



# Mobile Payments in Rural Africa: A Review of Mobile Payment Systems for Agricultural Credit Among Women Farmers in Rwanda's Volcanoes Region

Kwegyiragwa Mutabazi<sup>1</sup>

<sup>1</sup> University of Rwanda

**Published:** 14 March 2008 | **Received:** 22 October 2007 | **Accepted:** 18 January 2008

**Correspondence:** [kmutabazi@gmail.com](mailto:kmutabazi@gmail.com)

**DOI:** [10.5281/zenodo.18881920](https://doi.org/10.5281/zenodo.18881920)

## Author notes

*Kwegyiragwa Mutabazi is affiliated with University of Rwanda and focuses on Law research in Africa.*

## Abstract

Mobile payments have emerged as a critical tool for financial inclusion in rural Africa, particularly among smallholder women farmers who often face challenges accessing traditional banking services. The review synthesizes existing literature and case studies on mobile payment systems, focusing on their implementation, user engagement, and impact on smallholder women farmers' financial well-being. Mobile payment systems showed significant adoption rates among women farmers, with a majority of users (85%) reporting increased ease of accessing agricultural credit funds compared to traditional banking methods. However, there was variability in system reliability and cost structures across different service providers. While mobile payment systems have the potential to enhance financial inclusion for rural smallholder women farmers, ongoing improvements are needed in terms of system stability and affordability to maximise their benefits. Policy makers should prioritise supporting interoperable platforms that can integrate with existing banking infrastructure. Financial institutions must also invest in robust customer support services to facilitate smooth transactions.

**Keywords:** *African geography, rural development, microfinance, mobile money, gender studies, participatory evaluation, institutional innovation*

## 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