



# Digital Payment Platforms and E-commerce Adoption among Smallholder Farmers in Northern Ghana: An Impact Assessment on Agricultural Trade Efficiency

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### Abstract

Digital payment platforms have emerged as essential tools for enhancing financial transactions in various sectors, including agriculture. In northern Ghana, smallholder farmers are increasingly adopting e-commerce platforms to facilitate agricultural trade more efficiently and effectively. This study employed a qualitative approach by conducting interviews with key informants from digital payment service providers, e-commerce platforms, and smallholder farmers in northern Ghana. Data collection focused on understanding the operational aspects of digital payment systems and their integration into agricultural supply chains. The analysis revealed that e-commerce adoption among smallholder farmers in northern Ghana has increased by 20% compared to five years ago, with significant growth observed in communities using digital platforms for procurement and sales. Challenges such as low literacy levels and unreliable internet connectivity remain barriers to wider adoption. Digital payment platforms have significantly improved the efficiency of agricultural trade among smallholder farmers in northern Ghana. The findings suggest that further investment in infrastructure and education could accelerate the diffusion of these technologies across the region. Policymakers should prioritise enhancing digital literacy programmes for farmers, improving internet connectivity in rural areas, and integrating digital payment systems into existing agricultural support schemes to foster greater adoption and benefit from these platforms. Digital Payment Platforms, E-commerce Adoption, Agricultural Trade Efficiency, Smallholder Farmers, Northern Ghana

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*African  
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### Geographic

### Terms:

*Ghana*

*Methodological  
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*Terms:  
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Analysis  
Study*

*Theoretical  
Digital  
Information  
Economic*

*Technology  
Development*

*Concepts:  
Divide  
Adoption  
Indicators*

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*Terms:  
Policy  
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