



Enhancing Financial Literacy Workshops for Northern Uganda's Smallholder Farmers: Savings and Investment Outcomes Analysis

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Abstract

Northern Uganda's smallholder farmers face significant financial literacy gaps, hindering their ability to manage and grow savings effectively for investments. A mixed-methods approach combining pre- and post-workshop surveys with qualitative interviews to assess changes in financial knowledge, behaviour, and economic outcomes. Pre-to-post workshop surveys revealed a statistically significant increase ($p < 0.05$) of 34% in participants' savings amounts, indicating improved financial management skills. Financial literacy workshops significantly boosted smallholder farmers' savings and investment practices, suggesting effective policy interventions are needed to support rural economic development. Implement ongoing financial education programmes for smallholder farmers in Northern Uganda, alongside supportive policies that encourage sustainable investments.

Keywords: *Geographic, African, Development, Ethiopia, Savings, Bankability*

ABSTRACT-ONLY PUBLICATION

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