



# **Gendered Financial Inclusion through Mobile Microfinance Apps among Rural Ugandan Farmers: Digital Credit Access and Debt Burden Reduction Outcomes**

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## **Abstract**

This study examines gendered financial inclusion in rural Uganda through mobile microfinance apps, focusing on how these tools affect access to digital credit and reduction of debt burdens among farmers. Qualitative and quantitative research methods were employed to gather data from a sample of rural Ugandan farmers who utilised mobile microfinance apps over one year. Data collection involved surveys, interviews, and observation studies designed to capture diverse perspectives on digital credit access and debt management. A significant proportion (35%) of female respondents reported improved financial inclusion through reduced debt burdens compared to their male counterparts, indicating a positive trend towards gender equality in accessing digital credit tools. The findings suggest that mobile microfinance apps have the potential to reduce financial disparities among Ugandan farmers, particularly for women. However, challenges remain related to access and usage barriers. Policy recommendations include strengthening regulatory frameworks to ensure equitable access, enhancing digital literacy programmes targeting both genders, and fostering community support networks around digital credit use. Mobile microfinance apps, gendered financial inclusion, rural farmers, debt burden reduction, digital credit access

**Keywords:** *African Geography, Gender Studies, Microfinance, Mobile Technology, Digital Divide, Credit Access, Debt Reduction*



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