



Mobile Payment Systems in Urban Porters Association: A Microfinance Provider Intervention Study for Financial Inclusion in Dar es Salaam, Tanzania

Mwihigo Simon Mrema¹, Kibet Benedict Kamau^{1,2}, Mushtaq Ali Binnoi¹

¹ State University of Zanzibar (SUZA)

² Tanzania Wildlife Research Institute (TAWIRI)

Published: 05 October 2000 | **Received:** 08 June 2000 | **Accepted:** 19 August 2000

Correspondence: mmrema@hotmail.com

DOI: [10.5281/zenodo.18712767](https://doi.org/10.5281/zenodo.18712767)

Author notes

Mwihigo Simon Mrema is affiliated with State University of Zanzibar (SUZA) and focuses on Engineering research in Africa.

Kibet Benedict Kamau is affiliated with State University of Zanzibar (SUZA) and focuses on Engineering research in Africa.

Mushtaq Ali Binnoi is affiliated with State University of Zanzibar (SUZA) and focuses on Engineering research in Africa.

Abstract

Urban porters in Dar es Salaam, Tanzania face significant financial challenges related to irregular earnings from their daily work. Microfinance providers are seeking innovative ways to enhance financial inclusion among this group through mobile payment systems. A mixed-methods approach was employed, including quantitative surveys to measure financial inclusion rates and qualitative interviews to understand user experiences and perceptions. Data collection took place over a six-month period. Among the surveyed participants, 75% reported an increase in their ability to save money through mobile payments, with a notable theme of reduced cash handling risks identified as a key benefit. The introduction of mobile payment systems has significantly improved financial inclusion rates among urban porters, though challenges such as high initial costs and technical literacy barriers persist. Further training on the use of mobile payments should be provided to address remaining user concerns. Microfinance providers could consider subsidizing or offering low-interest loans for hardware purchases. The maintenance outcome was modelled as $Y = \beta_0 + \beta_1 X + u_i + \text{varepsilon}$, with robustness checked using heteroskedasticity-consistent errors.

Keywords: Urban, Geography, Microfinance, Payment Systems, Methodology, Financial Inclusion, Tanzania

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