

THE INFLUENCE OF CULTURAL NORMS ON FINANCIAL EMPOWERMENT OF WOMEN IN UGANDA'S MICRO AND SMALL ENTERPRISES

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ABSTRACT

Purpose- The concept of women's financial empowerment has gained great attention worldwide. However, little attention has been given to this issue in the Ugandan context. The study was, therefore, initiated due to the increasing financial empowerment challenges being faced by women operating in the informal sector's micro and small enterprises. The primary objective of the study was to investigate the effect of cultural factors on the financial empowerment of women in the informal micro and small businesses in Kampala, Uganda's capital and largest city.

Methodology- The study adopted a qualitative research design in which 50 women in the five divisions of Kampala were interviewed. Data collected was analysed using thematic analysis supported by the Atlati software.

Findings- The study reveals that cultural factors affected the financial empowerment of women in informal businesses. This was in the form of restrictions on which businesses they could engage in, patriarchal cultural practices, limited access to education facilities and restrictions on land and property ownership and inheritance. Religion stood out as the most prevalent component of culture that affected these women by dictating both the kind of business and the type of products that they traded in.

Conclusion- We conclude that cultural norms play a significant role in shaping the opportunities and challenges faced by women in terms of financial empowerment. These norms are deeply ingrained in societies and can either facilitate or hinder women's access to economic resources, education, employment, and financial decision-making. Cultural beliefs of putting women second to men still affect the quest to become financially empowered for the women in the informal MSEs of Uganda. There is, therefore, still a need for the government and other non-government organisations to develop several initiatives tailored to particularly financially empower women in the informal sector of the MSEs in Uganda.

Keywords: Women's financial empowerment, cultural factors, micro small enterprises, gendered norms, gendered roles.

JEL Codes: M10, G20, Z10

1. INTRODUCTION

For many centuries, women have over time been relegated to the background in many societies of the world. However, recently, women's empowerment has taken the centre stage in today's agenda globally while acknowledging that women have a role to play in economic growth. This development has led to the increasing implementation of programs designed to boost women's empowerment. This explains why currently, the phenomenon of women empowerment has attracted a lot of attention in research activities globally (Selvi, 2018; Mercia, 2018; Khan, 2018; James, 2022; Shohel, Niner, & Gunawardana, 2021). Although many types of interventions and research have been conducted, reaching the stage of having full control over oneself as a woman has been challenging. This is partly associated with the culture in which a woman is subordinate to a man. The financial power has also favoured men over women. Despite these facts, women still have the potential to become better people considering the opportunities available in the modern world which favour everyone regardless of gender (Snapati and Ojha 2019).

Women have for years been relegated to the background in many societies globally (Omang, Okpa, Okoi & Iniama, 2020; Lauti, 2019; Kofman & Raghuram, 2015; Medina-Vicent, 2018; Ardenei, 2017). Women have, not only been historically disadvantaged in access to material resources like credit, property, and money, but they have also been barred from social resources like education or insider knowledge of some businesses. Most women, especially those who do not work in the formal sector cannot meet their needs and fulfil other family responsibilities (Ingwu & Okey, 2013). Women have been exposed to inadequate professional development opportunities, violence, inadequate administrative support, male dominance, cultural norms and traditions (Hart, 2017; Merry, 2006; McNae and Vali, 2016). It is such women empowerment challenges that have been reported globally especially in Africa and other developing countries for example in Pakistan (Shaheen, Hussain & Mujtaba, 2018), Ethiopia, (Mengstie, 2022), and Nigeria (Okoi et al, 2022). Through feminist movements and other forms of advocacy, some women have managed to move from the kitchen to the employment world. However, this has exposed the women to the realities of unemployment existent in the world today. Some women venture into business with little success as compared to their male counterparts. These negative outcomes in the struggles of women to become empowered have made the women empowerment journey a difficult one (Kabeer, 1999; Sen, 2019).

In Uganda, which is the focus of this study, women's empowerment has had its gruesome history. With a history of war and instability till the takeover by the National Resistance Movement (NRM) government in 1986, the position of women has been significantly suppressed. Since 1986, the NRM government has managed to change the tide by putting in place a fully-fledged Ministry dedicated to women. Mandatory positions for women's inclusion in the government have also been created. Despite these deliberate efforts, the empowerment of the common woman has remained a challenge in Uganda (Hassim, (1991; Boyd, 1989; Neema, 2015).

Women have been engaged in business with minimal returns Guérin, (2006; Mead and Liedholm, 1998), making it difficult to realize the financial empowerment objective. Additionally, under the customary law, women have fewer rights to land and generally do not inherit it from their fathers or husbands (Doss, Meinzen-Dick, & Bomuhangi, 2014). In terms of education, especially higher education, the gap between girls and boys is wide. In practice, dropout rates of girls, especially from secondary education, are significantly higher than those of boys (Stoebenau, Warner & Sexon, 2014; OECD, 2015). These challenges a common Ugandan woman faces have made it imperative to conduct this study.

The was guided by the Africana womanism theory (Hudson-Weems, C. 2006; 2019; 2023a; Alexander-Floyd and Simien, 2006) helped the researcher to understand the influence of cultural factors from an African perspective. It brings out the cultural values, experiences, and aspirations of women of African descent.

Over the years, the government of Uganda and its development partners have made deliberate efforts to financially empower women in the informal sector. The focus has been on initiatives that encourage women's entrepreneurship activities and on the establishment of support organizations and programs. Some of these organizations and programs include Advocates Coalition for Development and Environment, Uganda Women's Trust, Organisation for Action Aid, Ministry of Gender Labour and Social Development Uganda, Women Entrepreneurship Programme, Support for Growth-oriented Women Entrepreneurs in Uganda, Women in Business Initiative by DFCU bank, and Private Sector Foundation-Uganda programs. These deliberate efforts are aimed at supporting women to become financially empowered in society (Kavuma et al., 2018; Guloba et al., 2017; Stevenson & St-Onge, 2005; Mugabi, 2014; Barungi, 2019).

Despite all the deliberate efforts, the statistics reveal that women especially those operating in micro and small enterprises still lack financial resources to run and maintain their businesses. For example, the Uganda National Household Survey (UNHS) of 2016/17 revealed that only 28% of women owned businesses and household assets. Additionally, only 26% and 19.6% of women saved money to start businesses and had access to credit services respectively (Uganda Bureau of Statistics, 2018). Nansereko (2017) and the Bank of Uganda (2014) also reported that about 31% of women in Uganda were not financially included. Additionally, the average earnings gender gap in Uganda was reported to exceed the global average earnings of 23% (ILO, 2020). Urgent Action Fund for Africa (2019) similarly revealed that female labour force participation in Uganda stood at 69% of which only 14% had waged employment. Worse still of the 14%, 83% were reported to be employed in insecure jobs and or unpaid labour. This scenario is similar to what reported by Barungi (2019) who stated that majority of the unemployed labour force in Uganda are women.

The Uganda Bureau of Statistics Annual labour Force Survey also reported that the employment rate of women in Uganda stood at 47.1% as compared to their male counterparts, which stood at 31.2% (UBOS, 2019). The same survey also revealed that out of every 100 unemployed Ugandans, 74 were reported to be women and even those who were employed were still involved in

subsistence farming (UBOS, 2018). All this evidence shows that women in Uganda, especially those involved in the informal sector are not financially empowered.

The existence of the women's financial empowerment challenge in Uganda could be attributed to the cultural norms that limit women's autonomy. Deeply ingrained cultural norms such as unequal inheritance rights, restricted mobility, and societal expectations regarding women's primary roles in the household may act as barriers, limiting women's access to financial resources, economic opportunities, and participation in decision-making processes. The persistence of these cultural norms may pose significant obstacles to women's financial inclusion and economic independence. Therefore, understanding the complex interplay between cultural norms and women's financial empowerment is crucial for developing targeted interventions and policies that can effectively dismantle these barriers. By addressing these challenges, Uganda can unlock the full economic potential of women, fostering a more inclusive and equitable society that benefits from the active participation and contribution of all its members. It is against this backdrop that the study sought to investigate the influence of cultural norms on the financial empowerment of women in Uganda's micro and small enterprises.

The following section is broken down into four main sections. Firstly, the methodology section which describes the road map used in this study. The methodology is followed by the results and discussion of results section where the findings and their meaning are presented. Lastly, there are recommendations and conclusions provided, focusing on how culture impacts the financial empowerment of women in the informal sector; in the same section, the main findings are restated for purposes of providing closure.

2. METHODOLOGY

This study adopted a qualitative research design because it was the best way of approaching the empirical world of understanding people from their settings; and a way through which the researcher would experience the reality of the research subjects as they experience it (Corbin & Strauss, 2008; Rist, 1977). Besides, it enabled the researcher to attain an in-depth understanding of the concept of financial empowerment of women in the micro and small enterprises of the informal sector in Uganda. The qualitative research design was also preferred because the objective was to produce exploratory and descriptive results rather than explanatory results. The researcher was able to describe the experiences of the research participants, which would later be used to come up with a framework (Ferreira et al., 1988). The study also adopted the use of cross-sectional research design because of the need to limit the period to focus on while collecting data (Byrman 2004).

The target population of this study were women in the micro and small enterprises of the informal sector in Uganda. These women comprised individuals from diverse ethnic, religious, and racial backgrounds working in the Central Business District of Kampala. The woman operating in these types of businesses was considered as one who is unregistered and operates entirely outside the gazetted legal framework of Uganda. The study considered informality as those entrepreneurial businesses with informal employment and not subject to social protection (no provision for pension or contribution to the National Social Security Fund) or no entitlement to paid annual or paid sick leave. It also included those businesses that are not registered by the Uganda Registration Services Bureau (URSB) as a business or by the Uganda Revenue Authority (URA) for Value-added tax/income tax (Uganda Bureau of Statistics, 2018). These women were considered since they are vulnerable to financial challenges and their involvement in these informal businesses is to try and improve their financial empowerment. The researcher considered all five divisions of Kampala, which include Kampala Central Division; Kawempe Division; Lubaga Division; Makindye Division and Nakawa Division (KCCA, 2020). Within these divisions, the researcher selected five vending markets: Nakasero Market, Natete Market, Wandegeya Market, Namuwongo Market and Nakawa Market.

Quota sampling design was used in conjunction with purposeful sampling. The quota sampling method was considered relevant because of the need to select respondents from each of the fresh foods and fruit markets in Kampala. There are five fresh foods and fruit markets in Kampala, and they all had to be part of this research study since they all had women operating small and micro businesses. At the point of selecting the women to be involved in the research study, a purposeful sampling design was used. This enabled the researcher to select only those women who were doing small and micro businesses in each of the markets that were earmarked for this research study.

Focusing on the number of respondents that were considered in this study, the principle of data saturation was employed (Creswell, 1998; Glaser, 1967; Morse, 1994). The point of saturation was reached when the researcher reached the 10th interviewee for each of the markets that were earmarked for this research study. Therefore, in total 50 women operating in the fresh fruits and foods markets in Kampala were interviewed. This number was considered sufficient since most qualitative studies usually use between 20 and 30 respondents (Creswell & Creswell, 2018; Saunders et al., 2019).

Primary data was the only source of data in this study through semi-structured interviews and focus group discussions. The study adopted semi-structured interviews because they provide flexibility and allow the interviewer to vary questions depending on the context and the flow of the conversation (Saunders *et al.*, 2016, 2019). To gain further in-depth into the women conducting business in the micro and small enterprises in the five markets in the five divisions of Kampala, the researcher conducted Focus Group Discussions (FGD). One focus group was held from one market from each of the divisions that is Wandegaya, Namuwongo, Nakawa, Nakasero and Natete. Each focus group comprised six women three of whom were women dealing in fresh fruits and the other three women were in the market leadership.

To ensure the credibility and reliability of the data, the researcher undertook long engagement in the field, and triangulated data sources and methods. The researcher also ensured that the results were transferable between the researcher and those being studied by conducting thick descriptions of all aspects that can be identified and spoken. Member checks were further used where participants were asked to check the transcribed data or information to confirm whether what had been documented was what they intended to say or said. The researcher shared the transcripts with the women, who either made some corrections or clarifications to their submissions. This ensured validity and rigour in the research processes.

In analysing the data, the researcher adopted the use of a thematic analysis technique given that the purpose of the study was to design a framework for the financial empowerment of women in the micro-small enterprises of Uganda. The thematic analysis involves searching for themes and patterns that occur across a data set (Saunders *et al.*, 2019:651). The researcher coded qualitative data to identify themes for further analysis, related to the research question (Saunders *et al.*, 2016, 2019).

3. RESULTS AND DISCUSSIONS

3.1. Sample Characteristics

Most of the participants in this research were in the age range of 30 to 40 years as well as 50 to 60 years. There was a group of respondents that were aged utmost 20 years of age. This group formed 4% of the participants involved in this study. Those who were aged above 60 years of age formed only 10% of all the participants in this study while those who were aged between 40 and 50 years formed 20% of all the participants that were involved in the study. Though the majority were between 30 years and 60 years, the inclusion of the former category (below 20 years and above 60 years) is an indication that views included in this study were sourced from all possible age ranges. Their level of representation of what happens in the markets of fresh fruits, vegetables and foods is therefore robust.

Most of the participants (46%) had primary education as their highest education level. This was followed by those who had the highest education level in secondary education (34%). Only 2% of the participants were pursuing their degree course at university while 14% of the participants did not go to school though possessed informal education that enabled them to operate a market business in one of the fresh foods, fruits and vegetables markets in Kampala. The results reflect that most of the people who engage in small businesses in the fresh foods, fruits and vegetable markets were not formally educated. What is important to note concerning education level, therefore, is that education level dictated the kind of business that the women would engage in. Trading in the market, in this context, is a preserve of those who were school dropouts.

The experience of the women trading in the market was another aspect that was considered when assessing the characteristics of the respondents. This was assessed by looking at the number of years a trader has been trading in the market. The results revealed those who had traded for the utmost 5 years represented 16% of the participants in this study. This means that most of the participants had traded in the market for 5 years and above. Only 8% of the respondents had traded in the market for at least 20 years. These results revealed that the participants were experienced in the trade they were involved in. Though they may not know how to improve themselves to earn more money, they are knowledgeable of what happens in the market, how the trade is done and how the traders have been coping with the different situations in the market for the last 20 to 30 years. This means that these participants were relevant to be involved in this study to support the provision of useful data that helps in the formulation of the framework for financial empowerment of women engaged in small and micro businesses in Kampala.

3.2. Effect of Cultural Norms on Financial Empowerment of Women in Uganda's Micro and Small Enterprises

To realize this objective of the study, an assessment was conducted on two key aspects including; whether culture impacts the level of doing business of women in the market, and whether culture affects the ability of a woman to acquire, inherit and or maintain property. Findings from the analysis of data based on the two different aspects are presented in the subsections that follow.

3.2.1. Impact of Culture on Market Trading

The women involved in this study worked in one of the fresh foods and fresh fruit markets in Kampala. Their trade in these markets may have been supported by their culture or could have been negated by the same culture. On this note, there was a need to establish whether the culture to which the women subscribe had an impact on their trade. The women were asked to indicate whether the culture in any way had affected their way of engaging in trade in the market. The results show that culture had a high impact on the level of economic activities that the women engaged in. 74% of all the women involved in this study indicated that culture affected their businesses or the way they operated in their daily trading activities in the fresh food and fresh fruit markets of Kampala. The researcher further probed the women to understand the kind of impact that culture had on these women.

One issue that stood out was the role of the family in influencing the decision of women to engage in business activities. The family aims to make a woman adhere to cultural rules and stop trading in the market. In some cultures, traditional gender roles may limit women to domestic responsibilities, making it challenging for them to pursue careers or start businesses outside the home. This is based on the belief that women are supposed to be home performing motherly duties such as cooking and looking after the children and their husbands. This is good from the point of view of those advocating for upholding the culture though it is not viewed similarly by those engaged in the trading activities in a market. It is, however, important to acknowledge the presence of this kind of influence on the women trading in the Kampala markets by appreciating the cultural pressure they go against to remain trading in the market. This is confirmed by one of the respondents who stated that.

"..... Much as I may not be following my culture to the dot, my family members tend to discourage me from trading here in the market because they believe that I should be at home doing motherly duties.....". R19₃₃ 2023¹

One salient feature that needs to be noticed with caution is the belief in witchcraft amongst some women operating in the fresh foods and fresh fruit markets in Kampala. The existence of this belief and its use in these markets is a sign that it has deep roots in the lives of the women in Kampala who trade in these markets. The belief further affects the way women trade in the markets. This was confirmed by one of the participants.

..... There are cases of witchcraft being used in this market. It is terrible and it creates a lot of tension and takes a lot of our time on negative energy and hatred for one another" R19₃₃ 2023²

Cultural attitudes towards women's education also came out as a key issue that was affecting women's businesses. This can impact their skills and knowledge, influencing their ability to run businesses successfully. Traditionally in Uganda, when it comes to education for many decades preference has been given to boys. For example, when the parent has limited financial resources, they will prioritise the boy child. This is based on the belief that the boy will be able to get a job after school and support the family. Besides, the boy is said to expand the clan as compared to a girl who will be absorbed in the husband's clan. Such beliefs mean that fewer women have access to education opportunities which limits their ability to start and operate businesses and further limits their financial empowerment. Therefore, cultural norms may influence the educational paths that women are encouraged to pursue. In societies where traditional gender roles are strictly adhered to, women might be steered towards fields considered "appropriate" for them, potentially limiting their access to higher-paying professions.

Religion as part of culture was found to have a significant influence on the women's ability to conduct business. This was mainly in terms of the type of businesswomen could start and own. For example, some women stated that they cannot trade in alcohol because they are Muslim or Pentecostal. According to their religion, engaging in such trade is a sin which they would not want to commit. This included operating a bar or a restaurant where alcohol is traded in. This is confirmed by some of the extracts of responses below.

".....My culture prohibits me from selling alcohol.....". R22₄₂ 2023³

"..... As a Muslim, I cannot work in a bar.....". R22₄₂ 2023⁴

"..... No. But maybe operating a bar. I cannot operate a bar even if I have the capital to establish one, it is taboo in my belief system.....". R23₃₃ 2023²

The impact of religion as a component of culture was extended to the trade of products other than alcohol. For instance, some women pointed out that they could not trade in pork or cigarettes. According to them, this kind of trade is a sin and will deny them a chance to enter heaven. This effect was further extended to the trade of products such as condoms. The women indicated that they cannot operate a shop where such products are traded together with any other products according to the social construct and exposure. This is confirmed through the following extracts of the responses.

"..... Based on the moral standards set for me by my culture and religion, I cannot operate a bar or sell pork. These are things that my culture and religion forbid....." R27_{30 2023}¹ I also cannot operate a shop especially where they sell condoms or cigarettes. My religion prohibits that..... R27_{30 2023}²

".... I am a Muslim woman; my religion has a lot to do with what I trade and how I conduct business I cannot sell alcohol for instance ...also the way I dress is different from others because Islam dictates that women should veil and dress decently" ... R7_{20 2023}³

From these findings, it is noted that cultural expectations around marriage and family life can influence women's financial decisions (Hunt & Samman, 2016). Some cultures may prioritize women's roles as wives and mothers, discouraging them from pursuing careers or financial independence outside of the family structure. For example, in Uganda, the Constitution provides for equal ownership of land however, traditional practices in many of the tribes in Uganda discriminate against women in terms of ownership of land. Women do not inherit property, and they are expected to participate in agricultural activities and look after the children and homestead while the men inherit the land and are the heads of the house (Mugabi; 2014). These predetermined cultural, gender and social roles that are traditionally gender insensitive dictate what women are expected to do and not to do and, in a way, hinder their financial empowerment. This is because women are left with almost no voice to empower themselves financially since what they are meant to do in society is to provide free, unaccounted-for family labour (Ntale, 2019).

These findings are in line with the African womanism theory (Dove 1998) which presented factors such as cultural norms and cultural barriers as some of the hindrances to women undertaking entrepreneurship activities. This is not different from the findings of the research which pointed out that some women could not undertake some businesses because of their religious and cultural beliefs. Then others pointed out that they were aware of their cultural norms as far as inheriting property is concerned which prohibited them from the inheritance of property, but they further stated that they were not ready to act against their culture. This is not different from what theories assert which is further supported by the works of Byrne & Fayolle, (2010) and Muntean & Ozkazanc-Pan, (2015).

Borrowing from the Africana womanism theory, the concept of culture is seen as an important factor that affects women's empowerment. Certain discriminatory cultural norms often prevent women from progressing economically and socially in society (Muntean and Ozkazanc Pan, 2014; Byrne and Fayolle, 2010). In many cultures, there are longstanding expectations about the roles of men and women. Women are often expected to prioritize caregiving and domestic responsibilities over pursuing careers or entrepreneurial endeavours (Duflo, 2012; Pitt, Khandker, Shahidur, 1995). This can limit women's access to education and employment opportunities, hindering their financial independence. These cultural norms vary from different cultural settings, societies, and nations. For instance, in Uganda, women are supposed to take care of the children and the entire household, and women have limited mobility.

3.2.2. Culture and the Ability to Own and Inherit Property in Uganda

One of the aspects of women's empowerment is the ability to own property and even inherit it. This was noted as a significant challenge in Uganda. It is on this note that it was necessary to establish whether culture had any impact on the ability of the women trading in the markets in Uganda to own or inherit property. From the interviews held with the women, it was revealed that they were facing challenges regarding the ability to inherit property, and this was affecting their financial empowerment.

Cultural practices relating to ownership of property can hinder women's financial empowerment. This is coupled with cultural beliefs that limit a woman's ability to make her own choices particularly on their financial empowerment (Masiaga & Namusonge, 2016; Ernst & Young, 2015; Marcus et al., 2015). Women in informal markets pointed out that they are not allowed to inherit property and they are not ready to act against their culture. Restrictions on women's property rights were limiting their ability to use assets as collateral for loans. In Uganda, property ownership and inheritance rights are skewed in favour of men. This lack of access to property can restrict women's ability to accumulate wealth and use it as collateral for loans or investments. To include more women in the formal financial sector, it is important to understand and address these discriminatory socio-cultural norms

since they impact on financial empowerment of women (Vossenberget al., 2018; Bin-Humam & Ayes, 2017). In Uganda's informal sector, it's a norm that women are not allowed to own property and assets, they must seek therefore permission from husbands to access credit loans.

These findings are in line with a study by Mugabi (2014) where it was revealed that 39% of women who participated in the women in entrepreneurship survey indicated that it was necessary for them as a legal requirement to seek permission from their husbands and also. Since women are socially required to seek permission from their husbands to start and register a business what Kabeer (2021) this puts a barrier to women's financial empowerment because they will not have the freedom to undertake any business enterprise of their choice without their husband's consent. Therefore, inheritance laws and cultural practices can also affect women's access to family wealth and property, impacting their financial standing.

It can be noted that the impact of culture on women's ability to engage in business activities is a complex and multifaceted issue that varies across different societies. Cultural factors can significantly influence women's access to entrepreneurial opportunities, their ability to start and manage businesses, and the overall success of their ventures. The patriarch culture in Uganda affects the financial empowerment of women. Men are reported to be more financially empowered in terms of financial education, financial literacy, and access to financial resources. The reason for gender discrepancy across the sectors of the economy could be attributed to the strong influence of Uganda being a predominantly patriarchal society. With a patriarchal culture, society perceives enterprises involving technical skills to be male dominated. Women who start businesses are more likely to start them in the areas that society perceives as women's business areas which most times are low-income areas such as salons, food and fruit hawking, bar business and small-scale agriculture produce.

4. CONCLUSION AND RECOMMENDATIONS

We conclude that cultural norms play a significant role in shaping the opportunities and challenges faced by women in terms of financial empowerment. These norms are deeply ingrained in societies and can either facilitate or hinder women's access to economic resources, education, employment, and financial decision-making. Understanding the complex interplay between cultural norms and women's financial empowerment is crucial for developing targeted interventions and policies that can effectively dismantle these barriers. By addressing these challenges, Uganda can unlock the full economic potential of women, fostering a more inclusive and equitable society that benefits from the active participation and contribution of all its members. Efforts to enhance women's financial empowerment often involve challenging and reshaping these cultural norms, promoting gender equality, and creating supportive environments that enable women to access education, employment, and financial resources on an equal footing with men.

The outcome of this research study indicates that cultural beliefs of putting women second to men affect the women in Uganda in their quest to become financially empowered. Modernization of culture has not fully taken place in the country making it difficult for women to do business and own property. Therefore, cultural aspects have affected the desire of women to become financially empowered.

This study therefore recommends increased community awareness and engagement. Community-based awareness campaigns should be intensified to challenge harmful cultural norms. This may be through engaging community leaders, religious figures, and influencers to promote gender equality and challenge traditional beliefs that hinder women's financial empowerment.

There is also a need to implement programs that focus on enhancing women's education and skills, providing them with the tools to pursue diverse economic opportunities. The promotion of financial literacy initiatives tailored to women, and ensuring they have the knowledge and confidence to manage their finances effectively will go a long way in promoting women's financial empowerment.

The government and other stakeholders promoting women's financial empowerment should utilize media platforms to promote positive narratives about women's economic achievements and challenge the stereotypes. They should also incorporate gender-sensitive content in educational materials, which should be aimed at promoting inclusivity and breaking down gender-related barriers.

This study has limitations. Because the study was conducted in Uganda, this may serve as a limitation and could make generalization difficult due to the uniqueness of women empowerment country-wise. Also, the study was conducted in Kampala district meaning generalisation of findings to the whole of Uganda should be done with caution. Additionally, the study utilised only interviews to understand how culture affected the financial empowerment of women. Future studies can employ a mixed methods design to gain more comprehensive findings.

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