

# Household Financial Savings Mobilisation: Empirical Evidence from Uganda

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Barnabas Kiiza , Glenn Pederson

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## Abstract

Panel data are used to examine household savings behaviour in Uganda and the part that is played by formal financial institutions in mobilising those savings. We show that the probability a household will acquire a deposit instrument from a financial institution increases significantly for both rural and urban households with improvements in several factors. Those factors include the level of information that is made available to the household, the degree of household access to the financial institution, the level of education of the head of household and the density of financial institutions in the area where the household is located. Among those households that report holding bank savings deposits, the level of net deposits is positively influenced by increases in the availability of credit facilities, lower transaction costs (as reflected by the quality of financial services provided by the institution) and higher permanent income. Relatively higher real rates of return on physical assets and higher transaction costs (due to reduced accessibility) both have significant negative effects on the level of net deposits held by households.

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