



QR Codes and Mobile Payments in Ethiopian Smallholder Farmers: Adoption Rates and Implications

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Abstract

QR codes have gained popularity in various sectors including financial transactions. In Ethiopia, smallholder farmers are increasingly adopting mobile payment systems facilitated by QR code scanning devices for remittances and agricultural sales. A mixed-methods approach was employed, including surveys and interviews with a sample size of 150 smallholder farmers across three regions in Ethiopia. Data were analysed to determine the frequency and patterns of QR code usage for payments and other financial transactions. The findings indicate that over 60% of surveyed farmers have adopted mobile payment systems, particularly QR codes, for purchasing inputs and selling their produce. This significant adoption is influenced by the convenience and cost-effectiveness provided by these technologies. Mobile payments through QR codes are becoming an integral part of smallholder farmers' financial transactions in Ethiopia, offering them greater control over their finances and reducing transaction costs. Government agencies should consider promoting awareness campaigns to enhance understanding among smallholder farmers about the benefits of mobile payment systems. Agricultural extension services can also be upgraded to include QR code training for farmers.

Keywords: *Ethiopia, Geographic Information Systems (GIS), Mobile Money, Payment Systems, Rural Development, Quantitative Research, Technology Adoption*

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