



# Mobile Payment Solutions for Farmer Cooperatives in Zimbabwe’s Highlands: A Yearly Performance Assessment Methodology

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### Abstract

The mobile payment solutions (MPS) in Zimbabwe’s farming cooperatives aim to enhance financial transactions efficiency and inclusivity. A mixed-method approach combining quantitative surveys for participant feedback ( $n=150$ ) and qualitative interviews ( $n=10$ ). User satisfaction scores varied between 78% to 82%, with a significant positive correlation found between user engagement and savings growth. The MPS demonstrated effective financial inclusion, particularly among the less economically advantaged farmers in Zimbabwe’s highlands. Continue monitoring for sustainability and expand outreach areas to reach more cooperative members. Mobile Payment Solutions, Farmer Cooperatives, Savings Scheme, User Satisfaction, Economic Growth

### Keywords:

*Zimbabwean*

*Geographic*

*Terms:*

*Methodological*

*Qualitative*

*Quantitative*

*Mixed-Methods*

*Terms:*

*Research*

*Analysis*

*Approach*

*Theoretical*

*Cooperative*

*Financial*

*Payment*

*Mobile*

*Data Collection Techniques*

*Terms:*

*Theory*

*Inclusion*

*Systems*

*Technology*



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