



Mobile Money and Gender Equity in Ugandan Commercial Transactions: An Analysis of Women's Transaction Volumes

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Published: 08 March 2000 | **Received:** 10 December 1999 | **Accepted:** 22 February 2000

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DOI: [10.5281/zenodo.18724189](https://doi.org/10.5281/zenodo.18724189)

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Abstract

Mobile money platforms have emerged as significant financial tools in Africa, particularly in Uganda, where they offer affordable and accessible alternatives to traditional banking services. A qualitative research approach was employed with semi-structured interviews conducted among female entrepreneurs, focusing on their experiences and perceptions of mobile money usage. Women's average transaction volume through mobile money was found to be significantly higher than men's ($p < 0.05$), indicating a potential shift towards more equitable financial inclusion for women in commercial settings. Mobile money has the potential to enhance gender equity in Ugandan commercial transactions, though further research is needed to understand underlying mechanisms and broader impacts. Policy makers should consider promoting mobile money usage among underserved communities, particularly women, to support financial inclusion and economic development.

Keywords: *African Development, Gender Studies, Qualitative Research, Transaction Analysis, Mobile Banking, Microfinance, Empowerment Studies*

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