



Adoption and Outcomes of Mobile Money Transfer Platforms Among Female Entrepreneurs in Malawi's Rural Areas: A Policy Analysis

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Abstract

Mobile money transfer platforms have been introduced in Malawi to facilitate financial transactions more efficiently, particularly among female entrepreneurs operating in rural areas where traditional banking services are limited. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights from focus group discussions to comprehensively evaluate the impact of mobile money platforms on female entrepreneurs in Malawi's rural settings. The analysis revealed that while approximately 60% of female entrepreneurs have adopted mobile money transfer platforms, concerns over security and financial literacy were significant barriers. Transaction frequency was notably high, with an average of three transactions per week among adopters, indicating a growing acceptance despite challenges. This study provides valuable insights into the dynamics of mobile money adoption by highlighting both promising trends and persistent issues that require tailored policy interventions to enhance its efficacy in rural Malawi. Policymakers should focus on enhancing security measures and financial literacy programmes for female entrepreneurs, alongside expanding access to mobile money services. Additionally, offering incentives such as subsidies or training could further encourage adoption and improve outcomes.

Keywords: *Africanization, Developmental Economics, Empowerment Studies, Gender Studies, Innovation Adoption, Market Access, Policy Instruments*

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