



# Gender Imbalance in Mobile Banking Adoption among Rural Ugandan Women: Barriers to Financial Inclusion Analysis

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## Abstract

Mobile banking has emerged as a critical tool for financial inclusion in many regions, including rural Uganda. However, gender disparities persist across various sectors, particularly in digital and financial services. The research employs a comparative analysis of qualitative data collected from interviews and surveys conducted among rural female participants. Data were analysed using thematic coding techniques to identify common themes and barriers. A notable finding is the significant disparity in mobile banking use between women and men, with only 30% of surveyed females actively engaging in mobile banking services compared to 55%. This gender gap is evident across all socio-economic groups within rural communities. The study highlights several key barriers that contribute to this gender imbalance, including cultural norms, lack of digital literacy, and perceived financial insecurity. These findings underscore the urgent need for targeted interventions to enhance women's access to mobile banking services in Uganda's rural areas. Policy makers should prioritise initiatives aimed at increasing digital literacy among rural females, while also addressing socio-cultural barriers that hinder their participation in mobile banking. Financial institutions must adopt more inclusive marketing strategies and provide tailored financial education programmes for female clients.

**Keywords:** *African Development, Gender Studies, Qualitative Research, Digital Divide, Empowerment Strategies, Participatory Action Research, Feminist Theory*

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