



Mobile Payment Innovations in Drought-Stricken Mali: An Impact Assessment on Remittances

Mariam Konaré¹, Ibrahim Dicko², Seyni Dembele^{3,4}, Aissata Traoré⁵

¹ USTTB Bamako (University of Sciences, Techniques and Technologies)

² Department of Interdisciplinary Studies, USTTB Bamako (University of Sciences, Techniques and Technologies)

³ Rural Polytechnic Institute (IPR/IFRA) of Katibougou

⁴ Department of Interdisciplinary Studies, International Center for Tropical Agriculture (CIAT), Mali

⁵ Department of Interdisciplinary Studies, Rural Polytechnic Institute (IPR/IFRA) of Katibougou

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Correspondence: mkonar@yahoo.com

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Author notes

Mariam Konaré is affiliated with USTTB Bamako (University of Sciences, Techniques and Technologies) and focuses on Business research in Africa.

Ibrahim Dicko is affiliated with Department of Interdisciplinary Studies, USTTB Bamako (University of Sciences, Techniques and Technologies) and focuses on Business research in Africa.

Seyni Dembele is affiliated with Rural Polytechnic Institute (IPR/IFRA) of Katibougou and focuses on Business research in Africa.

Aissata Traoré is affiliated with Department of Interdisciplinary Studies, Rural Polytechnic Institute (IPR/IFRA) of Katibougou and focuses on Business research in Africa.

Abstract

Mobile payment innovations have emerged as a promising solution for enhancing financial inclusion in rural Africa, particularly during periods of drought when traditional banking services may be inaccessible. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to gather data from both mobile network operators and community members. Mobile payment solutions were adopted by 75% of surveyed households, significantly increasing remittance volumes by an average of 20% compared to pre-innovation levels. The findings suggest that mobile payments can be a viable alternative for facilitating financial transactions in drought-prone areas, potentially reducing reliance on cash economies and improving economic resilience. Policy makers should incentivize the adoption of mobile payment systems through subsidies or regulatory support to enhance their accessibility in rural Mali.

Keywords: *African geography, Mobile money, Payment systems, Financial inclusion, Remittances, Rural economics, Impact assessment*

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