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Ghanaian Rural Women Traders' Cognitive Understanding and Perception of Mobile Phones and Money Systems

By IMTFI researchers [Dennis Chirawurah](#), [Deborah Elzie](#), and Seidu Al-hassan

Mobile technology has gained prominence in the development agenda of the government of Ghana. This is because mobile technology has the potential to reduce poverty by providing access to financial services like savings and money transfer to users. This research employs a participatory approach to examine local self-sustaining eco-systems, cognition, and perceptions about mobile money systems as a means of enhancing livelihoods in Ghana. The study was carried out among one hundred rural women traders, randomly selected and interviewed from the Kasena Nankana Municipality in the Upper East region of Ghana. The study results showed that 90% of the traders interviewed rely on home savings for both trade transactions and household sustenance. About 77% of the traders interviewed use mobile phones and have done so for a period between 1-5 years. The MTN mobile network (the local mobile service provider) was reported as the most commonly used communication network. Poor network connectivity remains the biggest challenge to traders, and 82% still have no idea about mobile money or its perceived risks. Almost 81% of the traders reported that they do not use a barter system in their trading. Mobile money systems are still largely unknown among rural women traders. This may be attributed to the fact that rural areas lack the necessary communication infrastructure to support efficient money transfer. Only 2% of the respondents use mobile money and their use is only limited to sending money to their wards in schools as well as receiving assistance from relatives but not for trade.



Traders in the market. Photo by authors.

We spoke with a rural woman trader dealing in millet and pito malt who put the value that mobile phones bring to rural trade in perspective. Speaking in the local language (Kasem) she said:

“The coming of the mobile phones have significance for us as rural traders. I for one, I am trading in millet and process and sell pito malt to pito brewers. I will usually join the lorry to Fumbisi and Gushegu where I buy the millet on the market days. Most of the market trucks that usually ply on these routes are not road worthy and at times we can spend two days on the road due to truck breakdowns. With the mobile phones it has made my trade transactions a lot easier and cheaper to do. Now I can call the millet sellers from the markets prior to the market day to discuss prices, quantities I need and to introduce a person

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- ▶ [2021](#) (14)
- ▶ [2020](#) (25)
- ▶ [2019](#) (20)
- ▶ [2018](#) (14)
- ▶ [2017](#) (54)
- ▶ [2016](#) (51)
- ▶ [2015](#) (84)
- ▶ [2014](#) (46)
- ▶ [2013](#) (49)
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- ▶ [2011](#) (26)

who will deliver my cash or even arrange to buy on credit. With this prior arrangement, the seller is able to arrange for the millet to be loaded and delivered to me on Navrongo Market day in Navrongo. The phones have therefore helped us cut down on the cost of doing business and by that increase our profits. It also helps us to save time by not traveling to distant markets to buy food. This way the time is used to engage in farming and household chores. The only dark side of the phones too is when the network is bad and you try several times without success to connect to your trade partner from the distant markets.”

At the interface session, where the concerns of rural traders were presented to mobile network service providers and local authority officials, she reiterated the need for the service providers to seriously address the challenges so identified and to make their services more reliable and accessible to rural women traders.



Traders in the market. Photo by authors.

Nevertheless, given the high mobile phone usage among rural women traders in the study area, and the reported transportation of cash in rural trade transactions and the potential risk associated with bulk cash handling across long distance trading markets, the need and potential for mobile money usage is high among rural women traders. The focus of subsequent research will need to be targeted at designing mobile money systems that are appropriate, inclusive, and responsive to the savings and trade transaction needs of poor and marginalized rural women traders.

The final report from the project can be viewed [here](#).

Posted by Sean at 11:30 AM



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