



Digital Financial Services Adoption Among Smallholder Farmers in Zimbabwe's Vumba Highlands, 2001: Performance Measures Over One Year

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Abstract

The Vumba Highlands in Zimbabwe are characterized by arid conditions and a predominantly rural population of smallholder farmers who rely on traditional agricultural practices for their livelihoods. The study employed an exploratory case study design, involving qualitative data collection through semi-structured interviews and observations conducted in four randomly selected villages within the region. Digital financial service uptake was found to be relatively low at approximately 15% among surveyed farmers, with significant variation across different villages based on local economic conditions and digital infrastructure availability. Despite challenges related to digital literacy and access barriers, there is potential for increased adoption of digital financial services if supportive policies are implemented. Policy makers should invest in improving digital literacy training programmes and expanding broadband internet coverage to facilitate wider adoption of digital financial solutions among smallholder farmers. Digital Financial Services Adoption, Smallholder Farmers, Vumba Highlands, Zimbabwe

Keywords: *Geographical, Highlands, Smallholder, Adoption, Financial Inclusion, Performance Measures, Agricultural Practices, Quantitative Analysis*

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