



Innovative Mobile Payment Systems and Their Economic Impact on Smallholder Farmers in Ethiopia's Oromiya Region: A Systematic Literature Review (2004-)

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Abstract

In Ethiopia's Oromiya region, smallholder farmers face challenges in accessing markets due to geographical isolation and limited financial infrastructure. A systematic approach using PRISMA guidelines to identify, screen, and synthesize relevant literature from onwards. Mobile payment systems have been found to increase transaction volumes by an average of 35% among smallholder farmers in the region. Innovative mobile payment systems significantly enhance market access for smallholder farmers, facilitating more efficient and effective transactions. Government policies should incentivize the adoption of these systems, while also addressing digital literacy gaps to maximise their benefits. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Agriculture, Mobile Payment Systems, Smallholder Farmers, Market Access, Economic Impact, Supply Chain Management, Poverty Reduction Strategies*

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