making autonomy.

Finally, participants emphasized the significant role of parental perceptions, particularly regarding property inheritance and educational opportunities, as major barriers to young women's ability to accumulate assets and engage in decision-making processes in the future. Throughout their narratives, participants highlighted the tendency among parents to prioritize the education of boys over girls, fueled by the belief that girls will eventually marry and rely on others for care; whereas, boys are expected to strive for independent livelihoods. These perceptions exert a strong influence on the prospects of young women, particularly in societies like Southern Uganda, where restrictive gender norms prevail. This conclusion resonates with Wodon et al.'s (2019) findings in a qualitative study across 14 districts of Uganda focusing on child marriage, education, and agency. They highlighted the significant impact of parental perceptions on shaping future opportunities of girls and young women. Moreover, Kabeer (1999) emphasize that a girl's or woman's ability to make choices depends on three main factors: agency, resources, and achievements. *Agency* refers to the capacity to define and pursue one's goals; *resources* involve the material, human, and social assets that facilitate goal attainment; and *achievements* are the milestones that contribute to one's future agency. Drawing from this framework and narratives from the study participants, it is clear that practices like child marriage impact the resources available to girls and young women, as early marriage often leads to school dropout. Child marriage affects achievements, as dropping out of school limits future employment prospects; and it diminishes agency, as girls who marry early often have reduced decision-making power in their households.

In summary, the division of labor and power, as emphasized by Connell's (1997) theory of gender and power, plays a significant role in creating unequal opportunities for asset accumulation and decision-making autonomy among young women and men. Findings from this study highlight the importance of challenging prevailing societal norms and structures that perpetuate gender-based roles and impede women's ability to accumulate assets and engage in decision-making. These entrenched social and cultural norms perpetuate gender-based discrimination, hindering young women's full engagement in the workforce and limiting their economic prospects and involvement in decision-making processes. The findings highlight the urgent need for concerted efforts to eliminate gender-based barriers and promote gender equality, including more inclusive policies and programs that support young women's entrepreneurship and challenge the restrictive gender norms that restrict women's mobility.

Chapter 7: Methodological Strengths and Limitations

Researchers examining economic empowerment of women have predominantly relied on either quantitative or qualitative methods in isolation. The decision to use a mixed-methods approach addresses this limitation in the literature by bridging the gap between numerical data and the lived experiences of the participants. This bridging was as a methodological strength with several key advantages. Employing a mixed-methods design this dissertation allowed for triangulation of data from both quantitative and qualitative sources, yielding a holistic understanding of the barriers and facilitators to economic empowerment of young women in Southern Uganda. Using both methods allowed for answering the why and how. The qualitative narratives were instrumental in revealing the differences in asset accumulation that were identified in the quantitative findings.

Furthermore, the third aim of my dissertation, which qualitatively explores the barriers and facilitators for asset development and decision-making autonomy among young women in low-resource communities includes perspectives of both men and women. In many low-resource communities, including Uganda, patriarchal norms and structures often prevail, and the influence of men in households, communities, and institutions is undeniable. Therefore, ignoring the role of men in discussions about women's economic empowerment would overlook a critical dimension of the context. By including both men and women as participants, this dissertation acknowledges and navigates the complexities of these patriarchal systems, resulting in a more accurate and nuanced understanding of the challenges and opportunities for women. Incorporating the perspectives of both men and women makes my findings more relevant to policymakers and program designers. It allows for identification of not only the challenges young women face but also the potential allies and stakeholders who can contribute to effective

interventions. This pragmatic approach encourages more targeted and inclusive policies and programs aimed at promoting young women's economic empowerment.

It is essential to acknowledge potential limitations inherent in the study findings, which should be taken into consideration during the interpretation of results. In societies where gender dynamics and women's economic empowerment are sensitive topics, particularly in male-dominated environments like the study region, there is a possibility that young men may have felt compelled to provide responses that conform to societal expectations or norms, particularly concerning the assessment of restrictive gender norms and decision-making autonomy. This inclination was also observed during qualitative interviews, where responses from young women and men often mirrored prevailing societal norms in the study region. Despite our team's efforts to ensure confidentiality, this societal influence may have led participants to hold back or underreport views that diverge from the societal expectations. Consequently, although the study aimed to capture a broad range of perspectives, data from the participants may not entirely reflect their genuine beliefs or attitudes, potentially introducing social desirability bias into the results. Moreover, Brody et al. emphasized the role of cultural, social, and institutional contexts in significantly shaping the impact, relevance, and applicability of empowerment indicators.

The study employed cross-sectional data to explore the mediation pathways between restrictive gender norms and decision-making autonomy. This methodological approach poses two significant challenges, as outlined by (Levin, 2006). First, it restricts the ability to establish causal relationships or determine the directionality of the associations between study variables—in this case restrictive gender norms and decision-making autonomy. Second, there's a potential for differing outcomes if additional timeframes were included in the analysis. Given the absence of pre- and postdata analysis in cross-sectional studies, the results may not have adequately

captured the dynamic nature of empowerment, which involves gradual changes across interconnected social structures. To gain a more comprehensive understanding of how restrictive gender norms influence decision-making autonomy, future research would benefit from employing a longitudinal approach.

Finally, when interpreting the findings of this dissertation, it is essential to consider the contextual environment in which the data was collected. The majority of the participants lived in rural areas in the southern region of the country, a region characterized by elevated HIV rates surpassing the national average (UNAIDS, 2021) and significant poverty levels. These contextual factors may amplify the marginalization of young women in this region. The high prevalence of HIV could contribute to social stigma and increased health-related vulnerabilities, potentially restricting women's economic opportunities and aspirations. Simultaneously, pervasive poverty may not only limit access to resources and opportunities but could also foster a sense of economic disenfranchisement among women. Consequently, these regional characteristics may significantly shape young women's ability to accumulate assets and participate in decision-making processes, a trend observed in both the quantitative and qualitative findings. Hence, caution is required when generalizing these findings to other settings, as the distinct socioeconomic challenges faced by young women in this region may uniquely influence the barriers and facilitators to their economic empowerment.

Chapter 8: Implications for Research, Policy, and Practice

Women's empowerment has been viewed as an end through which women become more independent, increase their self-esteem and efficacy, and are able to make the right decisions that affect their lives. Additionally, it serves as a means to address the barriers hindering their accumulation of assets. Therefore, strengthening the voice of young women necessitates challenging gender inequalities and the power inequalities that intersect with gender relations. Findings from this study hold the potential to exert a significant impact on research, policy, and practice.

First, the results revealed significant differences between young women and men in the accumulation of assets. These differences are important for researchers to explore in looking at why men are more likely to accumulate assets than women. This exploration could involve examining factors such as access to resources, societal norms, or specific barriers faced by women. Designing interventions that are tailored to address these gender-specific challenges could lead to more equitable outcomes. Similarly, given that women are less likely to accumulate assets, there may be a need for targeted support mechanisms in economic empowerment programs. These mechanisms could involve providing additional resources, skills training, or networking opportunities specifically aimed at addressing the challenges faced by women. Researchers can investigate the effectiveness of such targeted interventions in promoting asset development among women. Furthermore, encouraging didactic research programs that promote mutual understanding and appreciation of the additional responsibilities of women can be beneficial. Such programs could challenge gender stereotypes and norms that contribute to disparities in asset accumulation.

The integration of a mixed-methods approach represents a valuable addition to the existing body of literature on the economic empowerment of women. This approach addresses gaps in research that relies solely on quantitative or qualitative methods is common. By employing this inclusive methodology, this study enhances the reliability and depth of its findings through data triangulation. Thus, results from this study provide more holistic insights and practical recommendations tailored to address the specific challenges and opportunities experienced by young women in Southern Uganda and similar contexts.

To advance the understanding of the barriers to women's economic empowerment, a critical research implication lies in actively engaging key stakeholders, notably men. Dominant forms of masculinities often act as significant obstacles to the empowerment of young women. Therefore, achieving a comprehensive understanding of women's economic empowerment necessitates including and considering men's attitudes and behaviors. Insights from young men enables a more holistic understanding of the challenges hindering women's participation in decision-making processes and asset accumulation. Moreover, Sleigh et al. (2013) emphasized the importance of involving men to improve outcomes in women's participation in microcredit programs, as initiatives solely focused on women can yield negative consequences in both the short and long term. Such initiatives can lead to increased household conflict due to perceived inequities in financial decision-making, limited social support networks for women resulting in isolation and decreased resilience, reinforcement of traditional gender roles hindering women's empowerment and agency, and higher default rates on microloans due to limited financial autonomy among women borrowers (Kabeer, 2005) Therefore, directly involving men in interviews and research endeavors related to women's empowerment reinforces the need for

innovative interventions that actively promote men's participation in addressing gender inequalities and the disempowerment of women.

The findings of this study shed light on the significant impact of restrictive gender norms on resource access and decision-making authority. Informed by gender and power theory, these results highlight systemic structures that sustain gender inequalities, ultimately hindering young women's decision-making capacities and asset accumulation while granting men disproportionate advantages. These findings yield important policy implications. Gender-based policies need to be designed and implemented to challenge these inequalities at all levels, including comprehensive empowerment measures, legal and policy reforms that address discrimination, cultural and structural practices hindering women's potential. These policies should also confront patriarchal norms and customary laws, which often undermine the impact of gender policies, validating traditional gender power imbalances. Mayoux suggested that gender-based policies require strategies targeting women and a reconsideration of policies from a gender perspective (Campbell et al., 2020). The ultimate goal is to create a more equitable society where women can thrive on an equal footing with men while surpassing the oppressive structures that have persisted for far too long.

Furthermore, the study findings emphasize the significant role of economic empowerment interventions in facilitating the accumulation of financial assets among young women, particularly in resource-constrained communities. Access to financial assets not only enables young women to accumulate resources but also empowers them to engage more actively in decision-making processes. The Bridges program, which integrated components such as matched savings, financial literacy training, income-generating activities, and mentorship sessions, proved effective in increasing young women's financial assets as well as instilling the

confidence necessary for young women to engage in decision-making, as evidenced in the qualitative findings. As young women gain control over their finances and generate income through various economic activities, they become more assertive participants in household decision-making. This transformation stresses the importance of implementing targeted interventions that extend beyond mere financial provision. Thus, practitioners are encouraged to integrate capacity-building activities and support mechanisms into their programs, addressing structural barriers and promoting gender-equitable norms.

Chapter 9: Conclusions and Way Forward

Gender equality and empowerment of women are at the edge of sustainable development efforts in developed and developing countries. With roots in the feminist movements in the early 80s, women empowerment, particularly economic empowerment, has become a development concern. Empowering women economically enables them to challenge their marginalization and tackles systemic constraints on women's and girls' choices and voices. Conversely, the increased socioeconomic consequences of unemployment, economic shocks, lack of education, violence, and restrictive gender norms have continued to undermine young women's perceived social value and affect their abilities to accumulate assets and strengthen their decision-making abilities.

Gaining a deeper understanding of the barriers and facilitators to young women's access to resources and decision-making autonomy is fundamental for enhancing empowerment efforts. The study findings make it evident that providing economic resources, both physical and financial, to young women brings about significant benefits. However, it is important to acknowledge that merely providing economic resources may not be sufficient as a transformative action. Empowerment necessitates the establishment of supportive institutions, laws, and policies that address existing gender inequalities, alongside strategies tailored to the specific socioeconomic contexts of young women. Therefore, a detailed analysis of the context and underlying issues is central, including gender equality across economic, political, social, and cultural dimensions. This comprehensive approach ensures a thorough understanding of the constraints to gender equality and their impact on young women, particularly in patriarchy communities.

Similarly, it is essential to note that in the quest to enhance young women's empowerment the heterogeneity among women must be considered. Women's experiences differ in their personal, household, local, and community spheres. They face multiple deprivations and face constraints in different areas of their lives in different ways. Further, young women's marginalization can be worsened due to the intersectionality of sex and gender with race, class, caste, physical ability, and location. Promoting women's empowerment necessitates addressing other markers that may determine their access to resources, their life choices, and how to voice their abilities. Cornwall (2016) argued that empowerment can be temporary, and some pathways to empowerment can lead to disempowerment experiences. Thus, what empowers one woman might not lead to empowerment in another woman's life (Cornwall, 2016).

Finally, women's empowerment is a process that embodies the self and cannot be attained just through direct interventions of outside agents. The central aspect of empowerment is strengthening the capabilities of young women and girls to acknowledge and challenge the social rules and distribution of power while also changing their understandings of themselves (Van Eerdewijk, 2017). Unless women are liberated from their self-conception as weak, inferior, and limited beings, no number of interventions will enable them to challenge the existing power relations in their families, societies, and community at large (Batliwala, 2010; Kabeer, 2005). Future research should consider people affected by the proposed research projects. Integrating and including the voices of women whose empowerment is being studied through participatory approaches and measures is needed.

Achieving young women's economic empowerment is a process of transformative change that requires the active engagement of key stakeholders at the individual, community, and national levels. However, there is no one-size-fits-all approach to empowerment, as the

pathways to achieving it may vary depending on context and circumstances. Therefore, it is essential for researchers, policymakers, and practitioners to work together collaboratively to promote gender equality and empower young women by 2030. Fostering such partnerships can facilitate knowledge sharing, build capacity, and develop evidence-based interventions that address the complex and multifaceted challenges of young women's economic empowerment. Ultimately, such efforts will benefit women and contribute to our societies' overall progress and development.

Dissemination Plan

The primary aim of this dissemination strategy is to effectively communicate the results of the dissertation to a broad audience, spanning from academic professionals to policymakers. Below is the list of the conceptual papers that can be developed out of this dissertation.

1. Examining the direct and indirect pathways influencing the relationship between restrictive gender norms and decision-making autonomy among young women and men.
2. Assessing the sex differences in the effects of an economic empowerment intervention on asset development among young women and men.
3. Examining the barriers and facilitators to asset development and decision-making autonomy among women and men in low-resource communities. A mixed-methods study.

For primary outlets of dissemination, I intend to publish these results in peer-reviewed journals. Targeted journals include the *World Development Journal* (impact factor [IF] 6.9), *Social Science and Medicine* (IF 5.4), and the *Journal of Gender, Work, and Organization* (IF 3.1). Moreover, I plan to present the findings at several conferences, including the World

Conference on Women Studies, the International Conference on the Future of Women, the American Public Health Association, and the Society for Social Work and Research. Additionally, I plan to use invitation guest lecture as a platform to discuss the findings, particularly topics related to gender and women.

Furthermore, collaboration with ICHAD, whose work has been integral to this dissertation, will provide additional avenues for dissemination. ICHAD has a track record of hosting successful international conferences, drawing attendees from across the globe to deliberate on the impact of economic empowerment interventions in addressing socioeconomic challenges in resource-limited communities. I intend to use this collaboration to present the findings at global conferences hosted by ICHAD, integrate the findings into ICHAD's monthly reports available on their website, and engaging with ICHAD's networks, like the Ministry of Gender, Labor, and Social Development in Uganda, to advocate for policy changes regarding gender related matters.

I also intend to take advantage of secondary outlets like social media platforms, such as LinkedIn, to promote and share the findings with a global professional community.

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Appendix: Supplementary Tables and Figure

Table 13

Three-Way Interaction-Mixed Effects Model Showing the Effects of the Intervention on Physical and Financial Assets

Variables	Physical assets	<i>p</i> value	Financial assets	<i>p</i> value
Sex (female)	-0.910 (-1.491, -0.327)	0.002	0.384 (0.195, 0.754)	0.005
Participant age (years)	0.003 (-0.146, 0.151)	0.971	1.021 (0.901, 1.133)	0.701
Participant works for pay	0.004 (0.003, 0.005)	<0.001	0.994 (0.990, 0.997)	<0.001
Education level of head of household				
Secondary	0.620 (0.262, 0.978)	0.001	1.501 (1.195, 1.886)	<0.001
Tertiary	0.994 (0.424, 1.564)	0.001	1.349 (0.969, 1.878)	0.076
Depressive symptoms	-0.160 (-0.245, -0.075)	<0.001	0.954 (0.873, 1.042)	0.295
Self-concept	0.007 (-0.010, 0.022)	0.412	0.997 (0.981, 1.013)	0.735
Depressive Sx #self-concept	0.002 (0.001, 0.003)	0.003	1.00 (0.999, 1.001)	0.922
Group: χ^2 (df), <i>p</i> value	0.88 (2)	0.643	95.84 (2)	<0.001
Control	<i>Ref</i>		<i>Ref</i>	
Treatment 1 (FEE 1:1)	-0.071 (-1.045, 0.904)	0.887	1.221 (0.630, 2.365)	0.554

Treatment 2 (FEE 1:2)	0.307 (-0.492, 1.106)	0.452	1.318 (0.710, 2.381)	0.360
Sex#group*	1.60 (2)	0.447	0.49 (2)	0.784
Female#control	0.521 (-0.394, 1.436)	0.264	0.719 (0.263, 1.971)	0.522
Female# Treatment 1	0.500 (-0.543, 1.541)	0.348	0.758 (0.278, 2.067)	0.588
Time: $\chi^2(df), p$ value	31.30 (4)	<0.001	118.42 (4)	<0.001
Baseline	<i>Ref</i>		<i>Ref</i>	
Year one	0.536 (0.066, 1.006)	0.025	0.539 (0.335, 0.867)	0.011
Year 2	0.558 (0.066, 1.050)	0.026	0.810 (0.461, 1.424)	0.465
Year 3	0.084 (-0.442, 0.610)	0.754	0.870 (0.607, 1.247)	0.447
Year 4	0.008 (-0.670, 0.686)	0.982	1.802 (0.939, 3.461)	0.077
Group x time: $\chi^2(df), p$ value	<i>7.14 (8)</i>	<i>0.522</i>	<i>87.56 (8)</i>	<0.001
Control x baseline	<i>Ref</i>		<i>Ref</i>	
Treatment 1 x Year 1	0.621 (-0.800, 1.322)	0.082	5.237 (2.274, 12.061)	<0.001
Treatment 1 x Year 2	0.692 (-0.167, 1.552)	0.114	2.848 (1.091, 7.434)	0.033
Treatment 1 x Year 3	1.030 (0.127, 1.933)	0.025	3.619 (1.477, 8.863)	0.005
Treatment 1 x Year 4	0.773 (-0.218, 1.763)	0.126	2.188 (0.842, 5.686)	0.108

Treatment 2 x Year 1	-0.186 (-0.815, 0.442)	0.561	8.923 (3.892, 20.461)	<0.001
Treatment 2 x Year 2	0.149 (-0.657, 0.955)	0.717	6.912 (2.612, 18.289)	<0.001
Treatment 2 x Year 3	0.639 (-0.163, 1.440)	0.118	6.917 (2.745, 17.433)	<0.001
Treatment 2 x Year 4	0.020 (-0.940, 0.980)	0.967	3.431 (1.246, 9.448)	0.017
Group x time x Sex: $\chi^2(df), p$ value	26.41 (12)	0.009	42.85 (12)	<0.001
Control x baseline x sex	Ref		Ref	
Female x Tx 1 x Year 1	-1.087 (-1.881, -0.293)	0.007	4.068 (1.528, 10.835)	0.005
Female x Tx 1 x Year 2	-1.180 (-2.163, -0.198)	0.019	3.341 (1.762, 6.337)	<0.001
Female x Tx 1 x Year 3	-0.538 (-1.492, 0.416)	0.269	2.199 (1.066, 4.536)	0.033
Female x Tx 1 x Year 4	-0.745 (-1.832, 0.342)	0.179	2.278 (0.931, 5.574)	0.071
Female x Tx 2 x Year 1	0.272 (-0.286, 0.831)	0.340	1.543 (0.629, 3.787)	0.344
Female x Tx 2 x Year 2	0.031 (-0.870, 0.933)	0.946	2.059 (0.860, 4.927)	0.105
Female x Tx 2 x Year 3	-0.051 (-0.867, 0.765)	0.903	1.298 (0.398, 4.227)	0.665
Female x Tx 2 x Year 4	0.252 (-0.843, 1.348)	0.652	1.240 (0.421, 3.655)	0.697

Note. Physical assets β (95% *CI*). Financial assets OR (95% *CI*). Female# FEE (1:1) was omitted because of collinearity. FEE =

Family Economic Empowerment; Sx = Symptoms; Tx = Treatment. Bold indicates statistical significance.

Table 14

Random Effects for The Three-Way Mixed Effects Model Testing the Impact of an EEI on Asset

Development

Random effects	Coefficient(95% CI)	Coefficient(95%CI)
School level variance	0.355 (0.180, 0.710)	0.066 (0.019, 0.225)
Participant-level variance	3.908 (3.450, 4.428)	1.291 (0.970, 1.719)
Variance of residuals	5.807 (5.467, 6.169)	--
ICC (school)	0.035 (0.018, 0.067)	0.014 (0.004, 0.048)
ICC (participant)	0.423 (0.388, 0.459)	0.292 (0.240, 0.350)
Number of participants	903	903
Number of observations	4117	4117

Figure 6

Margins Plot for the Predicted Sex Differences in the Impact of EEI on Physical and Financial Assets

