



Mobile Money in Rural Tanzania: Acceptance and Usage Patterns Amongst Households

Kamadhenu Kibwana¹, Mawazo Mpongo²

¹ Department of Research, Tanzania Wildlife Research Institute (TAWIRI)

² Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha

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Correspondence: kkibwana@outlook.com

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Author notes

Kamadhenu Kibwana is affiliated with Department of Research, Tanzania Wildlife Research Institute (TAWIRI) and focuses on African Studies research in Africa.

Mawazo Mpongo is affiliated with Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha and focuses on African Studies research in Africa.

Abstract

Mobile money services have gained traction in rural areas of Tanzania, presenting an opportunity to enhance financial inclusion and economic development. A cross-sectional survey was conducted among a representative sample of rural households within one year, employing structured questionnaires to gather data on mobile money usage and perceptions. Mobile money acceptance rate reached 45% among surveyed households, with significant variation in usage frequency across different socio-economic groups. The findings suggest that while there is a notable uptake of mobile money services, disparities exist based on household income levels and education. Policy makers should consider targeted initiatives to enhance financial literacy and access for lower-income households to fully realise the benefits of mobile money.

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