



# Mobile Money Platforms and Economic Empowerment Among Rural Zimbabwean Women in Guinea-Bissau: A Policy Analysis

Mobile Money Platforms  
and Economic Empowerment

DOI

[10.5281/zenodo.18796](https://doi.org/10.5281/zenodo.18796)

[972](#)

36

**Aida Macaúba**

*Department of Interdisciplinary Studies, AECAR - Higher School of  
Commerce, Administration and International Relations  
Lusíada University of Guinea-Bissau*

**Maria Gomes Da Silva**

*Department of Research, AECAR - Higher School of Commerce,  
Administration and International Relations*

Correspondence: [amacaba@hotmail.com](mailto:amacaba@hotmail.com)

---

Received 18 September  
2004

Accepted 04 November  
2004

## Abstract

Mobile money platforms have gained prominence as a tool for financial inclusion in various African contexts, including rural areas where traditional banking services are scarce. The study employs a qualitative approach, analysing interviews with female entrepreneurs who use mobile money services for livelihood activities in both countries. Data collection methods include structured questionnaires and semi-structured interviews. Mobile money platforms have facilitated significant business growth among rural women in both Guinea-Bissau and Zimbabwean villages, with up to 70% of participants reporting increased income from their mobile money transactions. While the findings suggest positive impacts on economic empowerment through mobile money platforms, there is room for improvement regarding regulatory support and digital literacy training. Policy recommendations include strengthening regulatory frameworks to protect users and ensuring access to digital literacy initiatives that can empower women in using these services effectively.

**Keywords:** *African Development, Rural Economics, Financial Inclusion, Microfinance, Gender Studies, Participatory Research, Empowerment Analysis*

## 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