



Digital Finance Access Programmes and Economic Stability Indices for Small-Scale Fishermen in Ghana's Coastal Regions: A Theoretical Framework

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Abstract

Digital finance access programmes have been introduced to improve financial stability among small-scale fishermen in Ghana's coastal regions. A mixed-methods approach will be used, combining literature review with scenario modelling to explore potential impacts of digital finance on small-scale fishing economies in Ghana's coastal areas. The theoretical framework will provide a robust model for policymakers and practitioners aiming to support sustainable economic development in Ghana's coastal regions through digital finance interventions. Policymakers should prioritise the expansion of digital finance programmes targeting small-scale fishermen, particularly those engaged in artisanal fishing industries.

Keywords: *Ghanaian, Coastal, Aquatic, Development Economics, Financial Inclusion, Quantitative Research, Fishery Studies*

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