



# Adoption and Viability Analysis of Mobile Money Apps in Agricultural Supply Chains in Southern Uganda: A Qualitative Study

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## Abstract

This study examines the adoption and economic viability of mobile money apps within agricultural supply chains in Southern Uganda. Qualitative data was collected through semi-structured interviews with key informants from various sectors involved in the agricultural supply chain. Participant observation and document analysis were also employed to gather comprehensive insights into mobile money app usage and its economic implications. Mobile money adoption rates varied significantly across different segments of the agricultural supply chain, with traders adopting apps at a higher rate (85%) compared to farmers (40%). Economic viability assessments indicated that while initial setup costs were high, long-term savings on transaction fees led to profitable operations for both buyers and sellers. The study concludes that mobile money applications have substantial potential in enhancing efficiency within agricultural supply chains in Southern Uganda, provided appropriate support is given to scale up adoption particularly among farmers who represent the majority of participants but lag behind in app usage. Recommendations include targeted training programmes for farmers on how to use mobile money apps effectively and financial incentives to encourage wider adoption. Additionally, policymakers should consider subsidizing initial setup costs to make these services more accessible and affordable.

**Keywords:** Sub-Saharan, African, Socioeconomic, Qualitative, Contextual, Ethnographic, CommunityEngagement

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