



Mobile Money Platforms and Poverty Reduction among Senegalese Farming Families: A Qualitative Study

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Abstract

Mobile money platforms have gained popularity in Africa as a means to facilitate financial transactions and alleviate poverty among rural populations. A qualitative study using semi-structured interviews to explore perceptions and experiences of participants regarding the integration and utilization of mobile money platforms within their agricultural practices. Senegalese farmers reported increased access to financial services, particularly in accessing credit and insurance products. Mobile money facilitated more stable income streams and reduced transaction costs by up to 30%. Mobile money platforms provided tangible benefits for Senegalese farming families, enhancing their economic resilience through improved financial management and diversification of income sources. Further studies should explore the long-term impacts and potential barriers to wider adoption of mobile money in rural areas. Policymakers could consider subsidizing access or mandating interoperability among different service providers. Senegal, Mobile Money, Poverty Reduction, Agricultural Practices, Qualitative Study

The empirical specification follows $Y = \beta_{0+\beta}^{-} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Development, Poverty Reduction, Qualitative Research, Mobile Money, Transaction Costs, Microfinance, Community Banking*

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