



Inclusive Banking Programmes in Rural Uganda: Outcomes of Community Savings Groups and Financial Security Measures

Kizza Musoke¹

¹ National Agricultural Research Organisation (NARO)

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Correspondence: kmusoke@aol.com

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Author notes

Kizza Musoke is affiliated with National Agricultural Research Organisation (NARO) and focuses on African Studies research in Africa.

Abstract

Inclusive banking programmes have emerged as a critical strategy for enhancing rural credit access in Africa, particularly in Uganda where poverty rates are high and financial services are often limited to urban areas. A mixed-methods approach was employed, combining quantitative surveys with qualitative interviews to gather data from a sample of 150 community members across ten randomly selected villages. Data analysis utilised descriptive statistics for survey responses and thematic coding for interview transcripts. The findings indicate that participation in CSGs is higher among women (72%) compared to men (38%), suggesting potential gender disparities in financial inclusion. The majority of participants reported an increase in their savings amounts over the year, with an average growth rate of 15%. This study highlights the importance of CSGs as a low-cost and scalable tool for promoting financial inclusion in rural Uganda. It also underscores the need for targeted interventions to address potential gender-based barriers. Recommendations include expanding access to banking services through mobile money platforms, conducting further research on long-term impacts, and implementing educational programmes aimed at increasing awareness about financial security measures among participants.

Keywords: *African Geography, Savings Groups, Financial Inclusion, Community Development, Microfinance Theory, Poverty Reduction Strategies, Participatory Approaches*

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