



Mobile Money Dynamics Amongst Smallholder Coffee Growers in Eastern Kenya: A Theoretical Framework

Mwangi Muthiga¹, Kamau Kuria^{1,2}, Nyambura Nderitu^{3,4}, Odhiambo Kinyanjui^{2,4}

¹ Kenya Agricultural and Livestock Research Organization (KALRO)

² Maseno University

³ Department of Research, African Population and Health Research Center (APHRC)

⁴ Kenyatta University

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Correspondence: mmuthiga@hotmail.com

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Author notes

Mwangi Muthiga is affiliated with Kenya Agricultural and Livestock Research Organization (KALRO) and focuses on African Studies research in Africa.

Kamau Kuria is affiliated with Maseno University and focuses on African Studies research in Africa.

Nyambura Nderitu is affiliated with Department of Research, African Population and Health Research Center (APHRC) and focuses on African Studies research in Africa.

Odhiambo Kinyanjui is affiliated with Maseno University and focuses on African Studies research in Africa.

Abstract

Mobile money platforms have become integral to financial transactions in many developing economies, including Kenya. Amongst smallholder farmers, these platforms are increasingly used for income generation and agricultural inputs procurement. A systematic review will be employed to analyse existing literature on mobile money platforms and their impact on smallholder farmers. Theoretical models will also be developed to explore potential theoretical frameworks. This study will contribute to the existing literature by developing robust theoretical models that can be used to inform policy and practice aimed at enhancing agricultural productivity through mobile money use. Policy makers should consider supporting initiatives that enhance access to mobile financial services, particularly in rural areas where connectivity is a challenge. Additionally, there is scope for research into the digital literacy levels of these farmers. Mobile Money, Smallholder Farmers, Coffee Growers, Kenya, Theoretical Framework

Keywords: Kenya, Smallholder Farmers, Coffee, Transaction Theory, Mobile Payment Systems, Service Delivery Models, Community Banking Systems

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