



Youth Financial Access Through Microfinance Platforms in Northern Uganda: Adoption and Social Capital Formation Study,

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Abstract

Microfinance platforms have emerged as a significant mechanism for providing financial services to underserved populations in developing countries, including youth in Northern Uganda. A mixed-methods approach was employed involving both quantitative surveys and qualitative interviews to gather data from a sample of youth aged 18-30 in Northern Uganda. The study utilised structured questionnaires for the survey component, which included questions about platform usage frequency, service satisfaction, and social capital formation. A notable finding indicated that approximately 45% of surveyed youth adopted at least one microfinance platform, with mobile money services being the most popular among younger participants (ages 18-25). The study revealed a positive correlation between the adoption of microfinance platforms and increased social capital formation, particularly in terms of trust and mutual support networks. Policy makers should consider incentivizing youth access to financial services through microfinance platforms as part of broader strategies aimed at poverty alleviation and sustainable development. Educational programmes targeting youth on the benefits of microfinance can also be beneficial. Microfinance, Youth Financial Access, Social Capital Formation, Northern Uganda

Keywords: *Sub-Saharan, African, Youth, Ethnicity, SocialCapital, Qualitative, Quantitative*

ABSTRACT-ONLY PUBLICATION

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