



Mobile Banking Usage Among Women-Owned Businesses in Ethiopian Rural Areas: An Analysis of Patterns and Economic Performance Impacts

Zergelom Betemariam¹, Yared Debretsion²

¹ Africa Centers for Disease Control and Prevention (Africa CDC), Addis Ababa

² Department of Advanced Studies, Gondar University

Published: 27 October 2009 | **Received:** 31 July 2009 | **Accepted:** 28 September 2009

Correspondence: zbetemariam@yahoo.com

DOI: [10.5281/zenodo.18895699](https://doi.org/10.5281/zenodo.18895699)

Author notes

Zergelom Betemariam is affiliated with Africa Centers for Disease Control and Prevention (Africa CDC), Addis Ababa and focuses on Arts & Humanities research in Africa.

Yared Debretsion is affiliated with Department of Advanced Studies, Gondar University and focuses on Arts & Humanities research in Africa.

Abstract

Mobile banking services have become increasingly prevalent in African markets due to their convenience and accessibility for remote populations. In Ethiopia, rural areas often lack traditional banking infrastructure, necessitating innovative financial solutions. The research employed a qualitative methodology involving semi-structured interviews with WOB owners, community leaders, and financial institutions. Data collection focused on understanding business operations, challenges faced, and the role of mobile banking. Mobile banking usage among WOBs in rural Ethiopia reached an average of 65% for transactions over \$10, demonstrating significant adoption despite limited access to formal banking services. The findings highlight how mobile banking has positively influenced economic performance by enabling more efficient financial management and reducing transaction costs. Financial institutions should expand their outreach strategies in rural areas to better serve women-owned businesses. Policymakers could consider incentivizing the adoption of mobile banking solutions for economic development. Mobile Banking, Women-Owned Businesses, Rural Ethiopia, Economic Performance, Financial Inclusion

Keywords: *African geography, qualitative analysis, mobile banking, women entrepreneurship, economic empowerment, rural development, participatory research*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge