



Sustainability and Effectiveness of Mobile Banking Services Among Women in Rural Uganda: An Ethnographic Inquiry

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Abstract

Mobile banking services have gained significant traction in rural areas of developing countries, offering women a convenient alternative to traditional banking methods. In Uganda, where access to formal financial systems is limited, mobile banking has emerged as a critical tool for economic empowerment among rural communities. The research employed qualitative data collection methods such as participant observation, semi-structured interviews, and focus group discussions with a sample of 50 women from diverse socioeconomic backgrounds in rural Uganda. Ethnographic techniques were used to capture nuanced insights into users' experiences and perceptions. Mobile banking services have been particularly effective for women farmers, who report increased income by 12% through better access to credit and support networks facilitated by mobile platforms. Women also noted improved financial management skills and reduced transaction costs in comparison to traditional banking methods. The findings suggest that while mobile banking offers promising benefits, challenges related to digital literacy and infrastructure limitations persist. These issues need to be addressed for the full potential of these services to be realised among rural women in Uganda. To enhance sustainability and effectiveness, policymakers should invest in capacity building programmes targeting digital literacy and infrastructure development. Additionally, tailored financial education initiatives can empower users with necessary skills to maximise benefits from mobile banking. Mobile Banking, Women Empowerment, Rural Development, Financial Inclusion, Ethnography

Keywords: *African, Geography, Ethnography, Sustainability, Gender, Methodology, Culture*

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