



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

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Abstract

In Uganda, there is a growing interest in leveraging mobile technology to enhance financial inclusion among marginalized populations, including rural women from Lebanon who have migrated for work. A mixed-methods approach was employed, combining quantitative survey data with qualitative interviews to explore participants' experiences and perceptions. Participants demonstrated significant improvements in basic financial knowledge (85% increase) after three years of involvement in the MPSGs, particularly in budgeting and savings strategies. Mobile phone-based savings groups appear effective in enhancing financial literacy among Lebanese rural women in Uganda, though further research is needed to refine implementation strategies. Future studies should focus on replicating these findings across different regions and consider integrating digital banking services for improved access to formal financial systems.

Keywords: *Mobile Telephony, Rural Development, Savings Groups, Financial Literacy, Microfinance, Quantitative Research, Qualitative Analysis*

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