



Adoption Trends of Digital Payment Services Amongst Rural Smallholder Farmers in Tanzania: A Mixed Methods Study

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Abstract

In recent years, digital payment services have proliferated globally, offering convenience and efficiency in financial transactions. However, their adoption rates among rural populations, particularly smallholder farmers, remain underexplored. The study employs both qualitative and quantitative methodologies. Qualitative data are collected through semi-structured interviews and focus group discussions. Quantitative data are gathered via a structured questionnaire distributed to a representative sample of farmers across the country. A preliminary analysis of the qualitative data reveals themes such as perceived security concerns and limited internet access, which significantly impact the adoption process. The quantitative results show that 45% of respondents have adopted digital payment services within the past year, with younger farmers more likely to use these services than older ones. The findings suggest that while digital payment services are increasingly being adopted by Tanzanian smallholder farmers, barriers such as security concerns and infrastructure limitations persist. The study highlights a need for targeted interventions to enhance service accessibility and user confidence. Policy makers should consider investing in improving internet connectivity and enhancing the cybersecurity of digital payment platforms to facilitate greater adoption among rural populations. digital payments, smallholder farmers, Tanzania, mixed methods

Keywords: *African geography, rural development, qualitative methods, quantitative analysis, community participation, social networks, technology acceptance models*

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