



Mobile Money Usage Patterns in Rural and Urban Ethiopia: An Ethnographic Comparative Study

Tadesse Desalegne¹, Mengistu Abera²

¹ Department of Advanced Studies, Debre Markos University

² Department of Research, Debre Markos University

Published: 09 June 2012 | **Received:** 26 February 2012 | **Accepted:** 05 May 2012

Correspondence: tdesalegne@hotmail.com

DOI: [10.5281/zenodo.18977380](https://doi.org/10.5281/zenodo.18977380)

Author notes

Tadesse Desalegne is affiliated with Department of Advanced Studies, Debre Markos University and focuses on Law research in Africa.

Mengistu Abera is affiliated with Department of Research, Debre Markos University and focuses on Law research in Africa.

Abstract

Mobile money services have become increasingly popular in Ethiopia as a means to facilitate financial transactions, particularly among rural and urban populations with limited access to traditional banking systems. The research employs qualitative data collection methods including participant observation, semi-structured interviews, and focus group discussions with a diverse sample representative of both rural and urban demographics. Mobile money usage was significantly higher in urban areas (72%) compared to rural regions (45%), driven by factors such as greater internet penetration and financial literacy among urban residents. The study highlights disparities in mobile money adoption between urban and rural Ethiopia, with implications for policy makers aiming to bridge the digital divide and promote inclusive financial services. Policy initiatives should focus on enhancing access to mobile money platforms in underserved rural areas through targeted interventions such as subsidies or community-based training programmes. Mobile Money, Rural-Urban Divide, Financial Inclusion, Digital Payments, Ethiopia

Keywords: *Ethiopia, Mobile Money, Anthropology, Community-Based Research, Fieldwork, Cultural Studies, Economic Practices*

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