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**FACULTY OF AGRICULTURE AND ANIMAL SCIENCES**

**ASSESSING GENDER DISPARITIES IN ACCESS TO AGRICULTURAL LOANS IN  
WAKISO SUB-COUNTY, WAKISO DISTRICT**

**BY**

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**A SPECIAL PROJECT REPORT SUBMITTED TO THE DEPARTMENT OF  
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REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF  
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## DECLARATION

I, hereby declare that this study is original and has not been published or submitted for any other degree award to any other university before.

Sign:  ..... Date: 25<sup>th</sup>/03/2024.

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## APPROVAL

This special project report has been submitted to the department of Agribusiness and Extension with approval of the university supervisor.

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## **DEDICATION**

I dedicate this research to my mother Ms. Jane Namuddu and my aunt Ms. Marjorie Naggawa, my sisters Shakirah Namubiru, Sarah Gwokyalya, Sophie Najjemba, Ladhia Lunkuse and Ritah Nampooza. This is attributed to their endless love and support financially, emotionally and guidance throughout my research journey to this far that I have come. May Allah bless you abundantly, Amen!

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

DFS	Digital Financial Services
FAO	Food and Agriculture Organization of the United Nations
FGDs	Focus Group Discussions
FIGG	Financial Inclusion Gender Gap
GDP	Gross Domestic Product
IFAD	International Fund for Agricultural Development
IMF	International Monetary Fund
MGLSD	Ministry of Gender, Labour and Social Development
SACCO	Savings and Credit Cooperative Organization
SPSS	Statistical Package for Social Science
SSA	Sub-Saharan Africa
UGX	Uganda Shilling
UNDP	United Nations Development Program
VSLA	Village Saving and Loan Association

## ABSTRACT

Access to financial services is crucial for promoting productivity and rural development among farmers in Uganda. Female farmers face significant hurdles in accessing agricultural loans, resulting in gender disparities in financial inclusion. This study focused on assessing the gender disparities in access to agricultural loans among farmers in Wakiso sub-county, Wakiso district. A cross-sectional research design was used to collect both qualitative and quantitative data from 100 randomly selected farmers (45 male, 55 female). Descriptive statistics were generated from the cleaned data, coded and entered into Microsoft Excel 16, and analyzed using SPSS version 20. Results of the study show that more female farmers (81.8%) applied for agricultural loans than the males (53.3%). However, the male farmers had higher success rates (70.8%) compared to the females (53.3%). Besides, the average loan amounts approved for the male farmers (UGX 5,905,882) was higher than for the females (UGX 5,008,333). Similarly, there was a high discrepancy in the interest rates approved for male and female farmers (15.85% and 12.95%, respectively). The perceived gender inequality index (GII) for the approved loan amounts for male and female farmers was moderately higher (0.54) compared to the GII for the interest rates (0.17). The loan repayment period was not significantly different for male (8.06 months) and female farmers (9.73 months). The main sources of credit accessed by both male and female farmers were the banks (48.5%), VSLAs (22.7%), and cooperatives (14.7%). More female farmers accessed loans in the banks, VSLAs, and cooperatives than the males. Females participated more in VSLAs than the males. The males got more loans from friends than females. The majority of the successful borrowers invested more of the loans into the livestock enterprises (poultry 34%, piggery 19%, dairy 13%, goats 4%) than in the crop production (vegetable 12%, banana 9%, maize 8%, coffee 5%). The major factors responsible for the high gender disparities in access to agricultural loans among male and female farmers include lack of collateral security among women (27.5%), biased loan approval processes (22.5%), lack of financial literacy among women (20.9%), societal norms and gender roles (15.0%), and limited outreach for financial services among farmers (14.2%). To remedy these challenges, most lenders are focusing on offering financial literacy to female borrowers, designing special credit packages for women and giving out group loans to female borrowers to enhance the ability of female farmers to access and utilize agricultural loans. There is need to develop and roll out non-biased and gender-neutral lending policies for financial inclusion. Further research can target assessing gender disparities in access to loans at the level of lenders.

## CHAPTER ONE

### 1. INTRODUCTION

#### 1.1 Background

Gender inequality remains one of the most pervasive forms of discrimination in Uganda (UNDP, 2022). While gender inequalities can affect anyone, impeding global progress towards achieving sustainable development, it is women who face the most discrimination (UNDP, 2022). Women are underrepresented at all levels of the global financial system, from depositors and borrowers to bank board members and regulator. A new study at the International Monetary Fund (IMF) finds that greater inclusion of women as users, providers, and regulators of financial services would have benefits beyond addressing gender inequality. Narrowing the gender gap would foster greater stability in the banking system and enhance economic growth (Sahay & Cihak, 2018).

Even though millions of women throughout the world contribute to national agricultural output and family food security, detailed studies from Latin America, South Asia, and Sub-Saharan Africa (SSA) consistently indicate that rural women are more likely to be credit constrained than men of equivalent socio-economic conditions (Radel & Coppock, 2013). In Sub-Saharan Africa, despite the great efforts made to advance economic opportunity and equality for women, gender differences in financial inclusion persist (Quisumbing, 1996). Women account for 70%-80% of the household food production in Sub-Saharan Africa, 65% in Asia, and 45% in Latin America and the Caribbean. They achieve this despite unequal access to land, inputs such as improved seeds and fertilizers, and access to credit and information (Quisumbing, 1996).

According to Chamboko et al. (2018), the financial inclusion gender gap in Sub-Saharan Africa (SSA) is on average 11.3%, ranging from 6% in Mauritius to 24% in Nigeria. In Uganda, it stands at 13%. Wakiso district, a peri-urban area surrounding Kampala, the capital city of Uganda, has a high increase in population. This increase comes with an increase in the demand for food to sustain the growing population in the area through agricultural activities. Women farmers in the area highly engage in production of livestock, piggery, poultry and poultry products, vegetables among others given the high demand for these food products. However, these farmers face various challenges including pests and diseases, high prices of inputs and limited access credit and discrimination from financial institutions which hinders their ability

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