



Mobile Banking and Agricultural Transformation in Côte d'Ivoire: An Adoption Study of Smallholder Farmers

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Abstract

Mobile banking has become a significant tool for financial inclusion across various regions, including Indian Sub-Saharan Africa, where mobile technology is rapidly expanding its reach in rural areas. The study employed a qualitative approach involving interviews with selected smallholder farmers to understand their perceptions and experiences with mobile banking services. Mobile banking has emerged as a pivotal tool for enhancing financial inclusion among smallholder farmers in Côte d'Ivoire, supporting their agricultural activities and contributing to broader economic development. Future research should focus on developing tailored mobile banking solutions that better meet the specific needs of smallholder farmers in rural areas. Policies promoting digital literacy and infrastructure support are also recommended.

Keywords: *African Geography, Mobile Money, Financial Inclusion, Participatory Research, Agricultural Transformation, Smallholder Farmers, Digital Divide*

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