



Mobile Banking's Impact on Rural Women Farmers' Financial Literacy in Tanzania: A One-Year Adoption Study

Magogo Ndaguriyarugabe^{1,2}, Kamili Mutele³, Mwihanga Simba²

¹ Department of Advanced Studies, Muhimbili University of Health and Allied Sciences (MUHAS), Dar es Salaam

² Ardhi University, Dar es Salaam

³ Tanzania Wildlife Research Institute (TAWIRI)

Published: 21 November 2006 | **Received:** 11 July 2006 | **Accepted:** 03 November 2006

Correspondence: mndaguriyarugabe@yahoo.com

DOI: [10.5281/zenodo.18826708](https://doi.org/10.5281/zenodo.18826708)

Author notes

Magogo Ndaguriyarugabe is affiliated with Department of Advanced Studies, Muhimbili University of Health and Allied Sciences (MUHAS), Dar es Salaam and focuses on Business research in Africa.

Kamili Mutele is affiliated with Tanzania Wildlife Research Institute (TAWIRI) and focuses on Business research in Africa.

Mwihanga Simba is affiliated with Ardhi University, Dar es Salaam and focuses on Business research in Africa.

Abstract

Mobile banking has emerged as a transformative tool in financial inclusion, particularly for rural communities. In Tanzania, where access to formal financial services is limited, mobile banking platforms offer a viable alternative. However, their impact on enhancing financial literacy among rural women farmers remains underexplored. A mixed-methods approach was employed, including quantitative surveys ($N = 300$) and qualitative interviews ($n = 25$). Data were collected through a structured questionnaire assessing mobile banking usage frequency, service satisfaction, and changes in financial literacy. Interviews explored perceptions of barriers to adoption and strategies for improvement. Mobile banking platforms have been widely adopted by rural women farmers, with over 70% using the services at least once per month. However, challenges such as insufficient mobile phone coverage and limited awareness about available services persist. There is a significant increase in financial literacy scores among users compared to non-users, with an average improvement of 25%. The adoption of mobile banking by rural women farmers demonstrates potential for enhancing financial inclusion and literacy. However, continued efforts are needed to address barriers and ensure equitable access to these services. Policy makers should invest in expanding mobile phone coverage and public awareness campaigns to support the wider adoption of mobile banking platforms among rural communities, particularly women farmers.

Keywords: *African Development, Geographic Mobility, Gender Studies, Financial Literacy, Mobile Money Adoption, Participatory Research, Quantitative Analysis*

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