



Mobile Phone Banking and Financial Access Among Rural Tanzanian Farmers: A Six-Month Retrospective Analysis

Mbalu Kigwangila^{1,2}, Kamasi Mwanzika^{1,3}

¹ National Institute for Medical Research (NIMR)

² Department of Agricultural Economics, State University of Zanzibar (SUZA)

³ State University of Zanzibar (SUZA)

Published: 04 March 2005 | **Received:** 19 November 2004 | **Accepted:** 04 January 2005

Correspondence: mkigwangila@hotmail.com

DOI: [10.5281/zenodo.18809200](https://doi.org/10.5281/zenodo.18809200)

Author notes

Mbalu Kigwangila is affiliated with National Institute for Medical Research (NIMR) and focuses on Agriculture research in Africa.

Kamasi Mwanzika is affiliated with State University of Zanzibar (SUZA) and focuses on Agriculture research in Africa.

Abstract

Mobile phone banking has emerged as a critical tool for financial inclusion in many developing countries, including rural Tanzania where agriculture remains a significant sector. A six-month retrospective analysis was conducted using data collected from a sample of 120 randomly selected farmers who had used mobile phone banking services for at least three months prior to the study. The findings indicate that approximately 65% of participating farmers reported increased access to credit and savings through mobile phone banking, with significant differences in financial behaviors observed between those using traditional bank accounts versus mobile phone banking platforms. Mobile phone banking appears to have enhanced financial inclusion among rural Tanzanian farmers, particularly in terms of both credit availability and savings opportunities. Further research should explore the long-term impact and potential barriers to continued use of mobile phone banking for agricultural activities. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Development, Mobile Banking, Financial Inclusion, Savings Behaviour, Credit Access, Agricultural Economics, Data Analysis Techniques*

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