



# Mobile Money and Agricultural Revival: Evaluating Microfinance Access in Zambian Farming Communities

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## Abstract

Mobile money services have proliferated in Zambia, offering small farmers innovative financial access through mobile payment platforms. No empirical results are presented; the analysis relies on secondary data and literature reviews to assess programme effectiveness in facilitating agricultural revivals through improved financial access. While mobile financial inclusion has shown promise in improving credit utilization and agricultural productivity among Zambian farming communities, further research is needed to fully understand its long-term impacts and challenges. Future studies should explore the sustainability of these programmes and address potential barriers such as digital literacy gaps and regulatory frameworks that may hinder full adoption by small farmers.

**Keywords:** *Zambian, Microfinance, MobileMoney, Access, Innovation, Development Economics, CommunityFinance*

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