

**AN ANALYSIS OF THE EFFECT OF FINANCIAL MANAGEMENT ON DEBT  
SERVICING OF WOMEN VENDING BUSINESSES IN NAKAWA MARKET,  
KAMPALA DISTRICT**

**KAJUMBA SAUYAH  
DECEMBER 2010**

**ABSTRACT**

This study was about the effect of financial management on debt servicing of women vending business in Nakawa market. The study was prompted by the pathetic financial performance and poor debt servicing. The objectives of the study were to analyze the effects of cash flow management on debt servicing, the effects of cost control on debt servicing and the effect of revenue levels on debt servicing. These misgivings were reflected by defaulting levels and closure of some businesses in Nakawa market, and the prevailing situation required an investigation. The study adopted a cross-sectional design where both qualitative and quantitative approaches were used. The purposive and simple random sampling techniques were applied. The methods used to collect data were the questionnaire, document review and interview. Data was coded and analyzed using the Statistical Program for Social Sciences (SPSS) whereby tallies or counts and their corresponding percentages were generated and used to discuss the findings of the study. The study findings show that women vendors know little about cash flow management. The findings also show that women vendors incur a number of costs and have no saving culture. The study concluded that vendors cannot control their income and expenditure.