



# Mobile Banking's Role in Enhancing Financial Stability and Empowering Rural Tanzanian Farmers: A Comparative Study

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## Abstract

Mobile banking services have been increasingly adopted in rural areas of developing countries as a means to bridge financial gaps and enhance economic opportunities. The research employs a comparative approach, analysing data from two distinct regions in Tanzania to evaluate the effectiveness of mobile banking services in improving economic conditions among small-scale farmers. Mobile banking has demonstrated significant positive effects, particularly in increasing savings rates by 20% and reducing transaction costs associated with traditional banking methods. The findings suggest that mobile banking can play a crucial role in fostering financial resilience and empowering rural Tanzanian farmers to achieve economic stability. Policy makers should consider integrating mobile banking solutions into agricultural support programmes to further enhance the economic prospects of small-scale farmers in Tanzania.

**Keywords:** *Tanzania, Rural Development, Financial Inclusion, Microfinance, Participatory Research, Gender Studies, Community Banking*

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