



Mobile Payment Solutions and Micro-finance Adoption Among Rural Women Farmers in Zimbabwe: An Action Research Study

Musamba Chiranga¹, Chiweshe Ndebele²

¹ Scientific and Industrial Research and Development Centre (SIRDC)

² Department of Interdisciplinary Studies, Scientific and Industrial Research and Development Centre (SIRDC)

Published: 03 February 2007 | **Received:** 15 September 2006 | **Accepted:** 06 January 2007

Correspondence: mchiranga@gmail.com

DOI: [10.5281/zenodo.18853849](https://doi.org/10.5281/zenodo.18853849)

Author notes

Musamba Chiranga is affiliated with Scientific and Industrial Research and Development Centre (SIRDC) and focuses on African Studies research in Africa.

Chiweshe Ndebele is affiliated with Department of Interdisciplinary Studies, Scientific and Industrial Research and Development Centre (SIRDC) and focuses on African Studies research in Africa.

Abstract

Mobile payment solutions are increasingly being used in micro-finance to facilitate financial transactions, particularly among rural women farmers who face challenges with traditional banking systems. An action research approach was employed, involving qualitative data collection through interviews and focus group discussions with a sample of rural women farmers. A significant finding was that mobile payment solutions were well-received and facilitated easier access to micro-finance compared to traditional banking methods. Women reported improved financial management and reduced transaction costs. Mobile payment solutions have the potential to enhance micro-finance adoption among rural women farmers in Zimbabwe, offering a viable alternative to conventional banking systems. Further research should be conducted to explore scalability and sustainability of mobile payment solutions for broader micro-finance beneficiaries in rural areas. mobile payments, microfinance, rural women farmers, Zimbabwe, action research

Keywords: *African Geography, Microfinance, Mobile Banking, Payment Systems, Gender Studies, Development Theory, Community Empowerment*

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

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



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge