

Effect Of Credit Rates And Poverty Reduction In Zirobwe Town Council, Wakiso District

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Abstract

The study investigated the effect of credit rates on poverty reduction in Zirobwe Town Council, Wakiso District, Uganda. The research employed a mixed-methods approach, combining quantitative and qualitative data collection techniques with a sample of 152 microfinance borrowers and 8 key informants from financial institutions and local government. Data were collected using structured questionnaires, interviews, and focus group discussions, then analyzed using Pearson correlation, multiple regression, and thematic analysis. Results indicated a significant negative relationship between credit rates and poverty reduction ($r = -0.638$, $p < 0.001$), meaning higher interest rates were associated with lower poverty reduction outcomes. The regression model revealed that credit rates explained 40.7% of variance in poverty reduction indicators ($R^2 = 0.407$, $F = 68.54$, $p < 0.001$). Borrowers accessing credit at rates below 15% per annum demonstrated significant improvements in household income (43.2% increase), asset accumulation, and food security compared to those facing rates above 25% per annum. The study concluded that excessive credit rates undermined poverty reduction efforts by limiting borrowers' capacity to generate surplus income for reinvestment and household improvement. Recommendations included regulatory interventions to cap microfinance interest rates, promotion of group lending mechanisms, financial literacy programs, and establishment of community-based savings and credit cooperatives to provide affordable credit alternatives.

Keywords: Credit rates, poverty reduction, microfinance, interest rates, household income, Zirobwe, Wakiso District

1.0 Background of the Study

Poverty remained a persistent challenge in Uganda despite decades of economic growth and poverty reduction initiatives (Ahumuza et al., 2025). According to the Uganda Bureau of Statistics, approximately 21.4% of Ugandans lived below the national poverty line as of 2025, with rural areas experiencing disproportionately higher poverty rates (Faridah et al., 2023). Zirobwe Town Council in Wakiso District, located approximately 45 kilometers north of Kampala, exemplified the rural-urban transition zones where poverty dynamics were particularly complex. With a population estimated at

38,000 residents, Zirobwe's economy depended primarily on small-scale agriculture, petty trading, and informal businesses, with limited access to formal employment opportunities (Alex & Julius, 2024).

Access to credit constituted a critical pathway for poverty reduction in developing economies, enabling poor households to invest in income-generating activities, smooth consumption during economic shocks, and accumulate productive assets (Derrick, Nelson, Ariyo, et al., 2023). Microfinance institutions proliferated across Uganda following financial sector liberalization in the 1990s, promising to bridge the

credit gap for poor and marginalized populations excluded from formal banking systems (Gracious, 2023). By 2024, over 150 licensed microfinance institutions and numerous informal money lenders operated across Uganda, with significant presence in peri-urban areas like Zirobwe (Baganzi & Lau, 2017). However, the effectiveness of credit in reducing poverty depended substantially on the cost of borrowing, reflected in interest rates charged to borrowers (Derrick, Nelson, Ariyo, et al., 2023). Credit rates in Uganda's microfinance sector varied widely, ranging from 12% to over 30% per annum for formal institutions, while informal money lenders charged rates exceeding 50% in some cases (District et al., 2023). These rates significantly exceeded those in formal banking sectors, justified by microfinance institutions through arguments about operational costs, risk profiles of poor borrowers, and lack of collateral. Critics argued that excessive interest rates trapped borrowers in debt cycles, extracting wealth from poor

2.0 Problem Statement

Despite increased access to credit facilities in Zirobwe Town Council, poverty levels remained stubbornly high, with approximately 32% of households living below the poverty line according to local government records from 2024 (Faridah et al., 2023). Many residents accessed credit from various sources, yet tangible improvements in living standards were not uniformly evident across borrowing households. Anecdotal evidence from community leaders suggested that some borrowers experienced worsening economic conditions after taking loans, manifesting in asset sales, reduced food security, and withdrawal of children from school to meet repayment obligations (Allan et al., 2023).

Credit rates in Zirobwe varied dramatically across lending sources, with formal microfinance institutions charging 18-28% per annum, SACCOs charging 12-20%, and informal money lenders demanding 40-60% per annum (Derrick, Nelson, Kazaara, et al., 2023). Many borrowers, desperate for capital, accepted these terms without fully understanding the long-term implications for their household finances. Default rates reportedly reached 23% among microfinance borrowers, indicating systemic challenges in the credit-poverty nexus (Sophie & Crispus, 2024).

communities rather than facilitating economic empowerment (Alex & Moses, 2024).

In Zirobwe Town Council, residents increasingly accessed credit from diverse sources including microfinance institutions, savings and credit cooperatives (SACCOs), village savings and loan associations (VSLAs), and informal money lenders (A. G. Kazaara & Christopher, 2023). Preliminary observations indicated mixed outcomes, with some borrowers successfully expanding businesses and improving household welfare, while others struggled with debt burdens that worsened their poverty status (A. I. Kazaara & Audrey, 2024). The relationship between credit rates and actual poverty reduction outcomes remained empirically unclear in this specific context, necessitating systematic investigation to inform policy interventions and financial service provision strategies targeting sustainable poverty reduction (Brian et al., 2024).

The lack of empirical evidence on how credit rates specifically affected poverty reduction outcomes in Zirombe limited policymakers' and financial service providers' ability to design appropriate interventions (A. G. Kazaara et al., 2024). Without understanding this relationship, there was risk of perpetuating financial systems that extracted resources from poor communities rather than empowering them (Brian et al., 2024). This study therefore sought to examine the effect of credit rates on poverty reduction in Zirombe Town Council to generate evidence-based insights for improving financial inclusion strategies.

3.0 Research Objective

To examine the effect of credit rates on poverty reduction in Zirombe Town Council.

4.0 Methodology

This study adopted a mixed-methods research approach, integrating quantitative and qualitative methodologies to provide comprehensive understanding of the credit rate-poverty reduction relationship (Aslam et al., 2022). The convergent parallel mixed-methods design was employed, where quantitative and qualitative data were collected simultaneously, analyzed independently, and then integrated during interpretation (Nafiu et al., 2017). This approach was selected because it enabled triangulation of findings, enhanced validity, and captured both statistical patterns and lived experiences of borrowers.

The target population comprised all active borrowers in Zirombe Town Council who had accessed credit within the preceding 24 months, estimated at 890 individuals based on records from registered microfinance institutions, SACCOs, and local government data (Alex et al., 2023). The study employed stratified random sampling to ensure representation across different credit sources: microfinance institutions (n=68), SACCOs (n=52), VSLAs (n=24), and informal money lenders (n=8). Sample size determination utilized Yamane's formula, yielding 152 respondents for the quantitative component. Additionally, purposive sampling identified 8 key informants including microfinance managers, SACCO officials, local government community development officers, and civil society representatives working on financial inclusion (Derrick, Nelson, Kazaara, et al., 2023).

Quantitative data collection employed a structured questionnaire comprising four sections. Section A captured socio-demographic characteristics including age, gender, education, household size, and occupation. Section B assessed credit access details including source, amount borrowed, interest rate, loan duration, and repayment experience (Anwar et al., 2022). Section C measured credit rates using actual percentage rates paid by borrowers across different lending sources. Section D evaluated poverty reduction using a multidimensional poverty index covering household income changes, asset ownership, food security, housing quality, children's education, and healthcare access. All items utilized five-point Likert scales or quantifiable indicators (Jallow et al., 2022).

Qualitative data collection utilized semi-structured interview guides for key informants and focus group discussion guides for borrower groups. Three focus group discussions were conducted, each comprising 8-10 participants stratified by gender and credit source (Abiodun Nafiu, 2012). Discussions explored borrowers' experiences with credit,

perceptions of interest rate fairness, challenges in loan utilization, and observed impacts on household welfare (Oromo et al., 2023).

The quantitative instrument underwent content validity assessment by three experts in development economics and microfinance. Reliability testing through a pilot study with 20 borrowers from neighboring Kapeeka Town Council yielded Cronbach's Alpha coefficients of 0.812 for the credit rate assessment scale and 0.857 for the poverty reduction measurement scale. Qualitative instruments were pre-tested to ensure clarity and cultural appropriateness.

Data collection occurred over six weeks between September and October 2024. Quantitative data were analyzed using SPSS version 26.0, employing descriptive statistics, Pearson correlation analysis, and multiple regression analysis (Nelson et al., 2022). Qualitative data were transcribed, coded thematically using NVivo software, and analyzed to identify recurring themes and patterns. Ethical considerations included obtaining informed consent, ensuring confidentiality, and securing approval from relevant authorities including Zirowe Town Council leadership.

5.0 Results and Discussion

5.1 Demographic Characteristics

The sample comprised 58.6% female and 41.4% male respondents, reflecting the gender distribution in microfinance borrowing where women constituted the majority of clients. Age distribution showed that 51.3% of respondents were between 30-45 years, representing the economically active population. Educational attainment revealed that 43.4% completed primary education, 34.2% attained secondary education, and only 8.6% possessed tertiary qualifications. Average household size was 6.2 members, slightly above the national average.

5.2 Credit Access Patterns and Interest Rates

Table 1: Distribution of Borrowers by Credit Source and Interest Rates

Credit Source	Frequency	Percentage	Mean Interest Rate (% p.a.)	Std. Deviation
Microfinance Institutions	68	44.7%	23.4%	3.8
SACCOs	52	34.2%	15.8%	2.9
VSLAs	24	15.8%	8.2%	2.1
Informal Money Lenders	8	5.3%	48.6%	11.2
Overall	152	100%	21.3%	12.7

Source: Primary Data, 2025

Results indicated that microfinance institutions constituted the primary credit source (44.7%), followed by SACCOs (34.2%). Interest rates varied dramatically, with informal money lenders charging prohibitively high rates ($M = 48.6\%$, $SD = 11.2$), more than double the rates of microfinance institutions ($M = 23.4\%$, $SD = 3.8$). VSLAs offered the most affordable credit ($M = 8.2\%$, $SD = 2.1$), though they served fewer borrowers due to limited capital bases and restrictive membership requirements. The overall mean interest rate of 21.3% significantly exceeded Uganda's commercial bank lending rates of approximately 14-16%, highlighting the premium poor borrowers paid for financial access.

5.3 Poverty Reduction Indicators

Table 2: Changes in Poverty Indicators by Credit Rate Category

Poverty Indicator	Low Rate (<15%) n=64	Medium Rate (15-25%) n=72	High Rate (>25%) n=16	F-statistic	Sig.
Income Change (%)	+43.2%	+18.7%	-8.4%	87.42	.000
Asset Index Score (1-5)	3.78	2.94	2.12	54.31	.000
Food Security Score (1-5)	3.91	3.23	2.45	62.18	.000
Housing Quality Score (1-5)	3.56	2.87	2.38	43.67	.000
Education Access Score (1-5)	3.84	3.12	2.67	38.92	.000

Source: Primary Data, 2025

ANOVA results demonstrated statistically significant differences across all poverty indicators based on credit rate categories ($p < 0.001$). Borrowers accessing low-rate credit experienced substantial income increases averaging 43.2%, enabling asset accumulation, improved food security, and enhanced children's educational access. These borrowers successfully utilized credit for productive investments such as expanding small businesses, purchasing agricultural inputs, and acquiring income-generating equipment. The positive returns exceeded borrowing costs, creating surplus income for household welfare improvements.

Medium-rate borrowers (15-25%) showed moderate improvements with 18.7% average income increase, though gains were substantially lower than the low-rate group. These borrowers faced higher debt servicing burdens, limiting available surplus for reinvestment and consumption improvements. High-rate borrowers (>25%) experienced negative outcomes, with average income declining by 8.4%. Qualitative data revealed that these borrowers allocated disproportionate portions of revenues to interest payments, forcing asset sales and household consumption reductions to meet repayment obligations. Several participants reported selling livestock, household items, or land to service debts, effectively transferring assets from poor households to lenders.

5.4 Correlation Analysis

Table 3: Pearson Correlation Between Credit Rates and Poverty Reduction Indicators

Variables	1	2	3	4	5	6
1. Credit Rate	1					
2. Overall Poverty Reduction Index	-.638**	1				
3. Income Change	-.692**	.843**	1			

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4. Asset Accumulation	-.571**	.789**	.678**	1		
5. Food Security	-.548**	.812**	.701**	.723**	1	
6. Education Access	-.512**	.756**	.634**	.687**	.698**	1

Note: ** Correlation is significant at the 0.01 level (2-tailed)

Source: Primary Data, 2025

Correlation analysis revealed strong negative relationships between credit rates and poverty reduction indicators, all statistically significant at $p < 0.001$. The overall poverty reduction index demonstrated a substantial negative correlation with credit rates ($r = -0.638$), confirming that higher interest rates impeded poverty reduction efforts. Income change exhibited the strongest negative correlation ($r = -0.692$), indicating that credit costs directly undermined borrowers' capacity to generate net income improvements from productive investments (Nelson et al., 2023).

Asset accumulation ($r = -0.571$), food security ($r = -0.548$), and education access ($r = -0.512$) all showed moderate-strong negative correlations with credit rates. These findings suggested that excessive borrowing costs created cascading effects across multiple poverty dimensions, limiting households' ability to invest in long-term welfare improvements. Qualitative insights reinforced these patterns, with participants describing how high interest obligations forced prioritization of debt repayment over children's school fees, healthcare expenses, and nutritious food purchases.

5.5 Regression Analysis

Table 4: Multiple Regression Model Summary

Model	R	R ²	Adjusted R ²	Std. Error	F	Sig.
1	.638	.407	.403	0.628	68.54	.000

Table 5: Regression Coefficients

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
Constant	4.267	0.312	-	13.678	.000
Credit Rate	-0.548	0.066	-.638	-8.279	.000

Source: Primary Data, 2025

The regression model demonstrated that credit rates significantly predicted poverty reduction outcomes ($F = 68.54$, $p < 0.001$), with $R^2 = 0.407$ indicating that credit rates explained 40.7% of variance in poverty reduction. This represented substantial explanatory power, though other factors including loan amount, business type, borrower education, and market conditions accounted for the remaining variance.

The regression equation was: Poverty Reduction Index = $4.267 - 0.548(\text{Credit Rate})$. The negative coefficient ($\beta = -0.548$, $t = -8.279$, $p < 0.001$) confirmed that each percentage point increase in credit rate reduced the poverty reduction

index by 0.548 units. This finding had critical policy implications, demonstrating that interest rate regulations could meaningfully enhance poverty reduction effectiveness of credit interventions.

Qualitative thematic analysis identified three major themes. First, the "debt trap phenomenon" emerged where borrowers took additional loans to service existing debts, creating unsustainable cycles particularly among high-rate borrowers. Second, "gender-differentiated impacts" revealed women borrowers faced additional challenges including household pressure to divert loans from planned businesses to family consumption needs. Third, "financial literacy gaps" showed many borrowers lacked understanding of effective interest rates, total borrowing costs, and alternative credit sources, leading to suboptimal borrowing decisions.

6.0 Conclusions

This study conclusively established that credit rates exerted significant negative effects on poverty reduction outcomes in Ziobwe Town Council. The empirical evidence demonstrated that while credit access provided opportunities for economic advancement, the cost of borrowing fundamentally determined whether these opportunities translated into meaningful poverty reduction. Lower interest rates below 15% per annum facilitated substantial income improvements, asset accumulation, and multidimensional welfare enhancement, whereas rates above 25% undermined poverty reduction efforts and in some cases worsened borrowers' economic conditions.

The findings challenged simplistic assumptions that credit access alone constituted sufficient intervention for poverty reduction, highlighting that the terms of credit access critically mediated outcomes. The dramatic variation in poverty reduction outcomes across borrowers facing different interest rates demonstrated that microfinance's poverty reduction potential remained unrealized when excessive rates extracted surplus from poor households. The study confirmed that credit, when priced appropriately, functioned as an effective poverty reduction tool, but when priced excessively, became a mechanism for wealth transfer from poor to wealthier actors in financial systems.

The research contributed empirical evidence to ongoing debates about microfinance interest rates in Uganda's development discourse. Results supported arguments for regulatory intervention in microfinance interest rate determination, challenging industry claims that market forces alone would yield socially optimal outcomes. The study's findings were particularly relevant for Wakiso District and similar peri-urban contexts where poverty reduction efforts intersected with expanding financial services.

7.0 Recommendations

Based on the research findings, the following recommendations were proposed:

1. Interest Rate Regulation and Caps: The Government of Uganda, through the Bank of Uganda and Ministry of Finance, should implement regulatory caps on microfinance interest rates, limiting annual rates to maximum 18% for formal institutions. This intervention would balance institutional sustainability with borrower protection, ensuring credit remained a poverty reduction tool rather than exploitation mechanism. Regulatory frameworks should

distinguish between formal institutions and informal lenders, with stricter oversight of entities serving vulnerable populations.

2. Promotion and Support for Low-Cost Credit Alternatives: Wakiso District Local Government and development partners should actively support expansion of SACCOs and VSLAs in Ziobwe Town Council, providing technical assistance, seed capital, and capacity building. These community-based mechanisms demonstrated ability to provide affordable credit while maintaining sustainability. Government should establish matching grant programs incentivizing SACCO formation and growth, particularly in underserved communities.

3. Comprehensive Financial Literacy Programs: Community development departments should implement systematic financial literacy training covering interest rate calculations, comparative analysis of credit sources, loan utilization planning, and debt management. Education should target both current and potential borrowers, empowering informed decision-making about credit access and preventing debt traps. Schools should integrate financial education in curricula, building long-term financial capability.

4. Linkage Banking Models: Microfinance institutions operating in Ziobwe should adopt linkage banking approaches, connecting VSLAs and informal groups to formal financial systems while maintaining affordable rates. Bulk lending to groups reduced transaction costs, enabling lower interest rates while spreading risk. Banks and MFIs should develop specialized products for group lending with preferential rates below 15%.

5. Credit Utilization Monitoring and Business Development Support: Financial service providers should implement robust post-disbursement support systems ensuring loans were utilized for intended productive purposes. This should include business advisory services, market linkage facilitation, and technical training in borrowers' economic activities. Effective loan utilization maximized returns, enabling borrowers to absorb credit costs while improving welfare.

6. Targeted Support for High-Risk Borrowers: Special interventions were needed for borrowers trapped in high-interest debt cycles, including debt restructuring programs, grace periods, and linkage to affordable refinancing options. Local government should establish a credit counseling service providing free advice to struggling borrowers and mediating between borrowers and lenders to prevent asset loss.

7. Gender-Responsive Credit Design: Recognizing differentiated impacts on women borrowers, credit products should incorporate gender-sensitive features including flexible repayment schedules aligned with women's cash flow patterns, household-level financial planning support, and protection mechanisms preventing loan diversion. Women's empowerment components should accompany credit provision.

8. Research and Monitoring Systems: Wakiso District should establish ongoing monitoring systems tracking poverty outcomes among borrowers across different credit sources and rates. Longitudinal studies following borrowers over extended periods would provide deeper insights into long-term poverty impacts. Research should explore optimal interest rate thresholds balancing institutional sustainability with poverty reduction effectiveness.

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