



**EFFECTS OF FINANCIAL INCLUSION ON WOMEN EMPOWERMENT A CASE
STUDY OF PALLISA MARKET TOMATO VENDORS COOPERATIVE SAVINGS AND
CREDIT SOCIETY LIMITED PALLISA DISTRICT**

BY

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BU/UP/2021/1257

**RESEARCH PROPOSAL SUBMITTED TO THE FACULTY OF SCIENCE AND
MANAGEMENT IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE BACHELOR DEGREE OF BUSINESS ADMINISTRATION
OF BUSITEMA UNIVERSITY**

AUGUST 2024

DECLARATION

I **Agut Charity** do ratify that this research proposal is my own work which has never been submitted for any examination in this university for academic qualification.

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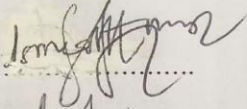
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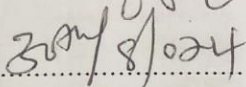
24th August 2024

APPROVAL

This report is submitted to Busitema University as a partial fulfillment for the award of Bachelors Administration in Accounting and Finance with my approval from the internal supervisor.

Mrs. Kalembe Doreen.

Signature 

Date 

DEDICATION

This work is dedicated to the family of Mr. Emurwon Albert for their moral support, encouragement and understanding. To all my friends, course mates, lecturers, and the Almighty God for his unceasing blessings without which it is impossible to ensure the proposal submission a reality.

AKNOWLEDGEMENTS.

I am grateful to the almighty God that has given the gift of life to my parents and friends, given me the opportunity to be in school and guided me throughout this study and writing up the report. My heartfelt thanks go to my parents. Mr. Emurwon Albert and Mrs. Akol Ruth who generously provided me with financial, emotional and social support while carrying out this study and throughout my course.

Great thanks go to my supervisor, Mrs. Kalembe Doreen who guided me in the right path from the beginning till the end of his proposal and she has greatly contributed in making a difference in my performance.

Superficial thanks go to all Busitema University- BBA lecturers who guided us throughout this process. May God grant vast blessings and propel each of us to serve him in our entire life.

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ABBREVIATIONS AND ACRONYMS

EFIA	Enhancing Financial Innovation and Access.
GAD	Gender and Development.
GFD	Global Findex Data base
OWC	Operation Wealth Creation
PMTV	Pallisa Market Tomato Vendors
SPSS	Statistical Package for Social Scientists.
SDG	Sustainable Development Goals
UWEP	Uganda Women Entrepreneur Programme.

ABSTRACT.

The critical purpose of this study was to examine the effect of financial inclusion on women empowerment in Pallisa Market Tomato Vendors. Financial inclusion was viewed in three dimensional constructs consisting of Usage of financial services, Accessibility to financial services and Quality of financial services. A stratified random sampling technique was applied to choose the target population and simple random sampling techniques were used to select the target respondents. Participants under this research were chosen from various positions served at the SACCO. Totally, 60 participants who were the target population were involved in the study and a sample of 40 participants were selected as the respondents in the study. The method used in the study was quantitative approach which employed closed ended questionnaire as a major tool of data collection. The study used descriptive statistic (frequency, mean, and standard deviation), regression and correlation analysis. The study findings concluded that Usage of financial services, Accessibility of financial services and Quality of financial services have positive significant effects on Women empowerment. However, findings also indicate that there exists a positive relationship between financial inclusion and women empowerment.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter will cover the background to the study, statement of the problem, objectives of the study, research question, and scope of the study and the significance of the study.

1.1 Background to the study.

Numerous studies have been conducted to investigate on women Empowerment (Demirgüç-Kunt and Klapper, 2021, Huis et al,2022) This is due to the fact that Women Empowerment has taken a center stage in today's agenda while acknowledging that women have a role to play in economic growth and that also empowering women can significantly boost GDP and increase up to 35% in some countries.(Mahbub,2021). Despite the efforts geared towards enhancing women economic empowerment such as offering access to microfinance services, access to a transaction account and encouraging savings groups so as to promote sustainable development and human rights , evidence still reveals that women are less empowered (Huis, 2020 Hansen,2019, Otten & Lensinka, 2022)

Globally according to the World Bank report (Global Findex Database, 2023) indicates that 53% of the women do not have accounts with financial institution compared to 47% of the men have accounts .For example , in Yemen, according to CARE International annual report(2021) shows that 55% of the women compared to 12% men financially dependent on their counterparts due to a combination of cultural and economic factors, and the gender gap in education remains as large as ever that discourage women from practicing in key entrepreneurial behaviors like competitiveness have been other barriers that hindered women from participating in economic activities .

In Africa ,the problem is more pronounced, according to (Africa women Report, 2021) shows that the lowest proportion of Internet users were women at 28.2 per cent in 2019, compared with a global average of 53.6 per cent(World Bank, 2020). This gap in Internet usage between Africa and the rest of the world can exacerbate existing inequalities in autonomy, income, opportunity, education and health and this situation is compounded by the digital gender divide, which is growing as digitalization spread. In Nigeria , the situation is still worse ,according to report by

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