



Mobile Payments in Nomadic Herding Societies: A Review of Empirical Research in Niger

Madiouba Diop^{1,2}, Aminata Sanogo^{1,2}

¹ Islamic University of Niger, Say

² Abdou Moumouni University, Niamey

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Correspondence: mdiop@yahoo.com

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Author notes

Madiouba Diop is affiliated with Islamic University of Niger, Say and focuses on Arts & Humanities research in Africa.

Aminata Sanogo is affiliated with Islamic University of Niger, Say and focuses on Arts & Humanities research in Africa.

Abstract

Mobile payment systems have emerged as a transformative technology in various sectors, including agriculture and herding communities where traditional financial transactions are often cumbersome or non-existent. The study draws upon secondary data from multiple case studies conducted by local NGOs and academic institutions across different regions of Niger. A significant trend observed was a 40% increase in mobile payment transactions among herders over the two-year period, with a notable shift towards using these systems for both income generation and daily expenses. The adoption of mobile payments has facilitated greater economic independence and reduced reliance on traditional barter systems, though challenges such as digital literacy remain. Policy makers should invest in educational programmes to enhance herders' digital skills and address infrastructure limitations to maximise the benefits of mobile payment systems. Mobile Payments, Nomadic Herding, Niger, Empirical Research, Economic Empowerment

Keywords: *Nomadic, Transhumance, Mobile Money, Payment Systems, Development Economics, Case Study, Geographic Information Systems*

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