Digitising Microfinance Loan Repayment — Mobile Money & Women's Financial Empowerment in Mwanza, Tanzania

Digital Inclusion · Good practice · Tanzania

Quality score: 72/100

Evidence strength: Randomised controlled trial

Summary

Economists worked with BRAC Tanzania and IPA to randomly switch female microfinance borrowers in Mwanza from cash to mobile-money loan repayment. Treated women's financial-control index rose 0.23 SD, savings grew by $15 PPP, and household decision-making power increased.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	0/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-07-22

BRAC Tanzania Finance Limited (with Innovations for Poverty Action) — accessed 2026-07-22

BRAC Institute of Governance and Development - study summary — accessed 2026-07-22

J-PAL (MIT) - working paper PDF: Digital Financial Services and Women's Empowerment: Experimental Evidence from Tanzania — accessed 2026-07-22

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