Digital Literacy Skills and Financial Inclusion of Women: A Case of Uganda Women Enterpreneurship Programme (Uwep) Group in Alebtong District

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Abstract

The increasing pressure for institutions to reach out to the people who are financially excluded, have led to the emergence of digital technology that allows access to financial services via via the internet. This study examined the effect of digital literacy on the financial inclusion of women in Alebtong district, Uganda. Using a cross-sectional design and a mixed-methods approach, data were collected from 123 female respondents through questionnaires and interviews, and analyzed using descriptive and inferential statistics in SPSS. The findings revealed that digital information sharing skills (0.428, $p<0.05$) and digital communication skills (0.673, $p<0.05$) had a positive and significant effect on financial inclusion, enabling women to access financial data, improve decision-making, enhance financial literacy, and participate more effectively in financial services. In contrast, digital content creation skills (0.043, $p>0.05$) exhibited a positive but insignificant effect, indicating limited contribution to women's financial inclusion in the district. The study concluded that strengthening digital literacy, particularly in information sharing and communication, is essential in promoting financial inclusion among women. It recommends targeted training in digital skills, improved access to mobile-based financial services, and support from financial institutions in providing tools and financial literacy programs. The study suggests further research employing alternative designs and broader institutional contexts to deepen understanding of the digital literacy on financial inclusion nexus.