

**ASSESS THE ROLE OF COOPERATIVE SOCIETIES ON WOMEN'S ECONOMIC EMPOWERMENT.
ACASE STUDY OF AULOGO COOPERATIVE SAVINGS
AND CREDIT SOCIETY**

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ABSTRACT

The aim of this research was to find out the contribution of cooperative societies and women's economic empowerment in Adjumani district particularly Adjumani town council, a case of aulogo cooperative savings and credit society. The researcher concentrated in finding facts about presence and involvement of cooperative societies in women's economic empowerment activities as a tool for their development and poverty eradication in Adjumani district particularly Adjumani town council. Data for the research was collected by unstructured one on interview, and questionnaire which were sent to respondents. Data collected was analyzed qualitatively by making use of content analysis and were presented by using percentages and figures. Results of the study show that cooperative societies have notable contribution to women economic empowerment in Adjumani town Council. Through loans offered by SACCOS women in SACCOs are in good position to bring about their development and ultimately eradicate poverty by investing in entrepreneurial activities and other income generating activities. And besides loans, cooperative societies have empowered women through imparting women with vocational training skills from Junior Express vocational training school funded by aulogo cooperative savings and credit society.

Women who are board members are involved in decision making thus creating opportunity for women to grow in terms of leadership. The researcher recommended that the Government, Cooperative support institutions as well as SACCOs should direct more efforts in providing cooperative and entrepreneurship education to women groups in rural areas for them to effectively use loans obtained from SACCOs. Sacco's members have to consider the possibility of spending large percent of loans to income generating activities

Key words: **cooperative societies, Sacco's and women's economic empowerment**

Background of the study

The government of Uganda has made huge development in developing criminal frameworks, guidelines and programmes which assist worldwide and regional

commitments that defend girls' human rights and boost gender equality (Polycarp et al., 2023). Uganda ratified the conference at the elimination of All sorts of Discrimination in opposition to

girls (CEDAW) in 1985 and the Protocol to the African constitution on Human and Peoples' Rights on the Rights of ladies in Africa (Maputo Protocol) in 2010. similarly,

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Uganda is a signatory to the African Union Solemn assertion on Gender Equality in Africa, ratified in 2009, and the Goma statement on removing Sexual Violence and finishing Impunity inside the incredible Lakes region (Paul et al., 2023). The authorities of Uganda have made dazzling strides in enforcing its country wide Gender coverage (2007 - 2017) at countrywide and local government tiers, with gender mainstreaming as an objective of more than one zone rules. but no matter a majority of these policies, legal guidelines and frameworks, ladies in Uganda still face more than one discrimination and marginalization (Ronald et al., 2023). this is especially due to the slow exchange in attitudes about the popularity and positioning of women in Uganda's society and inside the lifestyle and practices of public establishments which might be answerable for the implementation of diverse progressive laws, policies and

programmes supposed to promote gender equality and ladies' empowerment. as an example, the marriage and Divorce bill has remained pending before Parliament for decades, in particular because of persistent negative attitudes towards women's rights to personal property among different matters (Kazaara et al., 2023).

In Africa, inequalities persist among men and women in phrases of get entry to and manage over social, political and financial assets and possibilities for participation. In employment, ladies are located extra often than men in informal and precarious paintings, with mainly said imbalances in some sectors (John et al., 2023). In regards to agriculture, girls are predicted to supply up to eighty% of the meals in Africa (Allan et al., 2023). Yet, on the subject of agricultural inputs and offerings, the proportion going to women is meager on this context, ladies are often discovered focused 'women empowerment' has come to be popular inside the improvement field because Nineteen Eighties. it's miles vividly identified that lady's empowerment is essential for sustainable financial increase and poverty discount in developing nations (Jac & Kazaara, 2023).

Problem Statement

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Ladies, who represent 1/2 of the human aid of maximum societies are regularly not recognized and seemed due to their marginalized function in society (Ninsiima et al., 2023). international, simplest 65% of ladies have formal financial institution account as compared to seventy-two% Of guys with a lot larger gaps in emerging and growing international locations (global financial institution worldwide findex) and gaps also within the use of economic offerings which includes credit and debit cards and borrowing offerings (Musaibah et al., 2023). Women additionally get hold of about handiest 40% of outstanding loans. The dearth of fundamental criminal rights prevents ladies from taking part fully in economic and political

possibilities that is a chief purpose that girls still lag in the back of in terms of development participation (Winny et al., 2023). Consistent with the 2018 girls' business, and the law report globally over 2.7 billion face prison limits from having the identical desire of jobs as guys, such regulations on girls' employment exists in all areas something that has left out ladies within the improvement method (Kazaara et al., 2023). In 18 nations husbands can save you their other halves from working even as in 59 international locations there are no legal guidelines against sexual harassment in the work vicinity (Kazaara & Kazaara, 2023). Past the laws and felony body works, social norms also motive gender inequalities and may negatively

affect the effectiveness of the fine calibrated regulations that consequences women's participation at the price of men (Ntirandekura, 2022). This stays a heavy blow to ladies' participation in the monetary improvement which needs immediate action to cut back it. the arena economic forum (2016) additionally reveals that on common girls' income are approximately 1/2 of these of fellows their counters. however, some countries spanning all regions in sub-Saharan Africa, the ratio of lady-to-male envisioned to income techniques parity in Liberia. (Global economic forum 2017). therefore, this study seeks to evaluate the role of cooperative societies on women's financial empowerment (District et al., 2023).

Research objectives

- To determine the contribution of cooperative societies in increasing women's access to economic resources
 - To examine the significance of women's empowerment in enabling women's participation at house hold and community level
3. To examine the types of women empowerment programs provided by adjumani town council women's group

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Research questions

- To what extent has cooperative societies contributed to the increase of women, access to economic development
- How significant has women empowerment been in enabling women's participation at house hold and community level
- What are the types of women empowerment programs provided by Adjumani town council women group?

Methodology**Research Design**

The research design employed for the study was the case study approach. A case study entails an observation of a single group or phenomenon at a single point in time, usually subsequent to some phenomenon that allegedly produced change. In line with the above, Adjumani town council was subjected to critical examination in the area of women's empowerment through participation in Adjumani town council women groups. Additionally, the case study method was used in carrying out the research because the phenomenon under investigation is a current issue having a major impact on the development of the country and the research is centered on a real-life situation. **Study**

Population

The research population consists of registered Adjumani town council women groups. Basically, the study was carried out in specific communities in Adjumani district where the groups for the study are located. These are Amatura women group, emvokotu produce buying and selling, lajopi ginnery women group, central ii women group, single parent association.

Table 1: study population

Category	Number
Supervisory staff	30
Operational staff	160
TOTAL	190

Source Researcher 2020**Sample Size**

The multi stage sampling technique was adopted. The sampling techniques include the purposive sampling method in the determination of ATCWG and institutions to be interviewed. The purposive sampling is used when the various sampling units satisfy certain criteria of interest. In this study, the chosen group must be solely women's group, located in Adjumani district, Adjumani town council and are functioning. Based on the above, ATCWG from the list of women's groups that have registered with the Department of Women and Children Affairs were selected for the

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study. These groups are Amatura women group, Emvokotu produce buying and selling, Lajopi Ginnery women group, Central ii women group and Single parent association.

Table 2: sample size

CATEGORY	POPULATION	SAMPLE SIZE	PERCENTAGE	SAMPLING TECHNIQUES
Supervisory staffs	30	28	22%	Purposive sampling
Operational staffs	160	97	78%	Simple random sampling
Totals	190	125	100%	

Adapted from Krejcie, R.V & Morgan, D W (1970)

Data Collection Instrument

The data collection techniques employed for the research include the use of structured

Questionnaires and interview guides.

The questionnaires were used for the collection of data from members in the selected Adjumani town council women group and Aulogo Cooperative savings and credit society. The questionnaire embodies both open and closed-ended questions for randomly selected members of Adjumani town council women group and Aulogo Cooperative savings and credit society. Interviews were conducted for institutions involved in the survey using interview guide (Derrick et al., 2023)

Data Analysis

Data analysis is defined as a unit of analysis as the „what“ or „whom“ being studied. He emphasized that unit of analysis in a study are usually referred to as unit of observation. Unit of analysis has also been viewed as the most basic part of a phenomenon being investigated. With respect to this study, the units of analysis are the Adjumani town council women groups and the individual members. In understanding the key concepts of the study (that is, Empowerment, Adjumani town council women Groups and empowerment) the data collected were analyzed. The empirical data collected were processed by editing in order to eliminate data errors. The data were further coded and tabulated for the purposes of the analysis. The Statistical Package for Social Sciences (SPSS) was used to generate the measures of central tendency and dispersion. To determine the level of women's empowerment, the UNESCO indicator for an individual's empowerment was adopted using a three parameter like scale (Nelson et al., 2022).

RESULTS

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Table 3: classification of members in aulogo cooperative savings and credit society (Adjumani district women group) based on rank

rank	Frequency	Percentage (%)
Cleaners and security	7	24.1%
Cashier	2	6.9%
loan officer and loan committee	2	6.9%
Accountant	2	6.9%
manager and board members	16	55.5%
Total	29	100%

Source: researcher 2020

Table 4: classifications of members of aulogo cooperative savings and credit society based on academic qualification

academic qualification	Frequency	percentage
Bachelors	17	32.1%
Diploma	11	20.1%
Certificate	25	47.8%
Total	53	100%

Source: researcher 2020

Figure 1: pie chart showing expenditure pattern of aulogo cooperative savings and credit society for the year 2020

Source: researcher 2021

Conclusions

Women can be described as an indispensable group in the development of any nation. Women's empowerment creates a powerful influence on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. Although some initiatives have been established by government, nongovernmental bodies and individual, some factors have constituted constraints to women's involvement in these

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initiatives. Ignorance of the existence of these initiatives, lack of interest among women and restriction from husbands and other males has denied women access to these initiatives. The study revealed that income level and educational level have significant relationships with women's participation in development processes.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. The National gender policy should be enacted into laws to provide a legal framework for gender mainstreaming in the national development plans and strategies.
2. There should be coalition among women organizations and groups. This will help them share experiences and be able to tackle problems facing women. Women groups could be used as an effective mechanism for information dissemination, social and mutual learning, institutionalized process for capacity building and empowerment.

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