

Women's Financial Services Access and Poverty Reduction in Bukongo Ward Ukerewe District

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The main focus of this study was to examine women's financial services access and poverty reduction in Bukongo Ward, Ukerewe District. Specifically, the study aimed at examining the types and quality of services offered by financial services to women, find out factors helping women to participation in excess of financial services, examine the factors influencing women to borrowing money from financial services and examine between access to financial services by women and their impacts in poverty reduction. The study was guided by a cross sectional design with 80 respondents from different financial institutions specifically; NMB and CRDB, SACCOs, ROSCAS, VICOBA, SILC as well as WDF which were sampled to provide information about women accessing financial services and its implication on poverty reduction. Simple random and stratified samplings were applied in this study. Data analysis involved the use of content analysis and SPSS. The study revealed that women have greater contribution in improving livelihood. Women have higher influence to use financial services. Women are found be very important to our economy towards poverty alleviation. Study recommends that women should join groups in order to secure the loan since searching of loan individually has been proved difficulty since one needs to have a collateral of its own.