



# Technology-Based Financial Literacy Programmes on Mobile Phone Users in Rural Zimbabwean Villages: Adoption and Usage Rates Over Two Years

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## Abstract

Technology-based financial literacy programmes are increasingly recognised as a means to enhance financial capability in rural communities, where access to traditional educational channels is limited. A mixed-methods approach was employed, including surveys and focus group discussions with participants from randomly selected villages across Zimbabwe. Data were collected at baseline, six months, and one year post-programme implementation. Mobile phone users in the study exhibited a significant increase (from 45% to 60%) in programme engagement over the two-year period, indicating sustained interest and potential for broader dissemination of financial literacy knowledge through mobile platforms. The findings underscore the promising role of technology in bridging educational gaps and improving financial health among rural populations. Further research should explore long-term sustainability strategies for these programmes and consider scaling up based on this initial success. financial literacy, mobile phone users, rural Zimbabwean villages, adoption rates, usage patterns

**Keywords:** African, Adoption, Mobile, Technology, Usage, Village, Empowerment

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