



# Mobile Payment Platforms in Northern Nigerian Agricultural Value Chains: Market Access and Profitability Analysis

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## Abstract

Mobile payment platforms have emerged as a critical tool for enhancing market access and profitability in agricultural value chains globally. In Nigeria, particularly in northern regions where agriculture is a significant contributor to GDP, integrating mobile payments into these chains could further unlock economic opportunities. The study employed semi-structured interviews with a purposive sample of 30 farmers from three northern states representative of different agro-climatic zones. Data collection involved in-depth discussions on the use of mobile payments, challenges faced, and perceived benefits. Thematic analysis was used to interpret qualitative data. Mobile payment platforms significantly enhanced market access by enabling direct transactions with buyers at competitive rates, particularly for perishable crops like tomatoes and onions. Farmers reported a 20% increase in average monthly income when using mobile payments compared to traditional cash methods. The integration of mobile payment platforms has positively influenced Northern Nigerian farmers' financial health and market connectivity, offering tangible benefits that could be replicated across other agricultural value chains in the region. Policy makers should promote awareness campaigns on mobile payment benefits among smallholder farmers. Agricultural extension services can integrate training sessions on efficient use of these platforms to further leverage their potential for poverty reduction.

**Keywords:** *African Geography, Market Access, Profitability Analysis, Qualitative Research, Economic Empowerment, Value Chain Studies, Rural Development*

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