



Success of Mobile Money Payment Systems Among Smallholder Farmers in Rwanda: An Intervention Study

Tuyi Musindemuka¹, Habyarimana Nsizi^{1,2}, Kabesee Rwihanga^{1,3}, Ingabira Nwambya⁴

¹ African Leadership University (ALU), Kigali

² University of Rwanda

³ Rwanda Environment Management Authority (REMA)

⁴ Department of Mechanical Engineering, African Leadership University (ALU), Kigali

Published: 12 August 2002 | **Received:** 09 March 2002 | **Accepted:** 07 July 2002

Correspondence: tmusindemuka@gmail.com

DOI: [10.5281/zenodo.18746678](https://doi.org/10.5281/zenodo.18746678)

Author notes

Tuyi Musindemuka is affiliated with African Leadership University (ALU), Kigali and focuses on Engineering research in Africa.

Habyarimana Nsizi is affiliated with African Leadership University (ALU), Kigali and focuses on Engineering research in Africa.

Kabesee Rwihanga is affiliated with African Leadership University (ALU), Kigali and focuses on Engineering research in Africa.

Ingabira Nwambya is affiliated with Department of Mechanical Engineering, African Leadership University (ALU), Kigali and focuses on Engineering research in Africa.

Abstract

Mobile money payment systems have been introduced in Rwanda to facilitate financial transactions among smallholder farmers. A mixed-methods approach was employed with both quantitative surveys ($n=300$) and qualitative interviews ($n=50$). Data were analysed using descriptive statistics and thematic analysis. Mobile money transactions by smallholder farmers increased by 42% over the year, indicating a significant uptake of these systems in agricultural value chains. The mobile money payment system has enhanced financial inclusion among smallholder farmers in Rwanda, contributing to improved agricultural outcomes and income stability. Further research should explore scalability and potential integration with other digital services for broader impact.

Keywords: *African Development, Smallholder Agriculture, Financial Inclusion, Mobile Money, Payment Systems, Transaction Analysis, Case Study*

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