



Digital Finance Adoption and Credit Utilization Among Smallholder Farmers in South Sudan: A Comparative Analysis

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Abstract

Digital finance services have emerged as a critical tool for smallholder farmers in South Sudan to enhance their economic resilience and access to credit. A mixed-methods approach involving surveys, focus groups, and secondary data analysis was employed to gather insights from a diverse sample representative of South Sudan's agricultural sector. Digital finance adoption rates were notably higher among younger farmers (aged 25-40) with access to smartphones, indicating an age-based diffusion pattern. Credit utilization outcomes showed significant variation across different types of digital financial services offered by local service providers. The findings suggest that tailored policy interventions targeting specific demographic groups and enhancing the accessibility and affordability of digital finance solutions could significantly improve credit utilization among smallholder farmers in South Sudan. Policy makers should prioritise digital literacy programmes for younger farmers, while financial institutions need to explore innovative financing mechanisms suitable for agricultural value chains.

Keywords: *African Development, Smallholder Agriculture, Digital Payments, Credit Scarcity, Participatory Methods, Microfinance Models, Empirical Research*

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