



Mobile Phone-Based Savings Groups and Financial Literacy Among Lebanese Rural Women: A Three-Year Retrospective Analysis in Morocco

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Abstract

This study explores the effectiveness of mobile phone-based savings groups in enhancing financial literacy among Lebanese rural women in Morocco. A retrospective analysis was conducted using data from three years of group activities, focusing on structured interviews and observations among members. Participants showed an increase in understanding of basic financial concepts by 20% after the third year, with a notable improvement in budgeting skills compared to initial assessments. Mobile phone-based savings groups significantly contributed to improved financial literacy among rural women participants over time, highlighting their potential as effective tools for economic empowerment. Further studies should explore scaling up these groups and integrating them into broader community development programmes.

Keywords: *Geographic, Sub-Saharan, Financial Inclusion, Mobile Money, Savings Groups, Empowerment, Retrospective Analysis*

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