



# Mobile Payment Systems and Credit Access in Burundi: An Investment Perspective

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## Abstract

Mobile payment systems have gained popularity in Burundi, particularly among smallholder farmers who face challenges accessing formal credit due to limited financial infrastructure. A mixed-methods approach was employed, including quantitative surveys of 500 smallholder farmers and qualitative interviews with 20 local financial institutions. Data were analysed using structural equation modelling to assess the relationship between mobile payment systems and credit access. Mobile payment system users reported a significant increase in average monthly transactions ( $p < 0.01$ ), indicating improved liquidity and potential for borrowing from formal sources. However, less than half of respondents accessed any form of formal credit within the last year. The findings suggest that while mobile payment systems enhance farmers' financial flexibility, barriers to accessing formal credit remain substantial. Financial institutions should develop innovative products tailored to mobile users and policymakers could explore subsidies for these services to reach more farmers. Mobile Payment Systems, Credit Access, Investment Opportunities, Structural Equation Modelling The empirical specification follows  $Y = \beta_{0+\beta} X + \text{varepsilon}$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** African Agriculture, Smallholder Farmers, Payment Systems, Credit Access, Investment Theory, Mobile Financial Services, Development Economics

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