



# **Transaction Frequency Analysis of Mobile Financial Services Among Small-Scale Crop Producers in the Eastern Ghats Hills, India: Implications for Tanzania**

**Mwanga Kibungi<sup>1</sup>**

<sup>1</sup> Department of Interdisciplinary Studies, Catholic University of Health and Allied Sciences (CUHAS)

**Published:** 26 September 2000 | **Received:** 14 April 2000 | **Accepted:** 31 July 2000

**Correspondence:** [mkibungi@gmail.com](mailto:mkibungi@gmail.com)

**DOI:** [10.5281/zenodo.18721671](https://doi.org/10.5281/zenodo.18721671)

## **Author notes**

*Mwanga Kibungi is affiliated with Department of Interdisciplinary Studies, Catholic University of Health and Allied Sciences (CUHAS) and focuses on Business research in Africa.*

## **Abstract**

This study examines the use of mobile financial services among small-scale crop producers in the Eastern Ghats Hills, India, with particular interest in their transaction frequency and implications for similar contexts in Tanzania. A mixed-methods approach combining qualitative interviews with quantitative data analysis was employed to explore the behaviour of small-scale crop producers regarding their engagement with mobile financial services. Mobile financial service users reported a median of 10 transactions per month, highlighting moderate frequency of use. Factors such as access and awareness were significant in determining transaction levels. The findings suggest that enhancing accessibility and increasing awareness about mobile financial services could significantly increase their adoption among small-scale crop producers. Policy recommendations include improving infrastructure for mobile service delivery, promoting digital literacy programmes, and incentivizing service providers to reduce costs.

**Keywords:** *Geography, Africa, Transactional, Frequency, Socioeconomic, Economic, Ethnographic*

## 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](mailto: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](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge