



Mobile Money's Influence on Women Farmers' Financial Practices and Crop Yield Variability in Western Kenya: Implications for Policy

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Abstract

Mobile money has gained prominence as a financial tool in developing economies, especially for women farmers who often face challenges in accessing formal banking services. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to gather data from a sample of 120 women farmers across different regions in Western Kenya. Mobile money use significantly reduced transaction costs by an average of 35%, leading to more frequent financial transactions and improved access to credit, which positively impacted crop yield variability by reducing the risk associated with weather-related shocks. The findings underscore the need for policy interventions that support mobile money adoption among women farmers to enhance their financial stability and productivity. Policy makers should incentivize mobile money providers to offer more affordable services, particularly tailored solutions for agricultural needs in rural areas.

Keywords: *African Geography, Women Farmers, Mobile Money, Financial Practices, Crop Yield Analysis, Mixed Methods, Development Economics*

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