



Digital Finance Adoption Among Smallholder Cocoa Farmers in Côte d'Ivoire: A Comparative Study

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Abstract

{ "background": "Côte d'Ivoire is a significant cocoa producer in West Africa, with smallholder farmers playing a crucial role in its economy. Despite the country's economic importance, many of these farmers face challenges related to financial management and access to credit.", "purposeandobjectives": "This comparative study aims to investigate the adoption of digital finance services among smallholder cocoa farmers in Côte d'Ivoire, focusing on their perceived benefits and barriers to using such services. It seeks to understand how digital finance can improve agricultural productivity and income stability for these farmers.", "methodology": "The study employs a mixed-methods approach, combining qualitative interviews with quantitative data analysis of farmer surveys conducted in two regions of Côte d'Ivoire: the Western Region and the Central Plateau. Data collection was facilitated through structured questionnaires designed to capture both quantitative metrics (e.g., use frequency) and qualitative insights into farmers' experiences.", "findings": "Analysis revealed that approximately 45% of surveyed smallholder cocoa farmers in Côte d'Ivoire had adopted digital finance services, with significant variations observed between the regions studied. Farmers in the Central Plateau region were more likely to have adopted these services compared to those in the Western Region.", "conclusion": "The findings suggest that while there is potential for digital finance services among smallholder cocoa farmers in Côte d'Ivoire, barriers such as lack of awareness and digital literacy hinder wider adoption. The study highlights the importance of targeted training programmes and policy support to enhance digital finance uptake.", "recommendations": "Policy makers should consider implementing education and capacity-building initiatives aimed at improving digital literacy among smallholder cocoa farmers in Côte d'Ivoire. Additionally, financial institutions operating within the country could

benefit from developing more user-friendly digital finance products tailored for rural populations.", "keywords": "Digital Finance, Smallholder Cocoa Farmers, Côte d'Ivoire, Adoption Rates, Agricultural Productivity", "contributionstatement": "This study introduces a comprehensive understanding of digital

Keywords: *Côte d'Ivoire, Smallholder Agriculture, Digital Finance, Mobile Money, Payment Systems, Financial Inclusion, Market Access, Agricultural Economics*

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