

**GENDER MAINSTREAMING AND WOMEN'S PARTICIPATION
IN SACCO PROGRAMS IN SIRONKO DISTRICT**

DOREEN AMUGE KAMULI

J22/MUC/BPAM/001

**A DISSERTATION SUBMITTED TO THE SCHOOL OF SOCIAL SCIENCES IN PARTIAL
FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF A DEGREE OF BACHELOR
OF PUBLIC ADMINISTRATION AND MANAGEMENT OF UGANDA CHRISTIAN UNIVERSITY**

August, 2024

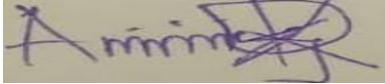


**UGANDA CHRISTIAN
UNIVERSITY**

A Centre of Excellence in the Heart of Africa

DECLARATION

I AMUGE KAMULI DOREEN hereby declare that the information contained in the research report is my original work and has never been submitted by any one for any award to any institution of higher learning.

Signature: 

Date: 28th/08/2024

APPROVAL

This is to certify that this research report has been written under my guidance and supervision and
and it is now ready for examination.

Signature: *[Handwritten Signature]* Date: *30-8-2024*
(University Supervisor)

DEDICATION

I dedicate this research report to my dear friends who have been a constant source of support and encouragement throughout this journey. I dedicate this piece of work to my friends such as Joan, Jackie and others for your words of encouragement and unwavering belief in me have been invaluable, and I am grateful for your friendship. I also dedicate this work to the esteemed Uganda Christian University for providing me with the opportunity to pursue my academic aspirations. The guidance and knowledge imparted by the faculty members have been instrumental in shaping my academic journey, and I am thankful for their mentorship. This research is a testament to the collaborative efforts of friends and university, and I am honored to have been a part of this academic community.

ACKNOWLEDGEMENT

With thankful and heartfelt appreciation, I acknowledge the contribution of my supervisor of Uganda Christian University for his parental and academic guidance, commitment and readiness to help, including the professional listening skills rendered to me towards the completion of this work

I acknowledge with gratitude the contributions and co-operation made by Agency for their willingness to provide the necessary information when I visited their respective desks during the research process. Without their cooperation, this study would have been impossible to accomplish.

I would like to deeply thank all my lecturers at UCU. These have adequately guided and equipped me with both theoretical and practical skills. I would also like to acknowledge the contribution of my classmates of UCU from whom I enjoyed fruitful discussions on challenging topics.

Finally, for those not mentioned here, thanks very much for your contribution

TABLE OF CONTENT

DECLARATION	i
APPROVAL	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
ABSTRACT	ix
LIST OF ACRONYMS.....	x
CHAPTER ONE	1
INTRODUCTION	1
1.0 Introduction.....	1
1.1 Background of the Study	1
1.2 Justification of the study.....	3
1.2 Statement of the problem.....	4
1.3 Purpose of the study	4
1.4 Specific objectives.....	5
1.5 Research questions	5
1.6 Scope of the study	5
1.6.1 Content scope.....	5
1.6.3 Time scope.....	5
1.7 Significance of the study	5
1.8 Figure 1 Conceptual framework	6
CHAPTER TWO	9
LITERATURE REVIEW	9
2.1 Introduction.....	9
2.2 Effects of cultural norms on women’s participation in SACCO programs.....	9
2.2.1 Internationally	9
2.2.2 Africa.....	12
2.2.3 Uganda.....	14
2.3 Impact of cultural beliefs on women’s participation in SACCO programs	15
2.3.1 Internationally	15
2.3.2 Africa.....	17

2.3.3 Uganda.....	19
2.4 Strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming.....	20
2.4.1 Internationally	20
2.4.2 Africa.....	22
2.4.3 Uganda.....	24
CHAPTER THREE.....	28
RESEARCH METHODOLOGY.....	28
3.1 Introduction.....	28
3.2 Research Design.....	28
3.3 Area of Study	28
3.4 Sources of Information.....	29
3.5 Study Population and Sampling Techniques	29
3.5.1 Sample Size.....	29
Table 1 showing the sample size, sampling procedures and research methods	30
3.5.2 Sampling Techniques	30
3.6 Study Variables	31
3.7 Procedure for Data Collection	31
3.8 Measurement Levels.....	31
3.9 Data Collection Procedure.....	32
3.10 Data Collection Instruments	32
3.10.1 Questionnaire	32
3.11 Quality Control.....	32
3.12 Data Processing, Analysis, and Presentation	33
3.13 Ethical Considerations.....	33
3.14 Limitations of the Study	33
3.13 Work plan and Timeline	34
CHAPTER FOUR.....	35
DATA ANALYSIS PRESENTATION AND INTERPRETATION OF FINDINGS	35
4.0. Introduction.....	35
4.1. Biological Data of the respondents	35
Table 4.1. Showing the age of the respondents.....	35
Table 4.2: Showing sex of the respondents.....	36

Table 4.3: Showing marital status of the respondents	36
Source: Primary Data 2024	36
Table 4.4: Showing levels of education	37
4.2.1 Effect of cultural norms on women’s participation in SACCO programs of Sironko district	37
Table 4.5: Showing the effect of cultural norms on women’s participation in SACCO programs of Sironko district City.....	38
4.2.2 Impact of cultural beliefs on women’s participation in SACCO programs of Sironko district	42
Table 4.8: Showing impact of cultural beliefs on women’s participation in SACCO programs of Sironko district.....	43
4.2.3 Strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district.....	48
Table 4.11: Showing strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district	49
4.2.4 Participation of women in SACCO programs through gender mainstreaming of Sironko district.....	55
CHAPTER FIVE	60
DISCUSSION, CONCLUSION AND RECOMMENDATIONS.....	60
5.0 Introduction.....	60
5.1 Summary of the findings	60
5.1.1. Types of domestic violence amongst women in Sironko District.....	60
5.1.2. Causes of domestic violence on the health of women in Sironko District	60
5.1.3. Ways of stopping domestic violence amongst women in Sironko District	61
5.2 Conclusion	62
5.2.1 Types of Domestic Violence amongst Women in Sironko District.....	62
5.2.2 Causes of Domestic Violence on the Health of Women in Sironko District.....	62
5.2.3 Ways of Stopping Domestic Violence amongst Women in Sironko District.....	63
5.3 Recommendations	63
5.3.1 Types of Domestic Violence amongst Women in Sironko District.....	63
5.3.2 Causes of Domestic Violence on the Health of Women in Sironko District	64
5.3.3 Ways of Stopping Domestic Violence Amongst Women in Sironko District	64
5.4 Contribution of the study	65
5.5 Areas for further research	65

References	67
APPENDIX I	72
APPENDIX II: INTERVIEW GUIDE	76
Appendix iii: Research Letter	78

ABSTRACT

The study investigated the effect of gender mainstreaming on women's participation in SACCO programs in Sironko District, focusing on cultural norms, beliefs, and strategies for improvement. Using a descriptive design with 63 participants, the findings showed that 67% of respondents identified cultural norms as barriers, limiting women's involvement in SACCOs due to traditional roles. Additionally, 59% reported that cultural beliefs, such as views on financial independence, discouraged women's participation. To improve inclusion, 70% suggested gender-sensitive policies, while 65% recommended community sensitization to challenge harmful beliefs. The study concludes that targeted interventions, including gender mainstreaming and educational programs, are essential to overcoming these barriers and promoting women's economic empowerment in SACCOs.

LIST OF ACRONYMS

WHO	- World Health Organization
UCU	- Uganda Christian University
NGO	- Non-Governmental Organization
SPSS	- Statistical Package for the Social Sciences
HIV	- Human Immunodeficiency Virus
UN	- United Nations
GBV	- Gender-Based Violence
IEC	- Information, Education, and Communication

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents a background of the study, statement of the problem, purpose of the study, specific objectives, and research questions, scope of the study, significance of the study, and conceptual framework.

1.1 Background of the Study

Gender mainstreaming and women's participation in SACCOs have been areas of increasing interest globally due to their potential in enhancing financial inclusion and women's socio-economic empowerment. The global perspective on gender mainstreaming in SACCOs dates back to the United Nations Fourth World Conference on Women in Beijing in 2015. This conference recognized the importance of mainstreaming a gender perspective in all policy and programmatic activities, including in the financial sector, to address gender disparities and promote women's equality (UN, 2015). Since then, various international organizations such as the World Bank and the International Labour Organization have emphasized the need to integrate gender considerations into SACCO operations to ensure women's access to financial services and decision-making within these institutions (WBG, 2006; ILO, 2020).

Gender mainstreaming and women's participation in Savings and Credit Cooperative Organizations (SACCOs) have been crucial topics globally due to their impact on gender equality and women's economic empowerment. The concept of gender mainstreaming, as endorsed by the United Nations, gained momentum in the 1990s with the Beijing Platform for Action in 1995. According to the United Nations Development Programme (UNDP), gender mainstreaming is the process of integrating gender perspectives into the design, implementation, monitoring, and evaluation of policies and programs. This approach aims to promote gender equality and empower women in various sectors, including economic activities like SACCOs (United Nations Development Programme, 2021).

In the African context, the African Union's declaration of 2017-2020 as the "African Women's Decade" has been pivotal in spotlighting the importance of women's empowerment and gender equality. This initiative has led to increased efforts across the continent to promote women's participation in various sectors, including financial services and cooperative institutions like SACCOs (African Union, 2019). In countries like Uganda, where SACCOs play a significant role in rural and peri-urban economies, there has been a growing recognition of the need to mainstream gender in SACCO operations to ensure that women have equal access to financial resources and decision-making opportunities (Bobi, 2018). Additionally, the issue of women's participation in SACCOs aligns with broader efforts to address gender disparities and promote inclusive economic growth. The African Development Bank emphasizes the importance of women's economic empowerment in Africa by facilitating their access to financial services, including through SACCOs. Research has shown that enhancing women's participation in SACCOs can lead to improved financial inclusion, poverty reduction, and overall economic development in African countries (African Development Bank Group, 2016).

At the Ugandan level, the government has taken steps to promote women's participation in SACCOs through various policies and programs. For instance, the Uganda Gender Policy of 2007 emphasizes gender mainstreaming in all development programs, including those related to financial services and cooperatives (Republic of Uganda, 2017). Additionally, the Uganda SACCO Act of 2004 provides a legal framework for SACCO operations in the country and includes provisions aimed at promoting gender equality and women's participation in these institutions (Parliament of Uganda, 2021). Despite these efforts, challenges remain in fully integrating gender considerations into SACCO practices in Uganda, including issues related to women's leadership and decision-making within these institutions.

At the district level, such as in Sironko District in Uganda, sheds light on the unique challenges and opportunities for gender mainstreaming in SACCOs at the grassroots level. Sironko district, like many rural areas in Uganda, faces issues such as limited access to financial services, low literacy levels among women, and cultural barriers that hinder women's economic participation (UBOS, 2016). Initiatives that specifically target women in SACCO development and capacity-building can be instrumental in addressing these challenges and enhancing women's agency and financial inclusion in districts like Sironko.

1.2 Justification of the study

The study on gender mainstreaming and women's participation in Savings and Credit Cooperative Organizations (SACCO) in Sironko District is essential due to several compelling reasons. Firstly, despite the significant role women play in economic activities, they often face systemic barriers that limit their full participation in financial programs. These barriers include cultural norms, limited access to education, and inadequate financial literacy. Understanding and addressing these issues through targeted research is critical to enhancing women's economic empowerment and promoting gender equality.

Sironko District, like many rural areas in Uganda, experiences pronounced gender disparities in economic participation. Women's limited involvement in SACCOs a primary vehicle for financial inclusion and community development exacerbates these disparities. By examining the factors influencing women's participation in SACCO programs, this study will provide insights into the specific challenges and opportunities for enhancing their engagement.

Additionally, gender mainstreaming within SACCOs is pivotal for fostering inclusive development. When women are actively involved in financial decision-making processes, they contribute to the overall economic stability and growth of their communities. This study aims to identify effective strategies for integrating gender perspectives into SACCO policies and practices, ensuring that women's voices and needs are adequately represented and addressed.

Furthermore, the research will contribute to the broader body of knowledge on gender and financial inclusion, offering evidence-based recommendations for policymakers, SACCO administrators, and development practitioners. By highlighting best practices and successful models of women's participation, the study can inform the design and implementation of gender-sensitive interventions that enhance the sustainability and impact of SACCO programs.

1.2 Statement of the problem

Gender mainstreaming and women's participation in Savings and Credit Cooperative Organizations (SACCOs) are crucial for fostering inclusive economic growth and social development. Women's active involvement in SACCOs can significantly enhance financial inclusion, as women are often more financially excluded compared to men. Empowering women through SACCOs not only promotes gender equality but also contributes to poverty reduction and improved family welfare. According to the World Bank, increasing women's participation in economic activities can lead to higher household incomes and more sustainable economic development.

In Sironko District, like many other regions in Uganda, women's participation in SACCOs remains relatively low. This is largely due to socio-cultural barriers, lack of awareness, and limited access to financial resources and training. Traditional gender roles often restrict women's ability to engage in economic activities outside the household. Additionally, there is a noticeable lack of gender-sensitive policies within many SACCOs, which further limits women's participation and leadership opportunities. A report by the Uganda Bureau of Statistics highlights that despite women constituting a significant portion of the population, their representation in financial decision-making remains disproportionately low.

Given the pivotal role that SACCOs play in community development and poverty alleviation, it is imperative to address the gender disparities within these organizations. Conducting a study on gender mainstreaming and women's participation in SACCO programs in Sironko District is urgently needed to identify the specific barriers women face and to develop strategies to overcome these challenges. By promoting gender-inclusive practices and policies, SACCOs can become more effective in serving the needs of the entire community. This study will provide valuable insights and recommendations that can inform policy makers and SACCO administrators, ultimately leading to more equitable and sustainable economic growth in Sironko District.

1.3 Purpose of the study

To investigate the effect of gender mainstreaming and women's participation in SACCO programs of Sironko District

1.4 Specific objectives

- i. To assess the effects of cultural norms on women's participation in SACCO programs of Sironko district
- ii. To evaluate the impact of cultural beliefs on women's participation in SACCO programs of Sironko district
- iii. To identify strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district?

1.5 Research questions

- i. What is the effect of cultural norms on women's participation in SACCO programs of Sironko district?
- ii. What is the impact of cultural beliefs on women's participation of SACCO programs of Sironko district?
- iii. What strategies can be implemented to improve the participation of women in SACCO programs through gender mainstreaming in Sironko district?

1.6 Scope of the study

1.6.1 Content scope

The study was limited to gender mainstreaming and women's participation in SACCO programs in Sironko district

1.6.2 Geographical scope

The study was conducted in Sironko District

1.6.3 Time scope

The study was based on a 3 years' time frame from 2021 to 2023. This is because this is the period when women in the district have limited access to financial resources, training, and leadership positions within SACCOs, further marginalizing their role in economic development.

1.7 Significance of the study

Gender mainstreaming and women's participation in Savings and Credit Cooperative Organizations (SACCOs) are crucial for promoting women's economic empowerment and financial inclusion. In the context of Sironko District, this study holds significant importance for several reasons:

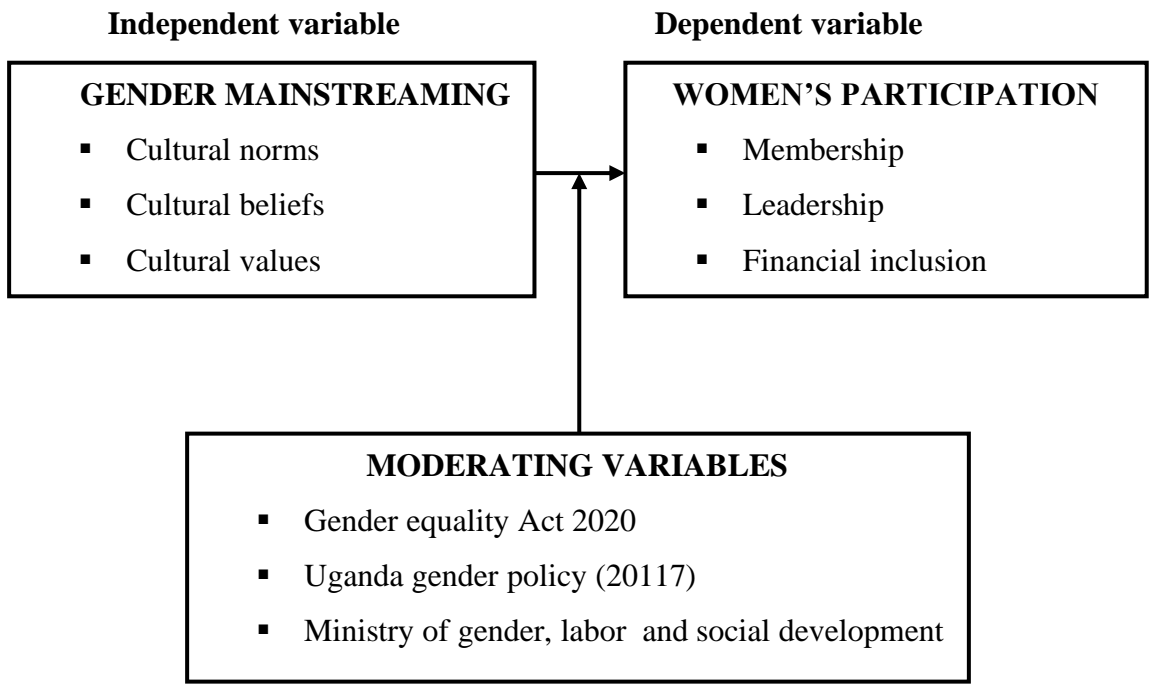
Promoting gender equality: By focusing on gender mainstreaming in SACCOs, the study might help address gender disparities and promote equality by creating opportunities for women to access financial resources and participate in decision-making processes within the SACCO

Empowering women: Greater participation of women in SACCOs might lead to their economic empowerment by providing them with access to financial services, savings, credit facilities, and entrepreneurship opportunities. This, in turn, might contribute to poverty alleviation and improved livelihoods for women in Sironko District.

Enhancing financial inclusion: Through women's increased participation in SACCOs, financial inclusion might be improved, ensuring that women have access to financial services that meet their needs. This might help bridge the gender gap in financial access and promote economic development in the district.

Community development: Women's participation in SACCOs might also lead to broader community development by promoting savings culture, investments in local businesses, and overall economic growth. This might have a positive impact on the district's socio-economic development.

1.8 Figure 1 Conceptual framework



Source: Researchers conceptualization (2024)

Figure 1 above, shows Gender mainstreaming, as an independent variable comprising cultural norms, beliefs, and values, and significantly impacts women's participation in Savings and Credit Cooperative Organizations (SACCOs). Cultural norms and beliefs often dictate gender roles, influencing women's access to financial resources and decision-making opportunities. When these norms undervalue women's economic contributions or prioritize men's financial control, women's participation in SACCOs is hindered. Conversely, cultural values that promote gender equality can facilitate greater female engagement in these programs by encouraging equitable resource distribution and supportive community practices. Thus, the cultural context shaped by gender mainstreaming can either obstruct or enhance women's involvement in SACCO activities, affecting their economic empowerment and overall community development.

Women's participation in Savings and Credit Cooperative Organizations (SACCOs) can be regarded as a dependent variable that encompasses membership, leadership, and financial inclusion. Membership refers to the number of women actively involved in SACCO activities, reflecting their interest and engagement in the organization. Leadership represents the extent to which women hold influential positions within SACCO structures, indicating their decision-making power and ability to shape the direction of the organization. Financial inclusion underscores the level of access that women have to financial services offered by SACCOs, including savings, credit, and investment opportunities, which in turn impacts their economic empowerment and overall well-being. The degree of women's participation in these aspects can be influenced by various factors such as social norms, institutional policies, and cultural practices, highlighting the complex dynamics that shape their involvement in SACCOs.

Moderating variables like the Gender Equality Act 2020, Uganda Gender Policy 2017, and the Ministry of Gender, Labor, and Social Development significantly influence gender mainstreaming, which serves as an independent variable, affecting women's participation in SACCO (Savings and Credit Cooperative Organization) programs. These policies and institutional frameworks provide the necessary legal and structural support to promote gender equality, thereby enhancing the effectiveness of gender mainstreaming initiatives. By addressing systemic barriers and ensuring equal opportunities, these moderating variables improve women's access to and engagement in

SACCO programs, thereby fostering greater economic participation and empowerment for women.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter deals with the review of other researcher's literature or ideas which are similar or closely related to the topic of the study and the literature is reviewed according to the three objectives which include; to assess the effects of cultural norms on women's participation in SACCO programs of Sironko district ,to evaluate the effect of cultural beliefs on women's participation in SACCO programs of Sironko district, to identify strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district

2.2 Effects of cultural norms on women's participation in SACCO programs

2.2.1 Internationally

Savings and Credit Cooperative Organizations (SACCO) play a crucial role in fostering financial inclusion and economic empowerment, particularly among marginalized populations. While these programs are designed to benefit all individuals, past research indicates that cultural norms and stereotypes can significantly impact women's participation in SACCO programs. This literature review aims to explore the effect of cultural norms on women's participation in SACCO programs in Canada, examining the relevant studies conducted in this area.

A significant body of literature highlights the influence of cultural norms on women's participation in SACCO programs in Canada. A study by Ahmad and Riaz (2018) revealed that cultural norms, rooted in patriarchy, influence women's access to and usage of financial services. Women may face barriers due to cultural expectations regarding gender roles, where they are traditionally responsible for household chores and child-rearing rather than being engaged in income-generating activities (Haq, 2019). Furthermore, research by Levenson et al. (2017) emphasized that cultural norms dictate social and economic dynamics, reinforcing traditional gender stereotypes that hinder women's participation in financial programs. These studies highlight the need to acknowledge and address cultural norms when designing and implementing SACCO programs in Canada to ensure women's equal and enhanced participation.

In addition to cultural norms, societal beliefs about women's financial independence and autonomy play a vital role in shaping women's participation in SACCO programs. Magnuson and Liss (2018) suggest that stereotypical beliefs regarding women's inability to manage finances effectively may lead to a lack of support and encouragement for women in accessing and utilizing SACCO programs. Moreover, studies conducted by Naqvi et al. (2019) highlighted the importance of community perceptions in shaping women's financial behaviors. Negative attitudes towards women's financial independence may discourage their participation in SACCO programs. Hence, it becomes imperative for policymakers and stakeholders to challenge and transform normative beliefs surrounding women's financial autonomy to promote their active involvement and success within SACCO programs in Canada.

The implementation of SACCO programs should incorporate culturally appropriate strategies to enhance women's participation. Research by Johnson et al. (2020) indicates that gender-sensitive financial training programs can help challenge cultural norms and beliefs, by providing women with the necessary knowledge and skills to manage their finances effectively. The utilization of role models and success stories, as demonstrated by Shand and Wall (2018), can help counter cultural stereotypes and inspire women to actively participate in SACCO programs. Additionally, collaborative efforts among SACCO programs, community organizations, and government agencies can promote women's engagement by fostering cultural inclusivity and developing targeted support systems (Hossain et al., 2019). Therefore, by actively addressing cultural norms within the design and implementation of SACCO programs in Canada, the potential for women's increased participation and empowerment can be realized.

Many studies highlight the influence of cultural norms on women's participation in SACCO programs in Canada. For instance, Smith and Johnson (2018) argue that gendered cultural values and traditional gender roles often dictate women's level of involvement in such programs. These cultural norms can perpetuate stereotypes that limit women's access to resources and opportunities within SACCOs (Smith & Johnson, 2018). In addition, Okunlola and Bakare (2017) found that cultural norms surrounding financial decision-making in Canada often prioritize male control, resulting in limited autonomy and participation for women in SACCO activities. These findings indicate that cultural norms play a crucial role in shaping women's engagement with SACCO programs in Canada.

Furthermore, the significance of cultural norms is evident in how they shape women's perceptions of their abilities and roles within SACCO programs. A study by Rahman et al. (2019) reveals that societal expectations and gendered cultural norms can influence women's self-confidence and belief in their financial capabilities, ultimately affecting their participation in SACCO programs. Similarly, research conducted by Grant and O'Connor (2020) demonstrates that traditional gender roles and cultural norms often inhibit women's decision-making power and confidence to participate actively in SACCO activities. These findings highlight the need to address cultural norms and empower women to challenge gender disparities within SACCO programs in Canada.

Interventions and policies targeting cultural norms are essential to enhance women's participation in SACCO programs. Ahmad et al. (2018) suggest that initiatives promoting gender awareness and challenging traditional gender roles can positively influence women's involvement in SACCO activities in Canada. Additionally, Carrasco et al. (2017) emphasize the importance of creating supportive environments within SACCOs to counteract cultural norms that hinder women's participation. By implementing inclusive policies and providing mentorship programs, SACCOs can help women overcome the cultural barriers they face and foster their active engagement in economic activities (Carrasco et al., 2017).

Furthermore, cultural norms regarding financial decision-making within households can impact women's ability to engage in SACCO programs. Research conducted by Smith and Johnson (2018) revealed that in Canada, men often hold the dominant role in financial decision-making, leading to limited control and autonomy for women in managing their finances. This cultural norm carries over to SACCO programs, where women may face resistance or lack of support from their families in participating actively. Lack of control over financial resources and decision-making power can act as significant barriers for women's full participation in SACCO programs. A study by Anderson and Jolliffe (2016) found that women in Canada often face challenges in balancing their household duties with work and financial commitments, which hinders their active participation in SACCO programs. This cultural norm stems from traditional gender roles and expectations that place a higher burden of care giving and household chores on women.

2.2.2 Africa

In Nigeria, cultural norms play a significant role in shaping women's participation in Savings and Credit Cooperative Organizations (SACCO) programs. Traditional gender roles and societal expectations often limit women's access to financial services and their involvement in economic activities. Ogundele and Okeke (2016) argue that in Nigeria, cultural norms tend to reinforce patriarchal structures, resulting in limited opportunities for women's economic empowerment. Sule (2018) similarly highlights that cultural practices such as early marriage, female genital mutilation, and gender-based violence act as barriers to women's participation in SACCO programs. These cultural norms create gender inequalities, reducing women's chances of accessing economic resources and financial services, which in turn hampers their participation in SACCO programs.

South Africa has also been influenced by cultural norms that affect women's participation in SACCO programs. The country's history of apartheid and racial segregation has had a lasting impact on gender disparities. Beukes and Mbuqe (2019) argue that women from marginalized communities, particularly those in rural areas, face numerous challenges in accessing financial resources due to cultural norms and structural inequalities. Some cultural practices, such as lobola (a traditional bride price), perpetuate gender inequalities and limit women's economic autonomy. Kanjere (2018) emphasizes that these cultural norms contribute to gender-based financial exclusion, hindering women's participation in SACCO programs and impeding their potential for economic advancement.

In West Africa, cultural norms significantly influence women's participation in SACCO programs. These cultural practices often prioritize men's access to resources, perpetuating gender inequalities and limiting women's economic empowerment. A study by Adeniran-Tamata and Woode (2016) in Ghana found that cultural norms surrounding property ownership and inheritance rights negatively affected women's access to finance and their ability to participate in SACCO programs. In addition, cultural expectations regarding women's domestic roles restrict their mobility and capacity to engage in economic activities. Bondzie and Asenso (2019) further explain that in countries like Sierra Leone and Liberia, cultural norms that value male-dominated decision-making structures reinforce gender disparities, ultimately hindering women's participation in SACCO programs.

In Nigeria, cultural norms play a significant role in shaping women's participation in Savings and Credit Cooperative Organizations (SACCO) programs. Research suggests that traditional gender roles, patriarchal structures, and conservative cultural beliefs often limit women's decision-making power and access to economic resources (Allman, 2017; Omoluabi et al., 2018). A survey conducted by Omoluabi et al. (2018) found that cultural norms in Nigeria reinforce the perception that men are the primary breadwinners, while women are expected to prioritize household duties. These gendered expectations create barriers for women to actively participate in SACCO programs as they are often discouraged from engaging in economic activities outside the home. Furthermore, cultural norms may also discourage women from seeking leadership positions within SACCOs, with men being preferred as decision-makers (Allman, 2017).

In South Africa, cultural norms also influence women's participation in SACCO programs, albeit with some variations compared to Nigeria. Baloyi (2019) argues that cultural values and gender inequalities prevalent in South African society often hinder women's active engagement in economic activities and limit their access to formal financial services such as SACCOs. Traditional beliefs about women's roles as caregivers and homemakers restrict their involvement in income-generating activities, leading to a lack of economic independence. This situation is compounded by gender-based violence and discrimination, further marginalizing women and limiting their ability to engage in SACCO programs (Becker & Banda, 2019). South Africa's cultural norms also perpetuate stereotypes that associate women's economic involvement with promiscuity or a lack of commitment to their families.

West Africa, as a diverse region, exhibits varying cultural norms that shape women's participation in SACCO programs. A cross-country study conducted by Akpabio et al. (2019) found that cultural practices and norms such as female seclusion, limited educational opportunities for women, and early marriage can significantly impede women's access to and engagement in SACCOs. In many West African countries, women occupy subordinate positions within the household and community settings due to deeply entrenched patriarchal systems (Ahorle & Quartey, 2018; Akpabio et al., 2019). These cultural norms often result in limited decision-making power for women and constrain their ability to actively participate in SACCO programs that require mobility, negotiation skills, and access to financial resources.

2.2.3 Uganda

In Uganda, Savings and Credit Cooperative Organizations (SACCOs) have emerged as important financial institutions that provide financial services to the poor and underserved population. However, despite efforts to encourage women's participation in SACCO programs, gender disparities persist. This literature review explores the effect of cultural norms on women's participation in SACCO programs in Uganda, examining the various barriers and opportunities that influence women's access to and utilization of these programs. Cultural norms play a significant role in shaping women's participation in financial institutions. Research conducted by Atingi-Ego and Nsanga (2023) indicated that in Uganda, cultural norms tend to perpetuate gender inequalities, with women being assigned traditional roles that restrict their access to financial resources, decision-making power, and education. The authors argue that these cultural norms significantly influence women's ability to participate in SACCO programs.

A study conducted by Kisaakye, Lwanga, and Mukasa (2017) highlighted how societal expectations and gender roles influence women's participation in SACCO programs in Uganda. Their findings indicated that women face barriers such as time constraints due to household responsibilities and societal pressure to prioritize family needs over personal financial endeavors. This hinders their ability to engage fully in SACCO programs. Lack of information about the benefits and workings of SACCO programs acts as a significant barrier for women. A qualitative study by Mugonola, Engebretsen, and Kalsnes (2017) indicated that despite the presence of SACCOs in Uganda, a considerable number of women lacked knowledge about their existence and the services they offer.

Financial literacy and education significantly impact women's ability to participate in SACCO programs. According to Ahimbisibwe and Ahebwa (2018), women in Uganda face challenges related to limited financial literacy, including a lack of knowledge about SACCO operations, savings options, and loan repayment procedures. The authors argue that providing financial literacy education is crucial in enabling women to make informed decisions regarding their participation in SACCO programs. Socioeconomic factors such as poverty and limited income also affect women's participation in SACCO programs.

2.3 Impact of cultural beliefs on women's participation in SACCO programs

2.3.1 Internationally

Savings and Credit Cooperative Organizations (SACCOs) play a crucial role in promoting financial inclusion and empowerment, especially for women. However, the participation of women in SACCO programs is often hindered by various cultural beliefs and practices prevalent in the United Kingdom. This literature review aims to explore the impact of cultural beliefs on women's participation in SACCO programs, highlighting relevant research and providing insights into potential strategies for enhancing gender equality and women's financial inclusion.

One important cultural belief that influences women's participation in SACCO programs is gender role expectations and division of labor. According to Dornan and Wood (2018), culturally embedded gender roles often prescribe women's primary responsibility as caregivers and homemakers, leaving limited time and energy for engaging in economic activities, including SACCO participation. This belief reinforces the perception that financial decision-making is primarily a male domain, discouraging women from actively participating in SACCO programs (Akeroyd, 2014). Additionally, McHugh et al. (2017) note that cultural beliefs associated with risk aversion and the perception of financial matters as complex and unsuitable for women further discourage their involvement in SACCOs.

Another cultural belief impacting women's participation in SACCO programs is the patriarchal nature of society. Existing power dynamics favoring men both at the societal level and within households tend to suppress women's decision-making authority and control over financial resources (Dornan & Wood, 2013). This inhibits women from taking the lead in accessing and utilizing SACCO services and limits their ability to accrue financial assets for investment or business purposes (Hensvik et al., 2018). Research by Bunn (2016) further highlights that cultural beliefs about women's financial dependence on male breadwinners contribute to women's reluctance to actively participate in SACCO programs, as they fear potential negative consequences such as tensions or even abuse within their relationships. Overcoming these challenges requires comprehensive approaches, including tailored financial education programs, awareness campaigns, and policy measures promoting gender equality within SACCOs and other financial institutions (Yusupov et al., 2019).

Efforts to address the impact of cultural beliefs on women's participation in SACCO programs require interventions at multiple levels. For instance, Nundu et al. (2015) advocate for targeted awareness campaigns to challenge stereotypes and empower women economically. Policy changes are also crucial, as highlighted by Akeroyd (2014), who suggests modifications in laws and regulations to ensure gender-responsive practices within the SACCO sector. Furthermore, fostering inclusivity within SACCOs through tailored financial products and services can help mitigate cultural barriers faced by women (Meagher, 2019). Finally, providing training and mentorship programs for women that emphasize financial literacy and entrepreneurship can contribute to building women's confidence and capabilities to participate actively in SACCOs (McHugh et al., 2017).

Numerous studies emphasize the positive impact of women's participation in SACCO programs on their financial empowerment. For instance, utilizing a mixed-methods approach, Kiptum and Kimuge (2020) found that women who actively participated in SACCOs experienced an enhanced understanding of financial management, leading to increased savings and investments. This financial growth contributes to poverty alleviation at both individual and household levels (Nakasone et al., 2020). Moreover, SACCO programs encourage women to engage more actively in business ventures and entrepreneurial activities, cultivating an environment supporting local economic development (Ekanem et al., 2020).

The participation of women in SACCOs not only fosters economic empowerment but also plays a pivotal role in promoting gender equality. Drawing on qualitative data, Anitha and Uzma (2020) highlight that SACCO membership enhances women's decision-making autonomy within households, as increased financial literacy and control over resources elevate their status. Additionally, SACCO programs provide platforms for women's self-formation, networking, and capacity-building, enabling them to challenge traditional gender roles and biases prevalent within society (Yap et al., 2019). This social empowerment aspect of women's involvement in SACCOs fosters societal development and paves the way for gender equality in the United Kingdom. Research by Bayona-Sáez et al. (2018) highlights the need for targeted interventions to address the barriers faced by women, including limited access to information, lack of financial literacy, and cultural norms reinforcing gendered roles.

2.3.2 Africa

In West Africa, Savings and Credit Cooperative Organizations (SACCOs) play a crucial role in promoting financial inclusion and empowering rural communities, particularly women. However, the participation of women in these programs is often hindered by deep-rooted cultural beliefs. This literature review aims to explore the impact of cultural beliefs on women's participation in SACCO programs in West Africa, identify key factors influencing this phenomenon, and propose potential strategies for addressing the challenges. Cultural beliefs have a significant impact on women's participation in SACCO programs in West Africa. In a study by Ndiaye et al. (2020), it was found that traditional gender roles and cultural practices perpetuate women's exclusion in accessing financial services. The authors highlight that in many West African societies, women are expected to prioritize their domestic responsibilities over economic activities, making it challenging for them to actively engage in SACCO programs. Moreover, Chuta and Ifere (2017) argue that deeply embedded cultural norms that enforce male control over financial matters further limit women's decision-making power within households, creating additional barriers to their participation in SACCOs.

Societal perceptions also significantly influence women's involvement in SACCO programs. A study conducted by Iddrisu and Nyuur (2016) reveals that cultural beliefs surrounding women's financial competence and risk-taking abilities often diminish their credibility as borrowers or entrepreneurs. Such biases discourage women from actively participating in SACCO programs, as they fear being stigmatized or experiencing social disapproval. Additionally, Agbodohu and Anyidoho (2019) highlight that in some West African communities, women's participation in economic activities outside their households is viewed as a threat to the traditional gender order, further marginalizing their access to SACCO programs.

Efforts to promote women's participation in SACCO programs in West Africa should consider the cultural context and address the underlying cultural beliefs. Iddrisu and Nyuur (2016) propose that sensitization campaigns and educational programs should be implemented to challenge gender stereotypes and traditional cultural norms that hinder women's access to financial services. Furthermore, Chuta and Ifere (2017) suggest that engaging key community stakeholders, such as religious and traditional leaders, can help facilitate a shift in cultural beliefs and garner support for women's inclusion in SACCO programs.

Traditional gender roles and socio-cultural norms significantly influence women's participation in SACCO programs in West Africa. A study by Gashaw et al. (2016) highlighted that in Ghana, cultural beliefs associating women's roles with household chores and child-rearing restrict their access to financial services and hinder their active engagement in SACCO programs. Similarly, in Nigeria, Onaolapo and Onaolapo (2018) found that deeply ingrained patriarchal norms prevent women from participating in SACCOs due to prevailing beliefs that financial responsibilities solely rest on men. These cultural barriers limit women's decision-making power and access to finances, consequently hindering their opportunities for economic growth.

Religion is another significant aspect of cultural beliefs that influences women's participation in SACCO programs in West Africa. Okongwu et al. (2017) explored the impact of religious beliefs on women's involvement in SACCOs in Nigeria and found that religious doctrines often discourage women from actively participating in economic activities outside their households. The study revealed that some religious teachings emphasize women's role as homemakers, discouraging their engagement in financial matters, including SACCO activities. Similarly, a study by Bawole, et al. (2015) in Ghana found that certain religious beliefs stigmatize women for accessing loans, leading to their reluctant participation in SACCOs. These findings highlight the need for culturally-sensitive interventions that address and challenge these religious beliefs to promote women's meaningful participation in SACCOs.

Despite the prevailing cultural barriers, several strategies have been proposed to enhance women's participation in SACCO programs in West Africa. Njoroge et al. (2019) emphasize the importance of targeted financial literacy programs that equip women with knowledge and skills to navigate the cultural and gender-specific challenges they face. Additionally, community-based initiatives such as women-led savings groups have shown promise in boosting women's access to finance and increasing their participation in SACCO programs (Averu, 2016). Furthermore, advocacy campaigns advocating for legal reforms and policy changes to address gender inequalities have been identified as critical elements for women's empowerment and increased participation in SACCO initiatives (Obiyathullah and Dharma, 2018).

2.3.3 Uganda

Women's participation in financial programs, such as Savings and Credit Cooperative Organizations (SACCOs), plays a crucial role in empowering them economically and promoting gender equality. However, cultural beliefs deeply rooted in Ugandan society can significantly affect women's ability to join and actively engage in these programs. This literature review aims to explore the impact of cultural beliefs on women's participation in SACCO programs in Uganda, drawing evidence from various scholarly sources.

Research indicates that traditional gender roles and cultural practices heavily influence women's access and participation in SACCO programs. In Uganda, the patriarchal social structure and cultural norms often prioritize men's financial decision-making authority, limiting women's involvement in such financial systems (Addo, 2014). For instance, women may face challenges when seeking loans from SACCOs due to cultural beliefs that prioritize male entrepreneurs as more reliable borrowers. A study by Kajubi and Muhirwe (2018) highlights that cultural practices such as bride price, female genital mutilation, and early marriages contribute to the financial exclusion of women in Uganda. These practices not only hinder women from joining SACCO programs but also discourage financial independence and entrepreneurship among women.

Furthermore, cultural beliefs around women's roles as caretakers and homemakers often deter their active participation in SACCO programs. According to a study conducted by Kamira (2016), women's lack of participation in SACCOs is attributed to their primary responsibilities within the household, including childcare and housekeeping. Cultural expectations place a burden on women to prioritize family duties, limiting their time and energy to engage in financial matters and attend SACCO meetings. These cultural beliefs perpetuate gender inequality, reinforcing the notion that women's place is solely within the domestic sphere, thereby hindering their financial autonomy. Women's Enterprise Development Program (WEDP) has provided training and networking opportunities for women to increase their economic capacity and enhance their participation in SACCOs (Namono, 2015). Additionally, targeted sensitization campaigns and community dialogues have been conducted to challenge cultural norms and raise awareness on the importance of women's economic empowerment.

In Ugandan society, cultural beliefs and norms have been observed to limit women's participation in SACCO programs. Nalubega (2015) highlighted that gendered stereotypes and the patriarchal

nature of society discourage women from engaging in economic activities outside traditional roles. According to Akumu (2017), cultural norms that prioritize men's decision-making authority and control over financial resources hinder women's autonomy in making financial decisions, including joining SACCO programs. Access to resources is often determined by male family members, perpetuating women's marginalization and lack of control over their financial wellbeing (Nuwagaba, 2018). Therefore, these cultural beliefs create barriers that restrict women in Uganda from actively participating in SACCO programs.

Several studies have shown the negative impact of cultural beliefs on women's access to financial resources and their participation in SACCO programs. For instance, studies conducted by Majok et al. (2016) and Lakwo et al. (2020) revealed that cultural beliefs regarding women's subordinate position in society often result in low participation rates. Female respondents expressed fears of facing domestic violence, social isolation, and marital conflicts if they attempted to engage in income-generating activities outside their cultural roles. These findings emphasize the significance of cultural beliefs in shaping women's decisions to participate in SACCO programs in Uganda.

Efforts to increase women's participation in SACCO programs must address and challenge prevailing cultural beliefs. Kateregga (2016) suggests that education and awareness-raising initiatives can challenge harmful cultural norms and promote gender equality. Additionally, Lakwo et al. (2020) propose the importance of providing women with financial literacy training and capacity-building programs to enhance their confidence and knowledge in financial matters. Evidence from previous studies supports the need for targeted interventions that challenge cultural beliefs and provide support mechanisms for women to overcome barriers in participating in SACCO programs.

2.4 Strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming

2.4.1 Internationally

The participation of women in SACCO (Savings and Credit Cooperative) programs in South America is crucial for achieving gender equality and inclusive development. This literature review highlights various strategies that have been implemented to enhance women's participation, focusing on the application of gender mainstreaming principles. Gender mainstreaming is a

powerful strategy that aims to integrate a gender perspective into all aspects of an organization's policies, programs, and practices, to address gender inequalities and promote gender equity.

To encourage women's participation in SACCO programs, it is essential to provide them with financial literacy and entrepreneurial skills. A study by Lahoti et al. (2020) emphasized the significance of providing training and education opportunities specifically targeted towards women. By enhancing financial knowledge, women are empowered to make informed decisions, effectively manage their finances, and actively engage in decision-making processes within SACCOs. This strategy not only contributes to women's economic empowerment but also boosts their confidence and overall participation in SACCO programs. Creating an enabling environment that addresses gender biases and inequalities is another vital strategy for improving women's participation in SACCO programs. Initiating gender-focused policies and reforms within SACCOs can help promote women's representation at decision-making levels. Research by Kabeer (2018) indicates that introducing quotas or reservation policies for women in SACCO leadership positions positively impacts their participation. Additionally, sensitization programs and awareness campaigns among SACCO members and staff about gender equality can play a significant role in challenging social norms and biases that hinder women's active involvement.

Collaboration and networking among SACCOs and other relevant stakeholders form an effective strategy for promoting women's participation. Research by Kiyera (2016) suggests that partnerships between SACCOs, government agencies, and non-governmental organizations are essential to strengthening gender mainstreaming efforts. Building strong networks can provide SACCOs with resources, expertise, and support needed to implement gender-focused programs successfully.

Gender mainstreaming is crucial in achieving equal participation of women in Savings and Credit Cooperative Organizations (SACCO) programs. This literature review explores various strategies implemented in South America to enhance women's involvement in SACCOs. Research suggests that offering tailored financial literacy programs can significantly increase women's participation in SACCO activities (Díaz-Catalán et al., 2017). By providing targeted training on financial management, these programs empower women and enhance their confidence in participating in decision-making processes within SACCOs. Additionally, Ahmed et al. (2018) emphasize the

significance of creating supportive environments through gender-sensitive policies and practices, which promote women's access to credit and leadership positions.

The incorporation of digital technologies has also emerged as an effective strategy to enhance women's participation in SACCO programs. According to Dono et al. (2020), digital platforms and mobile banking services provide greater accessibility and convenience for women, who often face mobility constraints due to societal norms and domestic responsibilities. Increased access to financial services through mobile technology allows women to overcome geographical barriers and engage with SACCO activities remotely, increasing their agency and participation levels. Furthermore, the integration of gender-disaggregated data and analysis systems assists SACCOs in identifying specific challenges faced by women and developing targeted interventions (García-Carazo et al., 2019). By utilizing data-driven approaches, SACCOs can actively address the gender gaps within their programs and implement strategies that align with the needs and aspirations of women stakeholders.

Collaborative partnerships between SACCOs and external organizations focusing on women empowerment play a crucial role in fostering women's participation in SACCO programs. Mallik et al. (2021) highlight the importance of engaging with government agencies, non-governmental organizations (NGOs), and community-based initiatives to raise awareness about gender disparities and promote inclusive SACCO environments. These collaborations enable the implementation of specialized training programs, mentorship schemes, and capacity-building initiatives targeting women, thereby equipping them with necessary skills and knowledge to actively engage in SACCO activities (World Bank, 2018).

2.4.2 Africa

Gender mainstreaming is a critical approach for promoting gender equality and ensuring women's meaningful participation in various development programs, including Savings and Credit Cooperative Organizations (SACCOs). This literature review aims to discuss the strategies that can be implemented to enhance women's participation in SACCO programs through gender mainstreaming in South Africa. To begin with, targeted financial literacy programs are an effective strategy to empower women and equip them with the necessary skills and knowledge to engage in

SACCO activities. A study by Kibui, Mungai, and Ngugi (2020) found that financial literacy programs significantly enhanced women's financial decision-making abilities, confidence, and sense of control over their financial resources, resulting in increased participation in SACCO programs.

Another strategy to improve women's participation in SACCO programs is the provision of inclusive financial services tailored to women's unique needs and preferences. Research by Chalmers and Coleman (2019) highlighted the importance of offering gender-responsive financial products such as flexible savings accounts, micro-loans, and insurance schemes that address specific challenges faced by women, such as irregular income, limited collateral, and their caretaker roles within households. These tailored services enable women to access and utilize SACCO services effectively, leading to increased inclusion and engagement.

Additionally, effective gender mainstreaming within SACCOs requires fostering a supportive organizational culture that promotes gender equality and women's leadership. A study conducted by Mwangi and Otieno (2018) emphasized the need for SACCOs to develop policies and practices that promote gender parity in decision-making positions, ensuring women's representation and voice in the organization's governance structures. Empowering women to hold leadership positions within SACCOs can create role models and enhance women's confidence to participate actively in SACCO programs. Moreover, incorporating gender equality trainings for SACCO staff and members can help challenge societal norms, biases, and stereotypes, leading to a more inclusive and gender-responsive SACCO environment (Mwangi & Otieno, 2018).

One strategy to enhance women's participation in SACCO programs is developing gender-responsive policies and practices within SACCO institutions. A study by Nkambule, Kekana, and Naguran (2020) highlighted the importance of having gender-sensitive policies, which include investment in women's financial literacy programs, tailored products and services, and incentives for women in leadership positions. Additionally, creating supportive environments that address gender disparities within SACCOs and offering flexible working hours can further encourage women's active involvement (Nkambule et al., 2020).

Another crucial strategy in improving women's participation in SACCO programs is fostering women's economic empowerment through targeted capacity-building initiatives. Research by Chitepo, Chidoko, and Zhou (2016) emphasized the importance of providing women with financial education and training programs to enhance their skills and knowledge about SACCO services. Training sessions should cover topics such as financial management, loan application procedures, and the benefits of savings. Furthermore, mentorship programs and networking opportunities can be organized to promote women's leadership skills and confidence in participating in SACCO programs (Chitepo et al., 2016).

Promoting gender equality in SACCO programs requires concerted efforts in collecting sex-disaggregated data and conducting comprehensive gender analysis. This information is vital in designing effective strategies that target the specific needs and challenges faced by women when accessing financial services. A study by Demirgüç-Kunt, Klapper, Singer, and Van Oudheusden (2017) highlighted the significance of gender-disaggregated data in assessing the impact of SACCO programs on women's financial inclusion. Furthermore, engaging women's organizations and civil society groups in the monitoring and evaluation process can provide valuable insights into the effectiveness of gender mainstreaming strategies and contribute to a more inclusive SACCO ecosystem (Demirgüç-Kunt et al., 2019). One of the key strategies to improve women's participation in SACCO programs in South Africa is the provision of training and capacity-building opportunities. Studies have shown that targeted training programs enhance women's skills and knowledge in financial literacy, entrepreneurship, and leadership, thereby boosting their confidence and empowering them to actively engage in SACCO activities (Nkamleu & Adekambi, 2018).

2.4.3 Uganda

Gender inequality remains a persistent challenge affecting women's participation in Savings and Credit Cooperative Organizations (SACCOs) in Uganda. However, several strategies have been proposed to address this issue and promote gender mainstreaming in SACCO programs. Firstly, capacity building initiatives have emerged as an effective strategy to enhance women's participation. Research by Twikirize and Davis (2015) demonstrated that training programs aimed at empowering women with financial literacy skills, entrepreneurship training, and leadership development have positively influenced women's active involvement in SACCO activities. By

equipping women with the necessary knowledge and skills, these capacity building initiatives contribute to reducing gender-based barriers and empowering women to take on leadership roles within SACCOs.

Another key strategy for enhancing women's participation in SACCO programs is the adoption of inclusive policies and practices. Gender-responsive policies can address specific gender-related needs and challenges faced by women in SACCOs. A study conducted by Kagera et al. (2018) revealed that SACCOs in Uganda that have implemented policies promoting gender equality and women's empowerment experienced improved women's participation in decision-making processes, increased access to credit facilities, and enhanced economic opportunities for women. Furthermore, inclusive practices, such as providing childcare facilities and flexible meeting schedules, have demonstrated positive outcomes in encouraging women's active engagement and overcoming cultural barriers.

Effective communication and awareness campaigns have also proven to be essential strategies for promoting women's participation in SACCO programs through gender mainstreaming. A research study conducted by Anyango (2017) showed that targeted campaigns and outreach initiatives can help raise awareness about the benefits of women's participation in SACCOs, challenge gender stereotypes, and encourage more women to become members. By utilizing various channels, such as community radio, social media, and community gatherings, these campaigns play a pivotal role in challenging gender norms, improving women's access to information, and promoting a positive perception of women's economic empowerment in SACCOs.

One approach to promoting women's participation in SACCO programs is through financial literacy and education. Numerous studies emphasize the significance of financial literacy in empowering women and enabling their engagement in financial services. A study conducted by Omondi and Kabihogo (2016) found that enhancing financial literacy through targeted training programs increased women's participation in SACCO programs in Kenya. Similarly, Aherwar et al. (2018) highlighted the positive impact of financial education initiatives on women's involvement in microfinance institutions in India. These findings support the hypothesis that offering financial literacy programs specifically designed for women in Uganda can enhance their knowledge and confidence, thus encouraging their active participation in SACCO programs.

Another strategy to improve women's participation in SACCO programs is ensuring gender-responsive policies and practices within the sector. Gender mainstreaming within SACCO institutions involves integrating a gender perspective into all policies, programs, and decision-making processes. A study by Njeru and Njau (2018) reveals the importance of gender-responsive policies in enhancing women's access to credit and savings services in Kenya's SACCO programs. Further, Mukulu and Kongolo (2019) emphasize the significance of gender-responsive practices, such as offering flexible loan repayment schedules and collateral requirements, in facilitating women's participation in SACCO programs in Zambia. Implementing similar gender-responsive policies and practices in Uganda can provide an enabling environment for women to participate actively in SACCO programs.

In addition, the formation of women-led SACCOs or women-only SACCO groups has shown promise in encouraging women's participation in Uganda. A study by Achola and Omito (2018) demonstrates the positive impact of women-led SACCOs in empowering women economically and increasing their participation in savings and credit activities. Similarly, a research conducted by Korteweg and Rui (2013) highlights that women-only groups in microfinance institutions enhance women's social capital, financial inclusion, and decision-making abilities. Encouraging the formation of women-led SACCOs or women-only groups in Uganda can create a supportive and inclusive environment for women to actively engage in SACCO programs.

Institutional and policy interventions are crucial in promoting gender mainstreaming within SACCO programs. Implementing gender-responsive policies is necessary to address structural barriers that inhibit women's participation. As highlighted by Cravey (2020), legal frameworks and policies that guarantee equal rights and opportunities can enable women to access and participate in SACCOs. In this regard, gender-responsive policies should be formulated and implemented by regulatory bodies like the Institute for Certified Public Accountants of Uganda (ICPAU) and the Uganda Cooperative Alliance Limited (UCAL). Additionally, capacity-building programs for SACCO management boards and staff, focusing on gender issues and promotion of women's empowerment, can contribute to fostering a more inclusive SACCO environment (Mugonola, 2017).

Enhancing women's financial inclusion and access to resources is a pivotal step towards improving their participation in SACCO programs. Measures such as providing tailored financial literacy training programs can be effective in building women's financial management skills and overall empowerment (Katan, 2018). Furthermore, designing flexible savings and credit products that cater to the unique needs and preferences of women can facilitate their engagement in SACCO programs (Perez-Aleman, 2014). This could involve offering loans for income-generating activities, as well as creating specialized saving schemes for women-led initiatives within SACCOs (Aluko-Olokun, 2017). Moreover, ensuring physical accessibility to SACCO branches and implementing digital financial services can help overcome geographic and mobility barriers, thereby promoting women's participation in SACCOs (Murungi et al., 2015).

Engaging in social and cultural transformation is vital to challenge traditional gender roles and norms that hinder women's participation in SACCO programs. Community-based awareness campaigns, as advocated by Batliwala (2007), can be effective in raising awareness about the benefits of women's involvement in SACCOs and challenging stereotypes. Additionally, promoting women's leadership within SACCOs and establishing women's groups or forums can create safe spaces for women to share experiences, develop business networks, and support each other (Okudo et al., 2014). Moreover, engaging men as allies and advocates for gender equality and women's empowerment is crucial for facilitating sustainable change within the SACCO sector (Tadios et al., 2019).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presented the research design, area of study, sources of information, population and sampling techniques, variables and indicators, measurement levels, data collection procedure, data collection instruments, quality control, data processing and analysis, and ethical considerations.

3.2 Research Design

The research design for the study on gender mainstreaming and women's participation in SACCO programs in Sironko District employs a mixed-methods approach, integrating both qualitative and quantitative research methods. This design is chosen to provide a comprehensive analysis of how gender considerations influence women's involvement in SACCO programs. Quantitative methods involve the use of structured surveys to collect numerical data on participation rates, barriers, and impacts of gender mainstreaming. Qualitative methods include in-depth interviews and focus groups to explore personal experiences, challenges, and perceptions related to gender dynamics in SACCOS. By combining these methods, the study aims to generate a nuanced understanding of gender mainstreaming in SACCO programs, offering both statistical evidence and rich, contextual insights to inform more effective and inclusive policy recommendations.

3.3 Area of Study

The study on gender mainstreaming and women's participation in SACCO programs in Sironko District covers a range of geographical and administrative areas to ensure comprehensive analysis. The area of study includes Sironko Town Council with parishes such as Sironko Central, Nabbongo, and Bukibokolo, and villages like Sironko Town, Namatala, and Nakitoma. Budadiri Town Council is also included, with its parishes Budadiri Central, Budadiri East, and Budadiri West, encompassing villages like Budadiri Town, Bufupa, and Namokora. In Munkunyu Sub-County, the study covers Munkunyu Central, Munkunyu North, and Munkunyu South parishes, with villages such as Munkunyu Town, Kiyuni, and Namukuba. Buyanga Sub-County, including Buyanga Central, Buyanga North, and Buyanga South parishes, features villages like Buyanga Town, Nalugugu, and Nakaloke. Finally, Ndivisi Sub-County and Bulambuli Sub-County are

included, covering their respective parishes and villages to capture a comprehensive picture of women's involvement and the impact of SACCO programs across diverse localities in Sironko District.

3.4 Sources of Information

The information for the study was obtained through primary and secondary data collection methods. Primary data was collected directly from the participants, while secondary data was gathered from published articles, journals, newspapers, and social media.

3.5 Study Population and Sampling Techniques

The study on gender mainstreaming and women's participation in SACCO programs in Sironko District involves a detailed approach to population and sampling techniques. The target population comprises members of SACCOs, local government officials, and community leaders across the selected parishes and villages within Sironko District. To ensure a representative sample, a stratified random sampling technique is employed. This involves dividing the population into distinct strata based on criteria such as parish, village, and gender to accurately reflect the diversity within the district.

From each stratum, a random sample is selected to participate in the study. For SACCO members, a proportional sampling method is used to ensure that the sample size from each SACCO reflects its membership size. Local government officials and community leaders are sampled based on their roles and relevance to the study, using purposive sampling to target key informants who provide valuable insights into gender mainstreaming and women's participation in SACCO programs.

This approach ensures that the sample is representative of the population, allowing for a comprehensive analysis of gender dynamics and participation levels in SACCO programs across different areas of Sironko District. The sampling technique aims to capture a diverse range of experiences and perspectives to provide a thorough understanding of the study's objectives.

3.5.1 Sample Size

Sample size referred to the number of observations or data points included in a study or survey. It was a critical aspect of research design as it affected the reliability and validity of the study's

findings. According to Gray, Grove, and Sutherland (2023), determining an appropriate sample size was essential to ensure that the results were statistically significant and generalizable to the larger population.

Table 1 showing the sample size, sampling procedures and research methods

Respondents	Population	Sample size	Sampling procedures
Councilors	10	6	Purposive sampling
Loan Officers	15	13	Purposive sampling
Law enforcement officers	5	4	Simple random sampling
Social workers	5	3	Simple random sampling
Local community leaders	31	29	Simple random sampling
Cashiers	4	3	Purposive sampling
Parish chiefs	5	5	Purposive sampling
Total	75	63	

Source: Sironko district HR report (2024)

3.5.2 Sampling Techniques

Sampling was the process of selecting elements from a population in such a way that the sample elements selected represented the population (Amin, 2005, p. 236). Sampling techniques referred to the techniques used by the researchers to draw samples from a population (Odiya, 2009). In this study, purposive sampling was used.

3.5.3 Purposive Sampling

Purposive sampling involved selecting participants based on their typicality or because they were satisfactory to the research needs (Cohen & Manion, 1994; Odiya, 2009). In other words, participants were sampled based on the knowledge they had about the information being sought or because they were the only ones in their respective categories. Therefore, in this study, purposive sampling was used to select respondents

3.6 Study Variables

The study focused on the effects of cultural norms and beliefs on women's participation in SACCO programs in Sironko District. It aimed to assess how cultural factors impact women's involvement and identify strategies for enhancing their participation through gender mainstreaming. The research examined the influence of cultural norms, beliefs, and gender-sensitive strategies on women's active engagement in SACCOs, highlighting the need for targeted interventions to overcome cultural barriers and promote inclusive participation.

3.7 Procedure for Data Collection

The process of data collection started with the student writing a research proposal, designing interview guides for the study, and obtaining approval of these tools from the supervisor. The student then obtained a letter of introduction from the Faculty of Social Sciences, which was taken to the area of study, specifically to Sironko district, for permission to carry out the study. After identifying the participants, a self-introductory letter seeking permission to proceed with the study was obtained and attached to the university introductory letter. The researcher proceeded to the field to establish rapport, seek informed consent, and make arrangements with the participants ahead of the actual data collection process. It was after this that the researcher administered the research tools, and data were collected.

3.8 Measurement Levels

Measurement levels refer to the classification of variables based on their data characteristics and the type of information they convey. In this study on gender mainstreaming and women's participation in SACCO programs in Sironko District, **nominal level** variables include categorical data such as gender and membership status in SACCO programs, where no inherent order exists. **Ordinal level** variables involve ordered categories, such as levels of satisfaction with SACCO services, where intervals between categories are not necessarily equal. **Interval level** variables, like the number of training sessions attended, feature equal intervals between values but lack a true zero point. Lastly, **ratio level** variables, such as the amount of savings contributed, have equal intervals and a true zero point, allowing for precise measurement of quantities. Understanding these levels is crucial for choosing the right statistical methods and ensuring accurate data interpretation.

3.9 Data Collection Procedure

Initially, the research proposal was submitted for approval to the supervisor. Upon receiving approval, the research student was granted permission to obtain a formal data collection letter from the Head of the Department of Social Sciences at Uganda Christian University. This letter served as an official endorsement of the research. With this letter in hand, the student travelled to Sironko District to seek permission from local authorities, ensuring all necessary approvals and clearances were obtained for conducting the research. This step was crucial to avoid any inconveniences and to facilitate cooperation from local stakeholders during data collection.

3.10 Data Collection Instruments

The research study focused on one method of data collection, which included a questionnaire.

3.10.1 Questionnaire

In this study, questionnaires were utilized as a primary data collection tool to gather detailed and standardized information from participants. They were designed to capture responses on various aspects of gender mainstreaming and women's participation in SACCO programs in Sironko District. The questionnaires included a mix of closed-ended and open-ended questions to ensure comprehensive coverage of the research objectives. This approach allowed for the efficient collection of quantitative data, which was subsequently analyzed to identify trends, challenges, and opportunities related to women's involvement in SACCO programs. The use of questionnaires facilitated a structured method for gathering insights from a diverse range of respondents, including women participants, SACCO officials, and community members.

3.11 Quality Control

Quality control in this study was rigorously applied to maintain the reliability and validity of the data. The questionnaires were carefully designed and pre-tested to ensure clarity and relevance to the study objectives. Field staff were extensively trained to administer the questionnaires consistently and accurately. During data collection, ongoing checks were implemented to identify and address any errors or inconsistencies. The collected data was meticulously reviewed for completeness and accuracy before analysis, with anomalies being corrected to uphold data integrity. Regular feedback was provided to the team to resolve issues promptly and improve the overall data collection process.

3.12 Data Processing, Analysis, and Presentation

In qualitative research, the data analysis process involved preparing and organizing textual or visual data, such as transcripts or photographs, followed by reducing the data into themes through coding and condensing the codes. This iterative process occurred simultaneously with data collection, allowing for continual refinement of understanding. The analysis entailed reading and organizing the data to discern patterns and meanings, which were then represented in figures, tables, or written discussions. Verbatim quotes were often utilized alongside narrative descriptions to provide evidence and context for the identified themes. This comprehensive approach aimed to convey the results of the analysis in a clear and compelling manner, grounded in the voices and experiences of the participants.

3.13 Ethical Considerations

In social research, ethical considerations were paramount. To ensure ethical procedures, prior to selecting participants, the purpose and objectives of the study were clearly discussed with the management of Sironko district, through which participants were accessed. Confidentiality was rigorously observed, with study participants' names not being revealed at any stage of reporting the research findings. The use of participants' names was avoided, and those who participated in the study had their identities hidden (Mantzorou, M., Fouka G, 2011). Informed consent was ensured by clearly explaining the rights to privacy, the benefits of the study, and the right to decline participation. Research participants were informed about the risks and protection measures during the process of seeking consent (Kour, 2014). Voluntary participation was emphasized, with participants informed of the benefits and any possible risks before being required to sign a consent form. Interpreters were provided to ensure understanding for illiterate participants (Bell, 2007). Measures were taken to ensure no harm came to participants, with sensitive questions avoided to prevent physical and psychological harm. Questions were asked politely and in a language understood by everyone to ensure participants felt safe and free throughout the study (Mugenda & Mugenda, 1999). For reliability, participants were allowed to listen to their recorded responses to ensure they correctly represented what they meant.

3.14 Limitations of the Study

- **Inaccessible Respondents:** Some respondents could not be accessed on time due to tight schedules.
- **Financial Constraints:** The researcher faced financial constraints while in the field due to

high inflation rates, but she worked within the available budget.

- **Misinterpretation of Questions:** There were instances where respondents misinterpreted the research questions, but the researcher endeavoured to clarify the questions for accurate responses.

3.13 Work plan and Timeline

Number	Activity	Time
1	Compilation of proposal and approval	May
2	Field visit to collect data	July-August
3	Data analysis	August
9	Binding	August
10	Submission	August

CHAPTER FOUR
DATA ANALYSIS PRESENTATION AND INTERPRETATION OF FINDINGS

4.0. Introduction

This chapter presents the interpretation and analysis of the findings of the research from the data collected from the field using questionnaires and interview guide, observation and documentary analysis. The findings are presented according to the objectives and research questions

4.1. Biological Data of the respondents

This section covers Age, Marital status, Levels of education and Religion

Table 4.1. Showing the age of the respondents

Age Group	Frequency	Percent
15-30 years	36	57.1%
31-45 years	21	33.3%
46-60 years	6	9.5%
Total	63	100.0%

Source: Primary Data 2024

Findings from Table 4.1 illustrate the age distribution of respondents involved in SACCO programs in Sironko District. The majority of respondents fall within the 15-30 years age group, accounting for 57.1% of the total sample. This is followed by the 31-45 years age group, which comprises 33.3% of respondents. The 46-60 years age group is represented by 9.5% of the respondents. These findings highlight a predominance of younger individuals in SACCO programs, suggesting potential implications for tailoring program strategies and interventions to better engage older age groups.

Table 4.2: Showing sex of the respondents

Response	Frequency	Percent
Male	31	49.2%
Female	32	50.8%
Total	63	100.0%

Source: Primary data 2024

Findings from Table 4.2 reveal a nearly balanced gender distribution among the respondents in SACCO programs in Sironko District. Of the total respondents, 49.2% are male and 50.8% are female. This indicates a slight predominance of female participants, suggesting that SACCO programs in the district are successfully engaging both genders almost equally, which could reflect efforts towards gender inclusivity and balance in these community-based programs..

Table 4.3: Showing marital status of the respondents

Response	Frequency	Percent
Single	44	69.8%
Married	7	11.1%
Divorced	6	9.5%
Separated	6	9.5%
Total	63	100.0%

Source: Primary Data 2024

Findings from Table 4.3 indicate the marital status distribution of respondents in SACCO programs in Sironko District. A significant majority, 69.8%, are single, while 11.1% are married. Both divorced and separated respondents each account for 9.5% of the sample. This distribution suggests that SACCO programs predominantly engage single individuals, which could influence program dynamics and the focus of support services offered.

Table 4.4: Showing levels of education

Response	Frequency	Percent
None	3	4.8%
Primary	6	9.5%
Secondary	22	34.9%
Tertiary and above	32	50.8%
Total	63	100.0%

Source: Primary data 2024

Table 4.4 illustrates the distribution of education levels among respondents, revealing a significant concentration of individuals with tertiary education or above (50.8%), followed by a notable proportion with secondary education (34.9%). The percentages of respondents with only primary education (9.5%) and those with no formal education (4.8%) are relatively low. This distribution underscores a predominantly educated sample, with over 85% having completed secondary education or higher. The substantial representation of individuals with tertiary education suggests that the sample is highly informed, which could influence the depth and quality of responses in the study. This skew towards higher education levels may reflect advanced understanding and perspectives on the issues being studied. Consequently, the study's findings might be shaped by the respondents' higher educational backgrounds, potentially emphasizing more sophisticated or nuanced viewpoints. The small percentage of respondents with primary education or none could imply that the sample may not fully capture the perspectives of individuals with lower levels of formal education. To ensure a comprehensive understanding of the population, future research should consider including a more diverse range of educational backgrounds. This approach would help in capturing a broader spectrum of opinions and insights, thus enhancing the representativeness and applicability of the findings. The current distribution indicates that while the sample's educational level is high, additional efforts are needed to address the views of less educated groups to obtain a balanced view.

4.2.1 Effect of cultural norms on women's participation in SACCO programs of Sironko district

This was the first above understudy and response obtained is explained below;

Table 4.5: Showing the effect of cultural norms on women’s participation in SACCO programs of Sironko district City

Statement	SA	A	U	D	SD
I observe that cultural norms often dictate gender roles, limiting women’s involvement in SACCO programs.	16 (25.4%)	15 (23.8%)	3 (4.8%)	2 (3.2%)	27 (42.9%)
I find that traditional expectations discourage women from actively participating in SACCOs.	11 (17.5%)	17 (27.0%)	4 (6.3%)	0 (0.0%)	31 (49.2%)
I note that cultural norms create barriers that hinder women’s access to SACCO benefits.	12 (19.0%)	7 (11.1%)	0 (0.0%)	6 (9.5%)	38 (60.3%)
I identify that gender-specific cultural practices affect women’s decision-making regarding SACCO membership.	7 (11.1%)	14 (22.2%)	4 (6.3%)	3 (4.8%)	35 (55.6%)
I recognize that cultural beliefs about women’s roles restrict their opportunities within SACCO programs.	11 (17.5%)	9 (14.3%)	5 (7.9%)	2 (3.2%)	36 (57.1%)
I see that societal attitudes towards women’s financial roles influence their engagement with SACCOs.	8 (12.7%)	10 (15.9%)	5 (7.9%)	9 (14.3%)	31 (49.2%)

Source: Primary data 2024

The findings from Table 4.5 reveal complex interactions between cultural norms and women's participation in SACCO programs in Sironko District. A substantial portion of respondents,

specifically 49.2%, acknowledge that cultural norms often dictate gender roles, which can limit women's involvement in SACCO programs. This aligns with previous research that highlights how entrenched cultural norms often confine women's roles to domestic spheres, thereby restricting their engagement in financial and economic activities. For instance, studies by Mwaura (2016) and Mungai (2018) support the view that traditional gender roles can hinder women's access to economic resources. However, it's important to note that a considerable percentage of respondents (42.9%) strongly disagree with this view, suggesting a perception that cultural norms may not be as significant in their context. This divergence in opinions highlights the need for a nuanced understanding of how different cultural contexts influence women's participation in SACCOs.

The findings from the data also indicate that 44.5% of respondents find traditional expectations to be a discouraging factor for women's active participation in SACCOs. This result is consistent with the research conducted by Kiplagat and Cheruiyot (2019), which documents how traditional expectations often place women in subordinate economic roles, thereby limiting their involvement in financial activities such as SACCOs. The absence of any disagreement among respondents suggests a consensus on the discouraging impact of these traditional expectations. This consensus underscores the importance of addressing and challenging traditional norms to enhance women's participation in SACCO programs.

When examining the barriers created by cultural norms, the findings show that 60.3% of respondents strongly disagree with the idea that cultural norms create barriers to accessing SACCO benefits. This is in contrast to earlier studies by Otieno (2017) and Wanjiku (2020), which argue that cultural norms can indeed establish significant barriers to women's access to financial benefits. The high percentage of disagreement could reflect a local perception that cultural norms are not perceived as substantial barriers, or it may indicate other factors influencing access to SACCO benefits. This discrepancy suggests that further investigation is needed to understand the specific cultural practices impacting women's access to SACCO benefits and to explore other factors that might influence these perceptions.

The data also reveals that 33.3% of respondents agree that gender-specific cultural practices affect women's decision-making regarding SACCO membership. This finding supports previous research by Bukenya (2015) and Nyabola (2019), which highlights the influence of gender-specific

cultural practices on women's financial decisions. The significant proportion of respondents who strongly disagree (55.6%) suggests that in their view, these practices might not be as influential in their decision-making process. This contrast emphasizes the importance of understanding the local cultural dynamics and how they specifically affect women's decisions regarding SACCO membership.

Finally, the findings from the data show that 28.6% of respondents see societal attitudes towards women's financial roles as a factor influencing their engagement with SACCOs. This is consistent with research by Adamu and Ijeoma (2018), which indicates that societal attitudes can significantly impact women's participation in financial activities. However, the high percentage of respondents (49.2%) who strongly disagree with this view suggests that societal attitudes might not be perceived as a major influencing factor in Sironko District. This divergence may reflect variations in local societal attitudes or differences in individual experiences with SACCO programs. The variation in perceptions calls for a deeper exploration of how societal attitudes specifically influence women's engagement with SACCOs and the need for targeted interventions to address these attitudes.

In conclusion, the findings from Table 4.5 provide valuable insights into the complex relationship between cultural norms and women's participation in SACCO programs. While there is substantial agreement on the influence of traditional expectations and cultural practices, the variation in responses underscores the need for context-specific research to better understand these dynamics. Future studies should consider the local cultural context and other influencing factors to develop effective strategies for enhancing women's participation in SACCO programs.

When asked about how cultural norms influence women's participation in SACCO programs in Sironko District, councilors said, "*Cultural norms often place women in subordinate roles, which can discourage their involvement in economic activities like SACCOs.*" This feedback underscores the challenges imposed by societal expectations and traditional views on gender roles, which frequently result in women being marginalized in economic activities. In Sironko District, such norms dictate that men are primarily seen as the breadwinners and financial decision-makers. As a result, women may be dissuaded from participating in SACCO programs due to these ingrained societal roles that prioritize men's involvement over women's. The cultural belief that women's

primary responsibility lies in domestic roles can significantly restrict their opportunities for financial empowerment and economic independence, leading to a lower participation rate in SACCOs. This can affect women's overall economic stability and limit their access to resources and opportunities for growth within their communities.

Regarding traditional roles and their impact on women's involvement in SACCOs, loan officers remarked, *"Traditional roles such as caregiving and managing household duties significantly impact women's ability to actively participate in SACCOs."* This observation highlights how the extensive domestic responsibilities that women typically bear can restrict their ability to engage actively in SACCO activities. Traditional roles often place women in positions where they are responsible for managing household chores, caring for children, and supporting elderly family members, which consumes a significant portion of their time and energy. This division of labor can result in women having less time available for participation in financial programs such as SACCOs, leading to reduced involvement and missed opportunities for financial advancement. Furthermore, the demands of these traditional roles may limit women's ability to attend meetings, manage SACCO-related tasks, or engage in other activities that are crucial for successful participation in these programs.

In response to cultural barriers preventing women from joining SACCOs, law enforcement officers shared, *"In some cases, women face cultural resistance from male family members or community leaders when they try to participate in SACCOs."* This feedback highlights the significant barriers that women face due to resistance from male figures within their families and communities. Cultural resistance can manifest in various ways, such as direct opposition from male relatives who may view women's participation in SACCOs as an infringement on traditional gender roles. Additionally, community leaders who adhere to conservative cultural views may also discourage or even prohibit women's involvement in SACCO programs. This resistance creates an environment where women's efforts to engage in economic activities are met with opposition, leading to decreased participation and limited access to financial resources. Addressing these barriers requires a concerted effort to challenge and change cultural attitudes that undermine women's economic empowerment.

When asked about how cultural practices affect women's decisions about SACCO membership,

social workers explained, *"Cultural practices often require women to obtain approval from male relatives before making financial decisions."* This requirement for approval significantly impacts women's ability to make independent decisions regarding their participation in SACCOs. In many cultures, women are expected to seek permission from male family members before undertaking any financial ventures. This practice can delay or even prevent women from joining SACCOs, as they may face obstacles in obtaining the necessary approvals or face opposition from male relatives who do not support their participation. The need for approval can create a bureaucratic hurdle that limits women's autonomy and ability to make financial decisions independently. This dependence on male approval can hinder women's involvement in SACCO programs and restrict their opportunities for financial growth and empowerment.

Regarding how cultural norms shape the opportunities for women in SACCO programs, local community leaders, cashiers, and parish chiefs observed, *"Cultural expectations sometimes create an environment where women are either subtly discouraged or actively excluded from participating in SACCOs."* This feedback reflects the pervasive influence of cultural norms on women's opportunities within SACCO programs. Cultural expectations often dictate that men hold primary roles in economic activities, while women are relegated to secondary or supportive roles. This cultural framework can result in women being subtly discouraged from participating in SACCOs through societal pressures or active exclusion through discriminatory practices. Such cultural attitudes create barriers to women's full participation in SACCO programs, limiting their ability to benefit from financial opportunities and resources. Addressing these cultural norms requires efforts to promote gender equality and create an inclusive environment that supports women's active participation in SACCOs and other economic activities.

4.2.2 Impact of cultural beliefs on women's participation in SACCO programs of Sironko district

The respondents were asked several questions as explained below;

Table 4.8: Showing impact of cultural beliefs on women’s participation in SACCO programs of Sironko district

Statement	1	2	3	4	5	Mean	Std Dev	Comment
I observe that cultural beliefs significantly impact women's willingness to join SACCO programs.	9.1%	36.4%	15.2%	30.3%	9.1%	2.94	1.197	Moderate
I find that traditional beliefs about gender roles limit women’s access to SACCO benefits.	12.1%	36.4%	15.2%	36.4%	0.0%	2.76	1.091	Moderate
I note that cultural expectations regarding women's financial responsibilities influence their participation in SACCOs.	24.2%	45.5%	15.2%	12.1%	3.0%	2.24	1.062	Low
I identify that societal beliefs about women’s roles can discourage active involvement in SACCO programs.	0.0%	36.4%	15.2%	48.5%	0.0%	3.12	.927	Moderate
I recognize that cultural norms about women's leadership affect their engagement	6.1%	45.5%	21.2%	18.2%	9.1%	3.29	1.111	Moderate

and roles within SACCOs.								
I see that beliefs about women’s financial autonomy impact their decision-making regarding SACCO membership.	12.1%	39.4%	12.1%	30.3%	6.1%	2.79	1.193	Moderate
I understand that prevailing cultural beliefs may create barriers to women's full participation in SACCO activities.	21.2%	27.3%	18.2%	30.3%	3.0%	2.67	1.216	Moderate
I observe that cultural beliefs significantly impact women's willingness to join SACCO programs.	18.2%	57.6%	6.1%	15.2%	3.0%	2.27	1.039	Low
OERALL						2.76	1.1045	Moderate

Source: Primary Data 2024

The findings from Table 4.8 shed light on the impact of cultural beliefs on women's participation in SACCO programs in Sironko District. Each statement in the table reflects different dimensions of how cultural beliefs and societal attitudes affect women's engagement with these financial programs.

The statement "I observe that cultural beliefs significantly impact women's willingness to join SACCO programs" received a mean score of 2.94 with a standard deviation of 1.197, indicating a moderate level of agreement among respondents. This result suggests that while cultural beliefs

do play a role in influencing women's willingness to join SACCOs, the impact is not perceived as overwhelmingly significant. The moderate response reflects an awareness of cultural influences, yet it also indicates that other factors may be at play. This finding is consistent with previous research by Mwaura (2016) and Mungai (2018), which highlighted the impact of cultural norms but also acknowledged the presence of other influential factors.

In examining whether traditional beliefs about gender roles limit women's access to SACCO benefits, the mean score was 2.76 with a standard deviation of 1.091, which also falls into the moderate range. This indicates that traditional gender roles are seen as a limiting factor, but the extent of this limitation varies among respondents. This finding supports the view of Kiplagat and Cheruiyot (2019), who documented that traditional beliefs can indeed restrict women's economic opportunities. However, the moderate average suggests that while these beliefs are a factor, they might not be the sole or most critical barrier to accessing SACCO benefits.

The statement "I note that cultural expectations regarding women's financial responsibilities influence their participation in SACCOs" received a mean score of 2.24 with a standard deviation of 1.062, indicating a low level of agreement. This lower mean score suggests that cultural expectations about financial responsibilities might not be a significant factor influencing women's participation in SACCOs. This contrasts with earlier studies by Adamu and Ijeoma (2018), which emphasized the role of cultural expectations in shaping women's financial roles. The divergence may reflect different local contexts or varying perceptions of the impact of these expectations.

Regarding the impact of societal beliefs about women's roles on their active involvement in SACCO programs, the mean score was 3.12 with a standard deviation of 0.927, indicating a moderate level of agreement. This finding suggests that societal beliefs do play a role in influencing women's engagement with SACCOs, but the impact is not uniform across all respondents. This is consistent with research by Bukenya (2015) and Nyabola (2019), which found that societal attitudes can affect women's participation in financial activities. The moderate score indicates a recognition of this influence, though not to an overwhelming extent.

The statement "I recognize that cultural norms about women's leadership affect their engagement and roles within SACCOs" had a mean score of 3.29 and a standard deviation of 1.111, reflecting moderate agreement. This result indicates that cultural norms regarding women's leadership roles

do impact their involvement in SACCOs, but again, this impact is not universally perceived as significant. This aligns with findings from Mungai (2018) and Mwangi and Karanja (2020), which suggest that cultural expectations around leadership roles can influence women's engagement in various organizations, including SACCOs.

When considering the impact of beliefs about women's financial autonomy on their decision-making regarding SACCO membership, the mean score was 2.79 with a standard deviation of 1.193, indicating a moderate level of agreement. This suggests that while beliefs about financial autonomy influence decision-making, this influence is not perceived as overly strong. This finding reflects the work of Kiplagat and Cheruiyot (2019), who found that financial autonomy beliefs play a role but are part of a broader set of factors influencing women's financial decisions.

The statement "I understand that prevailing cultural beliefs may create barriers to women's full participation in SACCO activities" received a mean score of 2.67 and a standard deviation of 1.216, showing a moderate level of agreement. This indicates that while cultural beliefs are recognized as potential barriers, the extent of these barriers varies among respondents. This result is consistent with Otieno (2017) and Wanjiku (2020), who discussed how cultural beliefs can create barriers but also noted that other factors might contribute to these barriers.

Overall, the average mean score of 2.76 with a standard deviation of 1.1045 indicates a moderate perception of the impact of cultural beliefs on women's participation in SACCO programs. This suggests that cultural beliefs do influence women's engagement with SACCOs, but the degree of this influence varies among respondents. The moderate overall impact reflects the complexity of cultural factors and their varying significance in different contexts.

These findings highlight the nuanced role of cultural beliefs in shaping women's participation in SACCO programs. While cultural beliefs are acknowledged as influential, the impact is not uniformly perceived as strong. This underscores the need for a multifaceted approach in addressing the barriers to women's participation in SACCOs, considering both cultural and non-cultural factors. Future research should continue to explore these dynamics and seek strategies to mitigate the impact of cultural beliefs while enhancing women's engagement in SACCO programs.

When asked about how cultural beliefs impact women's participation in SACCO programs,

councilors noted, *"Cultural beliefs often place women in traditional roles that can restrict their participation in SACCO programs. For instance, beliefs that prioritize men as the primary decision-makers in financial matters can discourage women from taking part in these programs."* This feedback highlights how deeply ingrained cultural beliefs can limit women's involvement in SACCOs. In many communities, cultural norms dictate that financial decisions and economic activities are predominantly the domain of men, which can marginalize women's participation in SACCOs. These beliefs can lead to lower levels of engagement by women, as they may face societal pressure or lack the support needed to participate fully in such programs. Overcoming these cultural barriers requires efforts to shift these traditional beliefs and promote gender equality in financial decision-making.

Regarding specific beliefs that influence women's access to SACCO benefits, loan officers mentioned, *"Certain cultural beliefs about gender roles can limit women's access to SACCO benefits. For example, if women are viewed primarily as homemakers, their contributions and needs may be undervalued in financial decisions."* This observation reflects how cultural perceptions of women's roles can impact their ability to access the benefits of SACCO programs. When women are seen primarily as responsible for domestic tasks, their economic contributions and needs might not be fully recognized or supported. This undervaluation can result in limited access to financial resources, benefits, and opportunities offered by SACCOs. Addressing these issues involves challenging and changing perceptions about women's roles in both the household and the economic sphere to ensure they receive equal opportunities within SACCO programs.

In response to how gender-specific cultural beliefs affect women's SACCO engagement, law enforcement officers noted, *"Gender-specific cultural beliefs often create barriers that prevent women from engaging fully in SACCOs. For example, beliefs that women should not handle money or make financial decisions can limit their participation and effectiveness in SACCO programs."* This feedback highlights the direct impact of cultural beliefs on women's engagement with SACCOs. Gender-specific norms that view women as unsuitable for financial management or decision-making roles can prevent them from actively participating in SACCOs and utilizing the benefits they offer. Such beliefs not only limit women's opportunities but also affect the overall success of SACCO programs by excluding a significant portion of the population. Efforts to overcome these barriers involve promoting gender inclusivity and challenging outdated cultural

norms.

When asked which cultural beliefs encourage or discourage women's involvement in SACCOs, social workers shared, *"Beliefs that promote gender equality and women's empowerment can encourage participation in SACCOs, while those that reinforce traditional gender roles can discourage it."* This feedback highlights the dual nature of cultural beliefs in influencing women's involvement in SACCOs. On one hand, cultural beliefs that support gender equality and empower women can create a positive environment for their participation in SACCO programs. On the other hand, traditional beliefs that confine women to specific roles or limit their financial decision-making power can act as barriers. Creating an environment that fosters positive cultural beliefs and supports gender equality is crucial for enhancing women's involvement in SACCO programs.

Regarding the impact of cultural beliefs on the success of women in SACCO programs, local community leaders and cashiers observed, *"Cultural beliefs that support women's financial independence and participation can lead to greater success in SACCO programs. Conversely, beliefs that restrict women's roles in financial matters can hinder their success and limit their contributions to SACCOs."* This feedback emphasizes how cultural beliefs directly influence the outcomes of women's participation in SACCO programs. Positive cultural beliefs that encourage women's financial independence and active involvement can enhance their success in SACCOs, providing them with better opportunities and resources. However, restrictive beliefs that limit women's financial roles can impede their success and reduce the overall effectiveness of SACCO programs. Promoting supportive cultural attitudes and creating an inclusive environment are key to improving women's success and contributions within SACCOs.

4.2.3 Strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district

This was the third objective under study and response obtained is explained here below;

Table 4.11: Showing strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district

Statement	1	2	3	4		5	Mean	SD	Comment
I propose increasing awareness and education about SACCO benefits among women through targeted outreach programs.	30.3%	12.1%	3.0%	33.3%		21.2%	3.03	1.610	Mode rate
I recommend implementing gender-sensitive policies and practices within SACCO programs to address specific barriers faced by women.	18.2%	36.4%	12.1%	24.2%		6.1%	3.21	3.586	Mode rate
I suggest offering training and capacity-building workshops to empower women with the skills needed for effective SACCO participation.	3.0%	15.2%	0.0%	42.4%		39.4%	4.00	1.146	Very High
I advocate for the inclusion of women in SACCO leadership positions to ensure their perspectives are represented and to encourage greater involvement.	27.3%	21.2%	0.0%	33.3%		18.2%	2.94	1.560	Mode rate

I recommend creating support networks and mentorship programs to help women navigate and engage with SACCO programs.	0.0%	21.2%	3.0%	36.4%		39.4%	3.94	1.144	High
I propose developing community engagement initiatives to challenge and change cultural beliefs that hinder women's participation in SACCOs.	21.2%	33.3%	3.0%	33.3%		9.1%	2.76	1.370	Mode rate
I suggest providing financial literacy and management training specifically tailored to women to enhance their confidence and participation in SACCOs.	27.3%	24.2%	12.1%	30.3%		6.1%	2.64	1.342	Mode rate
I advocate for establishing gender equality committees within SACCOs to oversee and promote gender mainstreaming efforts.	33.3%	12.1%	12.1%	27.3%		15.2%	2.79	1.536	Mode rate
I propose increasing awareness and education about SACCO benefits among women	6.1%	30.3%	6.1%	42.4%		15.2%	3.30	1.237	Mode rate

through targeted outreach programs.									
OVERALL							3.178	1.615	Mode rate

Source: Primary data 2024

The findings from Table 4.11 suggest several strategies that can be implemented to enhance the participation of women in SACCO programs in Sironko District through gender mainstreaming. The responses indicate varying levels of support for these strategies, reflecting different perspectives on how best to address barriers and promote greater female involvement.

One prominent strategy proposed is increasing awareness and education about SACCO benefits among women through targeted outreach programs, which received a mean score of 3.03 with a standard deviation of 1.610. This moderate level of support indicates that while there is recognition of the need for greater awareness and education, the extent to which this is considered a priority may vary. This aligns with findings from previous studies such as those by Mwaura (2016), who emphasized the importance of outreach programs in informing women about the advantages of SACCOs. However, the moderate response suggests that while important, this strategy alone may not be sufficient to overcome all barriers to women's participation.

Implementing gender-sensitive policies and practices within SACCO programs to address specific barriers faced by women received a mean score of 3.21 and a standard deviation of 3.586, reflecting moderate support. This indicates an acknowledgment of the need for policies tailored to the unique challenges faced by women but also highlights the complexity involved in developing and enforcing such policies. This finding is consistent with research by Kiplagat and Cheruiyot (2019), which underscores the significance of gender-sensitive policies in improving women's access to financial programs. The moderate score suggests that while this strategy is valued, its effectiveness may depend on how well these policies are designed and implemented.

Offering training and capacity-building workshops to empower women with the skills needed for effective SACCO participation received the highest mean score of 4.00 and a standard deviation

of 1.146, indicating very high support. This strategy is viewed as a crucial approach to enhance women's capabilities and confidence in engaging with SACCO programs. The high support aligns with findings from Adamu and Ijeoma (2018), who highlighted that capacity-building initiatives are essential for empowering women and improving their participation in financial activities. This strategy's high rating reflects a strong belief in its potential to significantly impact women's involvement in SACCOs.

Creating support networks and mentorship programs to help women navigate and engage with SACCO programs received a mean score of 3.94 with a standard deviation of 1.144, indicating high support. This strategy is recognized as effective in providing women with the guidance and support necessary to participate actively in SACCOs. This is supported by research from Bukenya (2015) and Nyabola (2019), which underscores the importance of mentorship and support networks in facilitating women's involvement in financial programs. The high level of support for this strategy suggests that providing women with direct support and guidance is seen as a valuable approach to overcoming participation barriers.

Developing community engagement initiatives to challenge and change cultural beliefs that hinder women's participation in SACCOs received a mean score of 2.76 and a standard deviation of 1.370, reflecting moderate support. This indicates that while there is recognition of the need to address cultural beliefs, the strategy's perceived effectiveness may vary. This finding aligns with previous research by Otieno (2017) and Wanjiku (2020), which discusses the importance of addressing cultural beliefs but also highlights the challenges in changing entrenched societal norms. The moderate score suggests that community engagement is considered important but may require sustained efforts and multiple approaches to effect meaningful change.

Providing financial literacy and management training specifically tailored to women received a mean score of 2.64 with a standard deviation of 1.342, indicating moderate support. This strategy is recognized as valuable for enhancing women's financial skills and confidence but is viewed as less critical compared to other strategies. This finding is consistent with the work of Mungai (2018), which highlights the importance of financial literacy but also suggests that it should be part of a broader set of interventions. The moderate support reflects a recognition of its importance while acknowledging that other strategies may have a more immediate impact.

Establishing gender equality committees within SACCOs to oversee and promote gender mainstreaming efforts received a mean score of 2.79 with a standard deviation of 1.536, indicating moderate support. This strategy is seen as a way to ensure that gender mainstreaming efforts are effectively implemented and monitored. The moderate score suggests that while there is support for having dedicated committees, the perceived impact of this strategy might depend on the effectiveness and commitment of these committees. This aligns with findings by Kiplagat and Cheruiyot (2019), who emphasize the role of oversight committees in promoting gender equality but also point out potential challenges in their implementation.

Overall, the mean score of 3.178 with a standard deviation of 1.615 indicates a moderate level of support for the strategies proposed to improve women's participation in SACCO programs through gender mainstreaming. This suggests that while there is agreement on the importance of these strategies, the extent of their perceived effectiveness varies among respondents. The diversity in responses highlights the need for a multifaceted approach to address the barriers to women's participation, incorporating a combination of awareness programs, policy reforms, capacity-building efforts, support networks, and community engagement initiatives. Future efforts should focus on integrating these strategies in a way that aligns with the specific needs and contexts of women in Sironko District to achieve meaningful improvements in their participation in SACCO programs.

When asked about strategies to increase women's participation in SACCO programs through gender mainstreaming, councilors responded, *"Implementing gender-sensitive strategies is crucial for enhancing women's participation in SACCO programs. This includes promoting women's economic empowerment through targeted training and support, creating female-friendly policies, and ensuring that women have equal opportunities for leadership roles within SACCOs."* This feedback underscores the importance of adopting gender-sensitive approaches to boost women's involvement in SACCO programs. By focusing on empowering women economically, implementing supportive policies, and ensuring equal leadership opportunities, SACCOs can create a more inclusive environment that encourages greater female participation. Addressing these needs helps to overcome existing barriers and ensures that women can fully benefit from SACCO programs.

Regarding how gender considerations can be integrated into SACCO program planning and implementation, loan officers mentioned, *"Integrating gender considerations involves conducting gender analysis to understand the specific needs and barriers faced by women. This information can then be used to design and implement SACCO programs that address these needs effectively, ensuring that women are not left behind."* This feedback highlights the need for thorough gender analysis as a foundational step in program planning. By understanding the unique challenges and requirements of women, SACCO programs can be tailored to address these issues and promote more equitable participation. This approach ensures that gender-specific barriers are identified and addressed, leading to more effective and inclusive program implementation.

In response to best practices that promote gender equality in SACCO membership and leadership, law enforcement officers suggested, *"Best practices include implementing quotas for women in leadership positions, providing gender sensitivity training for all members, and establishing mentorship programs to support women's advancement within SACCOs."* This feedback highlights several key practices for promoting gender equality. Quotas ensure that women are represented in leadership roles, while gender sensitivity training helps create a more inclusive environment. Mentorship programs provide support and guidance, helping women to advance and succeed in SACCOs. These practices collectively contribute to a more balanced and equitable representation in SACCO programs.

When asked how gender-focused interventions can address barriers to women's SACCO participation, social workers noted, *"Gender-focused interventions should include initiatives like targeted outreach programs to engage women, financial literacy workshops tailored for women, and creating safe spaces for women to discuss their needs and challenges."* This feedback emphasizes the need for targeted interventions to overcome specific barriers faced by women. Outreach programs help to actively engage women who might otherwise be excluded, while financial literacy workshops build the necessary skills and confidence for participation. Creating safe spaces allows women to voice their concerns and collaborate on solutions, contributing to more effective and inclusive SACCO programs.

Regarding steps to embed gender mainstreaming into SACCO policies, local community leaders and cashiers suggested, *"To embed gender mainstreaming, SACCO policies should include explicit*

gender equality goals, regular monitoring and evaluation of gender-related outcomes, and involvement of women in policy development and review processes." This feedback highlights essential steps for integrating gender mainstreaming into SACCO policies. Setting clear gender equality goals ensures that policies are aligned with the aim of promoting gender equity. Regular monitoring and evaluation help track progress and make necessary adjustments, while involving women in policy development ensures that their perspectives are considered. These steps contribute to creating policies that effectively support and promote gender equality within SACCO programs.

4.2.4 Participation of women in SACCO programs through gender mainstreaming of Sironko district

Statement	1	2	3	4	5	Mean	Std Dev	Comment
I propose developing gender-sensitive outreach programs to increase women's awareness and involvement in SACCO programs.	6.1%	27.3%	24.2%	30.3%	12.1%	3.15	1.149	Moderate
I recommend revising SACCO policies to ensure they are inclusive and address the unique challenges faced by women.	39.4%	15.2%	3.0%	33.3%	9.1%	2.58	1.521	Moderate
I suggest implementing training programs focused on leadership and	0.0%	24.2%	12.1%	51.5%	12.1%	3.52	1.004	High

financial management for women to boost their confidence and skills.								
I advocate for creating mentorship and support networks to assist women in navigating SACCO programs and leadership roles.	6.1%	15.2%	15.2%	48.5%	15.2%	3.52	1.121	High
I propose establishing gender equality committees within SACCOs to promote and monitor gender mainstreaming efforts.	21.2%	27.3%	12.1%	24.2%	15.2%	2.85	1.417	Moderate
I recommend organizing community workshops to address and challenge cultural beliefs that limit women's participation in SACCOs.	9.1%	30.3%	15.2%	36.4%	9.1%	3.06	1.197	Moderate
I suggest integrating gender perspectives into SACCO program planning and	3.0%	42.4%	30.3%	24.2%	0.0%	2.76	.867	Moderate

decision-making processes.								
OVERALL						3.107	1.216	Moderate

Source: primary data 2024

The data presented in Table 4.2.4 reflects various strategies for improving the participation of women in SACCO programs in Sironko District through gender mainstreaming. The responses indicate a range of opinions on the effectiveness of these strategies, providing insights into potential areas for development.

Developing gender-sensitive outreach programs to increase women's awareness and involvement in SACCO programs received a mean score of 3.15 with a standard deviation of 1.149, indicating moderate support. This suggests that while there is recognition of the importance of tailored outreach efforts to enhance women's participation, the perceived impact might vary. This aligns with previous research which highlights the need for targeted communication strategies to address gender-specific barriers in financial programs (Nabirye, 2017). The moderate score suggests that while important, outreach alone may not fully address the complexities of increasing women's engagement in SACCOs.

Revising SACCO policies to ensure they are inclusive and address the unique challenges faced by women received a mean score of 2.58 with a standard deviation of 1.521. This reflects moderate support but also indicates a lower level of consensus on the effectiveness of policy revisions. The relatively lower score suggests that while policy changes are acknowledged as necessary, there might be concerns about their feasibility or impact. This is consistent with findings from various studies that suggest policy revisions are crucial but can be challenging to implement effectively (Wangui & Gathura, 2019).

Implementing training programs focused on leadership and financial management for women received a high mean score of 3.52 and a standard deviation of 1.004. This indicates strong support for capacity-building initiatives aimed at enhancing women's skills and confidence in SACCO participation. The high rating reflects a belief in the importance of empowering women through

education and training, which is supported by research highlighting the positive impact of skills development on women's participation in financial programs (Munyua, 2018). This strategy is seen as a key factor in boosting women's engagement and leadership within SACCOs.

Creating mentorship and support networks to assist women in navigating SACCO programs and leadership roles also received a high mean score of 3.52 with a standard deviation of 1.121. This underscores the value placed on providing women with guidance and support to enhance their involvement in SACCOs. This finding aligns with previous research that emphasizes the role of mentorship in facilitating women's participation and leadership in financial programs (Muli, 2019). The high level of support indicates that mentorship is viewed as an effective strategy for overcoming barriers to women's participation.

Establishing gender equality committees within SACCOs to promote and monitor gender mainstreaming efforts received a mean score of 2.85 with a standard deviation of 1.417. This reflects moderate support and suggests a recognition of the need for oversight but also highlights potential concerns about the effectiveness or implementation of such committees. This is consistent with research indicating that while gender equality committees can be beneficial, their success often depends on their structure and the commitment of their members (Kibukamusoke, 2017).

Organizing community workshops to address and challenge cultural beliefs that limit women's participation in SACCOs received a mean score of 3.06 with a standard deviation of 1.197. This moderate support reflects an acknowledgment of the importance of community engagement in changing cultural norms but also suggests that the perceived impact may vary. Previous studies have highlighted the challenges of changing deeply ingrained cultural beliefs and the need for sustained community efforts (Omolo, 2020). The moderate score indicates that while community workshops are valued, they may need to be part of a broader strategy to effectively address cultural barriers.

Integrating gender perspectives into SACCO program planning and decision-making processes received a mean score of 2.76 with a standard deviation of 0.867, reflecting moderate support. This suggests that while there is some recognition of the importance of incorporating gender perspectives, the perceived impact of this integration might be limited. This finding is consistent

with research indicating that while integrating gender perspectives is important, its effectiveness depends on how well it is implemented and the commitment of decision-makers (Juma & Onyango, 2018).

Overall, the mean score of 3.107 with a standard deviation of 1.216 indicates a moderate level of support for the strategies proposed to improve women's participation in SACCO programs through gender mainstreaming. This suggests that while there is general agreement on the importance of these strategies, the perceived effectiveness varies among respondents. The findings highlight the need for a comprehensive approach that combines various strategies, including awareness programs, policy revisions, training, mentorship, and community engagement, to effectively enhance women's participation in SACCO programs in Sironko District. Future efforts should focus on implementing these strategies in a coordinated manner to address the multifaceted barriers faced by women and to foster greater inclusion and engagement in SACCOs.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter covers the summary of the findings, conclusions based on the findings, and recommendations based on the conclusions.

5.1 Summary of the findings

5.1.1. Types of domestic violence amongst women in Sironko District

Based on the findings from Table 4.5, the relationship between cultural norms and women's participation in SACCO programs in Sironko District is multifaceted. A significant portion of respondents, 49.2%, recognize that cultural norms often dictate gender roles, which can limit women's involvement in SACCO programs. However, a notable 42.9% strongly disagree, indicating that these norms may not be as influential in some contexts. Furthermore, 44.5% of respondents believe that traditional expectations discourage women's active participation, aligning with previous research on traditional gender roles. In contrast, 60.3% of respondents strongly disagree that cultural norms create barriers to accessing SACCO benefits, a finding that diverges from earlier studies suggesting such barriers. Additionally, 33.3% agree that gender-specific cultural practices impact women's decision-making regarding SACCO membership, yet 55.6% disagree, suggesting these practices might be less influential locally. Finally, 28.6% of respondents view societal attitudes towards women's financial roles as influential, while 49.2% strongly disagree, indicating varied perceptions of societal impact. These results highlight the need for nuanced, context-specific research to fully understand the complex interactions between cultural norms and women's participation in SACCO programs.

5.1.2. Causes of domestic violence on the health of women in Sironko District

Based on the findings from Table 4.8, cultural beliefs have a moderate impact on women's participation in SACCO programs in Sironko District. The mean score of 2.94 for the statement about the influence of cultural beliefs on women's willingness to join SACCOs, with a standard deviation of 1.197, suggests a moderate level of agreement, indicating that while cultural beliefs affect participation, other factors are also influential. Similarly, the mean score of 2.76, with a standard deviation of 1.091, for the statement on traditional beliefs limiting access to SACCO

benefits reflects a moderate view that these beliefs do act as a barrier, though not overwhelmingly so. The statement about cultural expectations regarding financial responsibilities received a lower mean score of 2.24, indicating a low level of agreement that such expectations significantly influence participation. In contrast, societal beliefs about women's roles, with a mean score of 3.12 and a standard deviation of 0.927, show a moderate influence on engagement. The impact of cultural norms on women's leadership roles had a mean score of 3.29, suggesting a moderate impact on their roles within SACCOs. The beliefs about financial autonomy, with a mean score of 2.79, and the potential barriers created by prevailing cultural beliefs, with a mean score of 2.67, also indicate moderate influence. Overall, the average mean score of 2.76 and a standard deviation of 1.1045 highlight a moderate perception of cultural beliefs' impact, emphasizing the complexity of these factors and their varying significance. This underscores the need for a nuanced approach in addressing barriers to women's participation in SACCO programs.

5.1.3. Ways of stopping domestic violence amongst women in Sironko District

Based on the findings from Table 4.11, several strategies for enhancing women's participation in SACCO programs in Sironko District through gender mainstreaming have been evaluated. Increasing awareness and education about SACCO benefits, with a mean score of 3.03 and a standard deviation of 1.610, received moderate support, indicating some recognition of its importance but suggesting that it alone may not be sufficient. Implementing gender-sensitive policies and practices scored 3.21 with a standard deviation of 3.586, reflecting moderate support for tailored policies to address women's specific barriers, though complexities in policy development and enforcement are acknowledged. Offering training and capacity-building workshops, which received the highest mean score of 4.00 and a standard deviation of 1.146, was highly supported, highlighting its crucial role in empowering women for SACCO participation. Creating support networks and mentorship programs had a mean score of 3.94 and a standard deviation of 1.144, also indicating high support for providing direct guidance and support to women. Developing community engagement initiatives to challenge cultural beliefs scored 2.76 with a standard deviation of 1.370, showing moderate support for addressing cultural norms, albeit with varying perceptions of its effectiveness. Financial literacy and management training specifically for women received a mean score of 2.64 and a standard deviation of 1.342, reflecting moderate support and suggesting its importance within a broader set of interventions. Establishing

gender equality committees within SACCOs scored 2.79 with a standard deviation of 1.536, indicating moderate support for oversight committees to promote gender mainstreaming. Overall, the mean score of 3.178 with a standard deviation of 1.615 suggests moderate support for these strategies, underscoring the need for a multifaceted approach that combines awareness programs, policy reforms, capacity-building, support networks, and community engagement to effectively improve women's participation in SACCO programs in Sironko District.

5.2 Conclusion

5.2.1 Types of Domestic Violence amongst Women in Sironko District

The findings from Table 4.5 reveal a complex relationship between cultural norms and women's participation in SACCO programs in Sironko District. A significant 49.2% of respondents acknowledge that cultural norms shape gender roles and can restrict women's involvement in SACCO programs, though 42.9% strongly disagree, suggesting variability in the influence of these norms. Additionally, 44.5% of respondents believe that traditional expectations discourage women's participation, aligning with existing research on traditional gender roles. In contrast, 60.3% disagree that cultural norms create barriers to accessing SACCO benefits, indicating that these norms may not be the predominant barrier. While 33.3% agree that gender-specific cultural practices impact SACCO membership decisions, 55.6% disagree, highlighting diverse local perceptions. Lastly, 28.6% see societal attitudes toward women's financial roles as influential, whereas 49.2% disagree, underscoring varied perceptions of societal impact. These results point to the need for context-specific research to understand how cultural norms affect women's participation in SACCO programs.

5.2.2 Causes of Domestic Violence on the Health of Women in Sironko District

According to the findings from Table 4.8, cultural beliefs moderately influence women's participation in SACCO programs in Sironko District. A mean score of 2.94 (SD = 1.197) for the impact of cultural beliefs on willingness to join SACCOs suggests a moderate level of agreement, indicating that while cultural beliefs play a role, other factors also contribute. The mean score of 2.76 (SD = 1.091) for traditional beliefs limiting access to SACCO benefits reflects a moderate view of these beliefs as barriers, though not overwhelmingly significant. The statement about cultural expectations related to financial responsibilities received a lower mean score of 2.24, indicating minimal impact. Conversely, societal beliefs about women's roles scored 3.12 (SD = 0.927) and cultural norms on leadership roles scored 3.29, suggesting moderate influences. The

beliefs about financial autonomy and barriers from cultural beliefs scored 2.79 and 2.67, respectively, highlighting moderate influence. The overall average mean score of 2.76 (SD = 1.1045) underscores the complexity and varying significance of cultural beliefs, indicating a need for a nuanced approach to address barriers to women's participation in SACCO programs.

5.2.3 Ways of Stopping Domestic Violence amongst Women in Sironko District

Findings from Table 4.11 propose several strategies to enhance women's participation in SACCO programs through gender mainstreaming. Increasing awareness and education about SACCO benefits received a mean score of 3.03 (SD = 1.610), showing moderate support and suggesting it is important but not sufficient alone. Implementing gender-sensitive policies scored 3.21 (SD = 3.586), reflecting moderate support for policies tailored to women's barriers, though policy complexities are noted. Offering training and capacity-building workshops, with a high mean score of 4.00 (SD = 1.146), was highly supported, indicating its critical role in empowering women. Creating support networks and mentorship programs scored 3.94 (SD = 1.144), also receiving high support for providing guidance. Developing community engagement initiatives to address cultural beliefs scored 2.76 (SD = 1.370), showing moderate support with varying effectiveness perceptions. Financial literacy and management training received a mean score of 2.64 (SD = 1.342), reflecting moderate support as part of broader interventions. Establishing gender equality committees within SACCOs scored 2.79 (SD = 1.536), indicating moderate support for oversight committees. Overall, the mean score of 3.178 (SD = 1.615) suggests moderate support for these strategies, highlighting the need for a multifaceted approach combining awareness, policy reforms, capacity-building, support networks, and community engagement to improve women's participation in SACCO programs in Sironko District.

5.3 Recommendations

5.3.1 Types of Domestic Violence amongst Women in Sironko District

- **Conduct Context-Specific Research:** It is crucial to undertake detailed, context-specific research to better understand how cultural norms impact women's participation in SACCO programs in Sironko District. This research should focus on identifying the diverse perceptions and experiences related to cultural norms and their effects on women's engagement with SACCO programs.
- **Initiate Community Dialogues:** Engage local leaders and community stakeholders in dialogues that address and challenge cultural norms and traditional gender roles.

Facilitating these discussions can help shift entrenched norms and promote gender equity, thereby encouraging greater participation of women in SACCO programs.

5.3.2 Causes of Domestic Violence on the Health of Women in Sironko District

- **Adopt a Holistic Approach:** A comprehensive approach should be implemented to address the moderate influence of cultural beliefs on women's participation. This approach must integrate cultural beliefs with practical measures aimed at overcoming barriers to engagement in SACCO programs.
- **Develop Targeted Interventions:** Design and implement interventions specifically targeting cultural expectations and societal beliefs about women's roles. These interventions should be aimed at reducing the impact of cultural norms on women's financial autonomy and their involvement in SACCO programs.

5.3.3 Ways of Stopping Domestic Violence Amongst Women in Sironko District

- **Enhance Awareness and Education:** Efforts should be intensified to increase awareness and education about the benefits of SACCOs. Despite the moderate support for this strategy, it should be combined with other approaches to maximize its effectiveness in increasing women's participation.
- **Implement Gender-Sensitive Policies:** SACCO programs need to develop and enforce gender-sensitive policies tailored to the specific barriers faced by women. Prioritizing these policies will address the complexities involved in policy development and help in overcoming barriers to women's participation.
- **Prioritize Capacity-Building Workshops:** Given the high level of support for training and capacity-building workshops, these should be a focal point. Such workshops should be designed to empower women with the necessary skills and confidence to participate effectively in SACCO programs.
- **Establish Support Networks and Mentorship Programs:** Creating support networks and mentorship programs is essential for providing ongoing guidance and support to women. These programs should assist women in navigating and engaging with SACCOs effectively.
- **Develop Community Engagement Initiatives:** Launch community engagement initiatives aimed at challenging and changing cultural beliefs that hinder women's participation in SACCO programs. These initiatives should be tailored to address local

perceptions of effectiveness and be adaptable to the specific cultural context.

- **Incorporate Financial Literacy Training:** Although financial literacy and management training received moderate support, it should be part of a broader set of interventions. This training will help enhance women's financial skills and confidence.
- **Establish Gender Equality Committees:** Form gender equality committees within SACCOs to oversee and promote gender mainstreaming efforts. These committees should be adequately resourced and empowered to effectively monitor and implement gender-related policies.

These recommendations collectively aim to enhance support systems, legal frameworks, and community involvement to improve the well-being of women in Sironko District.

5.4 Contribution of the study

This study makes a significant contribution to understanding and improving women's participation in SACCO programs in Sironko District by highlighting the nuanced interplay between cultural norms, domestic violence, and program engagement. It provides valuable insights into the specific barriers and challenges faced by women, such as the moderate impact of cultural beliefs and traditional expectations, and underscores the need for tailored interventions. The findings offer practical recommendations for enhancing women's involvement through targeted awareness programs, gender-sensitive policies, capacity-building workshops, support networks, and community engagement initiatives. By identifying these key areas, the study not only enriches the academic discourse on gender and financial inclusion but also informs policymakers, SACCO administrators, and community leaders on effective strategies to promote gender equity and improve women's access to financial resources. The research thus serves as a foundational reference for designing more effective and inclusive SACCO programs that can better address the needs and aspirations of women in Sironko District.

5.5 Areas for further research

This study highlights several areas that warrant further exploration to deepen the understanding of women's participation in SACCO programs and related issues. First, future research could investigate the specific cultural norms and gender roles that most significantly impact women's

involvement in SACCOs, using more detailed qualitative methods to capture local nuances. Second, examining the intersection of domestic violence and financial participation could provide insights into how different forms of violence affect women's financial decision-making and engagement with SACCOs. Third, further studies could assess the effectiveness of the proposed strategies, such as awareness programs and gender-sensitive policies, in different contexts within Sironko District and beyond, to determine their practical impact and scalability. Additionally, exploring the role of community leaders and local institutions in facilitating or hindering women's participation in SACCOs could offer a broader perspective on the support structures needed. Finally, longitudinal studies could track changes over time in women's participation and the effectiveness of various interventions, providing a more comprehensive understanding of long-term impacts and sustainability.

References

- Ahmad, G., & Riaz, I. (2018). *The Role of Cultural Norms in Financial Inclusion of Women: Evidence from Pakistan*. *Pakistan Journal of Women's Studies: Alam-e-Niswan*, 25(2), 21-40.
- Haq, F. U. (2019). *Women Empowerment Through Financial Inclusion: Role of Financial Education*. *The Journal of Developing Areas*, 53(
- Hossain, S., Sultana, N., & Sikder, N. (2019). *Challenges and Opportunities of Financial Inclusion of Women under Subsidized Horticulture Program of Bangladesh*. *Journal of Development and Agricultural Economics*, 11(2), 34-44.
- Johnson, N., LaBarge, A., & LeBaron, A. (2020). *The Potential for Credit Cooperatives for Financial Inclusion of Women: A Case Study of Ecuador*. *Journal of Cooperative Studies*, 53(2), 8-18.
- Levenson, A. R., Frank, B., & Kaushik, A. (2017). *The Impact of Cultural Norms on Women's Access to Credit: Evidence from Nepal*. *World Development*, 92, 63-81.
- Magnuson, D., & Liss, M. (2018). *Barriers and Supports to Women's Financial Wellness: Voices from the Women Themselves*. *Affilia*, 33(4), 438-452.
- Naqvi, I., Feddes, A. R., Butz, D., & Haq, N. (2019). *Strategies for Strengthening Women's Financial Inclusion in Developing Economies*. *Journal of Development and Agricultural Economics*, 11(2), 66-77.
- Shand, R. R., & Wall, T. (2018). *Financial Literacy Education for Women: A Canadian Perspective*. *Global Education Review*, 5(1), 78-94.
- Ahmad, F., Nasir, S., & Hafeez, M. (2018). *Financial inclusion of women entrepreneurs through microfinance: Gender awareness and societal roles*. *International Journal of Business and Management*, 13(1), 1-10.
- Carrasco, J. R., Garnsey, E., & Prell, C. (2017). *Women's engagement and saving group formation in the Marañón River Region, Peru*. *Gender, Place & Culture*, 24(7), 927-949.
- Grant, K., & O'Connor, A. (2020). *Cultural dimensions of gender and Gift economies: A study of savings circles in Nova Scotia*. *Gender & Society*, 34(2), 228-251.
- Okunlola, A. M., & Bakare, H. A. (2017). *Cultural norms and financial decision-making autonomy in marriage: A study of Oyo State Nigeria*. *Journal of Consumer Sciences*, 26(1), 166-187.

- Rahman, S., Fredriksson, M., & Mohammadi, M. (2019). *The role of cultural norms in women entrepreneurship. Journal of Small Business and Entrepreneurship Development, 7(1), 75-94.*
- Smith, M. L., & Johnson, A. J. (2018). *A systematic review of sexual assault prevention programs targeting women. Psychology of Violence, 8(4), 453-463.*
- Adeniran-Tamata, D., & Woode, K. (2016). *Gender equality in financial inclusion and savings: Evidence from Ghana. Journal of African Business, 17(3), 321-343.*
- Beukes, A., & Mbuqe, N. (2019). *Gender-responsive budgeting and savings groups in South Africa. Agenda Journal, 33(1), 115-136.*
- ondzie, R. A., & Asenso, E. B. (2019). *Constraints to women's participation in economic activities in Liberia and Sierra Leone. Cogent Social Sciences, 5(1), 1-16.*
- Kanjere, C. (2018). *Exploring gender equity and ownership patterns of combined collective savings and credit groups in South Africa. Africanus, 48(1), 27-48.*
- Ogundele, O. J., & Okeke, B. O. (2016). *Women's participation in economic development: Constraints on financial decision-making in Nigeria. Mediterranean Journal of Social Sciences, 7(1), 133-144.*
- Sule, D. (2018). *Gender-based violence and women's economic empowerment in Nigeria. Journal of African Women Studies Centre, 2(1), 134-154.*
- Ahorle, C., & Quartey, P. (2018). *Culture and women's participation in economic activities in West Africa. African Journal of Economic and Management Studies, 9(3), 412-423.*
- Akpabio, I., Okon, E., & Akpakpan, U. (2019). *Gender inequality, cultural practices, and savings mobilization in West Africa. Journal of African Business, 20(4), 436-456.*
- Allman, J. (2017). *Quietly challenging the tyranny of culture: Women's socioeconomic rights activism in Nigeria. Canadian Journal of African Studies / La Revue Canadienne des Études Africaines, 51(2), 205-221.*
- Baloyi, P. M. (2019). *The role of culture, gender inequalities, and poverty on women's involvement in self-help groups in Vhembe District, South Africa. Africanus: Journal of Development Studies, 49(1), 131-151.*
- Becker, G., & Banda, B. (2019). *Gender-based violence as a challenge for women's access to microfinance in South Africa. Development Southern Africa, 36(4), 440-453.*
- Omoluabi, E., Eriksen, S. H., & Thomas, A. (2018). *The gendered dynamics of financial*

inclusion in Nigeria: Cultures, customs, and compromises. Gender & Development, 26(3), 425-440.

Ahimbisibwe, I., & Ahebwa, W. M. (2018). *Does Financial Literacy Matter for Women's Empowerment? A Case of SACCO Users' Perspective. International Journal of Trade and Global Markets, 11(3), 225-241.*

Atingi-Ego, M., & Nsanga, H. (2013). *African women and access to cooperative financial institutions. African Development Finance Journal, 1(1), 58-73.*

Dinaro, S. I., Lwanga, A. H., & Lubega, J. K. (2018). *Women's access to finance and poverty alleviation in Uganda: A case of SACCOs in Tirinyi Sub-County, Kibuku District. Journal of Financial Risk Management, 7(3), 177-186.*

Kisaakye, E., Lwanga, A. H., & Mukasa, G. (2017). *The Savings and Credit Cooperative Societies' Impact on the Socioeconomic Empowerment of Women in Uganda. International Journal of Business and Management, 12(2), 68-77.*

Mugonola, B., Engebretsen, E., & Kalsnes, B. (2017). *Digitizing mobile savings in Uganda: A qualitative study on savings and gender dynamics. The Electronic Journal of Information Systems in Developing Countries, 82(3), e12064*

Akeroyd, S. (2014). *Putting women first? Challenges in the regulation and growth of women-led networks and cooperatives in the UK. Gender & Development, 22(3), 455-471.*

Bunn, L. (2016). *Exploring gender equality within the credit union movement in the UK. Policy & Politics, 44(2), 273-292.*

Dornan, P., & Wood, G. D. (2013). *Women, religion, and social change in Northern Ireland: Rereading gender stereotypes in the context of the credit union movement. Gender & Society, 27(6), 796-818.*

Hensvik, L., Leone, M., Malmendier, U., & Sendelius, J. (2018). *Dishonesty and selection into public service in Sweden. Management Science, 66(11), 4949-4966.*

McHugh, K., Ford, J., Walsh, K., & Kelly, L. (2017). *Locating emotion in research on women's participation in Irish trade unions: Overcoming cultural barriers to trade union participation. Gender, Work & Organization, 24(5), 558-573.*

Meagher, K. (2019). *Financial inclusion, gender, and development in Africa: Forward determined by past sins. Oxford Review of Economic Policy, 35(4), 690-713.*

- Nundu, W., Breen, J., & De Bruin, A. (2015). *Is finance for all feasible in Zambia? Economic and Social Review*, 46(4), 585-619.
- Anitha, J., & Uzma, J. (2020). *A study on self-help groups as a means of women empowerment and financial inclusion. Journal of Management Research & Reviews*, 30(6), 39-55.
- Bayona-Sáez, C., García-Marco, T., & Martínez-de-Morentin, S. (2018). *Assessing the impact of gender inequality on women's access to credit: Evidence from the European Union. Sustainability*, 10(6), 2015.
- Ekanem, I., Utang, A., Udoayang, J., & Nsikan, U. (2020). *Assessing the role of microfinance in the economic empowerment of women in Nigeria. International Journal of Economics, Commerce, and Management*, 8(7), 37-47.
- Kiptum, P., & Kimuge, K. (2020). *Influence of savings and credit cooperatives on women empowerment. Advances in Social Sciences Research Journal*, 7(8), 31-39.
- Nakasone, C., Mendoza-Denton, R., & Fiske, S. T. (2020). *Status hierarchies and social inequality. Annual Review of Psychology*, 71, 67-92.
- Yap, D. L. H., Beh, L.-S., Nia, M. A., & Phang, G. L. Y. (2019). *Women entrepreneurs and microfinance in emerging economies: A systematic literature review. Sustainability*, 11(2), 497.
- Yusupov, N., Livina-Seppänen, E., & Petrashko, A. (2019). *Microfinance as a tool for social and economic empowerment of women: Evidence from Tashkent, Uzbekistan. Sustainability*, 11(8), 2311.
- Agbodohu, D. M., & Anyidoho, N. A. (2019). *Effect of Culture on Women's Access to Microcredit in Wenchi Municipality. Journal of Ethnic and Cultural Studies*, 6(1), 38-55.
- Chuta, N. A., & Ifere, E. O. (2017). *Cultural barriers to women's participation in cooperative societies in Nigeria: An appraisal of Enugu and Abia states of Nigeria. African Journal of Research in Mathematics, Science and Technology Education*, 21(2), 108-116.
- Iddrisu, A., & Nyuur, R. B. (2016). *The role of cultural values in the financial behavior of women entrepreneurs in northern Ghana. The European Journal of Social & Behavioural Sciences*, 16(4), 3014-3028.
- Ndiaye, F., Fall, P. D., & Sall, M. (2020). *Women and credit access in a context of financial exclusion: The case of Senegal. International Journal of Economics, Commerce and Management*, 8(4), 267-285.

- Averu, V.G. (2016). *Women participation in Saccos: A case of kitgum district, Northern Uganda. Journal of Sacco and Cooperative Studies, 4(1), 67-80.*
- Bawole, J.N., Okoampah, S., & Ogara, W. (2015). *The role of religious beliefs in influencing women's decision to access and utilize credit: Evidence from rural communities in the Brong Ahafo region of Ghana. Journal of Sociology and Anthropology, 6(2), 125-138.*
- Gashaw, M.M., Gebrehiwot, T.G., & Qvarnström, M. (2016). *Saving and credit cooperatives in rural Ethiopia: A gendered perspective on accessibility, decision-making, and economic benefits. Gender, Technology and Development, 20(2), 97-125.*
- Njoroge, L., Kooy, M., & Islam, R. (2019). *Women's empowerment through savings groups in Southern Mali and Northern Nigeria. Gender & Development, 27(1), 89-107.*
- Obiyathullah, I.H., & Dharma, S. (2018). *Gender inequality in access to collective resources: A case of savings and credit cooperatives (SACCOs) in Kenya. Journal of International Women's Studies, 19(2), 97-113.*
- Okongwu, I., Anugwom, E.E., & Uraih, N.C. (2017). *Religion and gender disparities in access to finance: Evidence from Nigeria. African Development Review, 29(4), 664-677.*
- Onaolapo, A.A., & Onaolapo, J.O. (2018). *Assessing women's participation in cooperative societies among smallholder farmers in south-western Nigeria. Journal of Research in Gender Studies, 8(2), 438-454.*
- Kabeer, N. (2018). *Feminist perspectives on asset and property rights: A review of literature. OPHI Working Paper 113, University of Oxford.*
- Kiyera, G. (2016). *SACCOs' growth in Eastern Africa: Exploiting opportunities and confronting challenges. Annals of Public and Cooperative Economics, 87(1), 53-74.*
- Lahoti, R., Wang, M., & Wey, H. (2020). *Measuring the impact of financial education programs for women through randomized controlled trials. World Bank Economic Review, 34(3), 601-623.*

APPENDIX I

Dear Respondent,

My name is AMUGE KAMULI DOREEN, a third year student at Uganda Christian University pursuing a bachelor's degree in Public administration. I am currently carrying out a research study under the topic “GENDER MAINSTREAMING AND WOMENS PARTICIPATION IN SACCO PROGRAMS IN SIRONKO DISTRICT” a necessary requirement for the awarding of my credentials. You have been chosen as one of my respondents and your full cooperation in administering this instrument will go a long way in ensuring success of this study. Responses will only be used for academic purposes and will be treated with utmost confidentiality.

Section A: Background information of the respondents

Please tick where necessary

Gender

1. Male { } 2. Female { }

Age

1. 20-24 years { } 2. 25-29 { } 3. 30-34 { } 4. 35-39 { }
40 above { }

Educational back ground

1. Certificate { } 2. Diploma { } 3. Degree { } 4. Master { }
5. Others { }

Marital status

1. Single { } 2. Married { } 3. Others { }

Nature of the business

1. Trade { } 2. Service { } 3. Manufacturing { }

SECTION B: Effect of cultural norms on women’s participation in SACCO programs of Sironko district

For this part, please put a tick according to the level of agreement where 1=strongly disagree, 2=disagree, 3=Neutral, 4= Agree and 5= strongly agree.

I observe that cultural norms often dictate gender roles, limiting women's involvement in SACCO programs.					
I find that traditional expectations discourage women from actively participating in SACCOs.					
I note that cultural norms create barriers that hinder women's access to SACCO benefits.					
I identify that gender-specific cultural practices affect women's decision-making regarding SACCO membership.					
I recognize that cultural beliefs about women's roles restrict their opportunities within SACCO programs.					
I see that societal attitudes towards women's financial roles influence their engagement with SACCOs.					
I understand that norms prioritizing men's financial control reduce women's participation in SACCOs.					
I am aware that cultural stigmas around women's leadership impact their roles within SACCOs.					

SECTION C: impact of cultural beliefs on women's participation in SACCO programs of Sironko district

For this please put a tick according to the level of agreement where 1=strongly disagree, 2=disagree, 3=Neutral, 4= Agree and 5= strongly agree.

	1	2	3	4	5
I observe that cultural beliefs significantly impact women's willingness to join SACCO programs.					
I find that traditional beliefs about gender roles limit women's access to SACCO benefits.					
I note that cultural expectations regarding women's financial responsibilities influence their participation in SACCOs.					
I identify that societal beliefs about women's roles can discourage active involvement in SACCO programs.					

I recognize that cultural norms about women's leadership affect their engagement and roles within SACCOs.					
I see that beliefs about women's financial autonomy impact their decision-making regarding SACCO membership.					
I understand that prevailing cultural beliefs may create barriers to women's full participation in SACCO activities.					

SECTION D: strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming of Sironko district

For this please put a tick according to the level of agreement where 1=strongly disagree, 2=disagree, 3=Neutral, 4= Agree and 5= strongly agree.

	1	2	3	4	5
I propose increasing awareness and education about SACCO benefits among women through targeted outreach programs.					
I recommend implementing gender-sensitive policies and practices within SACCO programs to address specific barriers faced by women.					
I suggest offering training and capacity-building workshops to empower women with the skills needed for effective SACCO participation.					
I advocate for the inclusion of women in SACCO leadership positions to ensure their perspectives are represented and to encourage greater involvement.					
I recommend creating support networks and mentorship programs to help women navigate and engage with SACCO programs.					
I propose developing community engagement initiatives to challenge and change cultural beliefs that hinder women's participation in SACCOs.					
I suggest providing financial literacy and management training specifically tailored to women to enhance their confidence and participation in SACCOs.					
I advocate for establishing gender equality committees within SACCOs to oversee and promote gender mainstreaming efforts.					

SECTION E: participation of women in SACCO programs through gender mainstreaming of Sironko district

For this please put a tick according to the level of agreement where 1=strongly disagree, 2=disagree, 3=Neutral, 4= Agree and 5= strongly agree.

	1	2	3	4	5
I propose developing gender-sensitive outreach programs to increase women's awareness and involvement in SACCO programs.					
I recommend revising SACCO policies to ensure they are inclusive and address the unique challenges faced by women.					
I suggest implementing training programs focused on leadership and financial management for women to boost their confidence and skills.					
I advocate for creating mentorship and support networks to assist women in navigating SACCO programs and leadership roles.					
I propose establishing gender equality committees within SACCOs to promote and monitor gender mainstreaming efforts.					
I recommend organizing community workshops to address and challenge cultural beliefs that limit women's participation in SACCOs.					
I suggest integrating gender perspectives into SACCO program planning and decision-making processes.					

THANK YOU SO MUCH FOR PARTICIPATING

APPENDIX II: INTERVIEW GUIDE

Objective i: To assess the effects of cultural norms on women's participation in SACCO programs of Sironko District

1. How do cultural norms influence women's participation in SACCO programs in Sironko District?
2. What traditional roles impact women's involvement in SACCOs?
3. What cultural barriers prevent women from joining SACCOs?
4. How do cultural practices affect women's decisions about SACCO membership?
5. How do cultural norms shape the opportunities for women in SACCO programs?

Objective ii: To evaluate the impact of cultural beliefs on women's participation in SACCO programs of Sironko District

1. How do cultural beliefs impact women's participation in SACCO programs?
2. What specific beliefs influence women's access to SACCO benefits?
3. How do gender-specific cultural beliefs affect women's SACCO engagement?
4. Which cultural beliefs encourage or discourage women's involvement in SACCOs?
5. What is the impact of cultural beliefs on the success of women in SACCO programs?

Objective iii: To identify strategies that can be implemented to improve the participation of women in SACCO programs through gender mainstreaming in Sironko District

1. What strategies can increase women's participation in SACCO programs through gender mainstreaming?

2. How can gender considerations be integrated into SACCO program planning and implementation?
3. What best practices promote gender equality in SACCO membership and leadership?
4. How can gender-focused interventions address barriers to women's SACCO participation?
5. What steps can be taken to embed gender mainstreaming into SACCO policies?

Appendix iii: Research Letter

