



Mobile Banking and Financial Literacy among Smallholder Farmers in Northern Ghana: A Theoretical Framework

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Abstract

Mobile banking services have gained popularity among smallholder farmers in northern Ghana as a means to manage financial transactions and access credit. However, there is limited research on how these services influence financial literacy. The study will employ a qualitative approach, drawing on existing literature and expert interviews to develop a comprehensive theoretical model that can guide future empirical research. This theoretical model provides a robust foundation for understanding how mobile banking can enhance financial literacy among rural populations, thereby facilitating sustainable agricultural practices. Future research should incorporate longitudinal studies to measure long-term impacts and evaluate the effectiveness of different mobile banking platforms in northern Ghana.

Keywords: *Sub-Saharan, African, Heterogeneous, Framing, Networks, Contextualization, SocialCapital*

ABSTRACT-ONLY PUBLICATION

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