



Mobile Finances' Role in Mitigating Poverty Among Pastoralist Herders: A Comparative Analysis in Northern Ethiopia

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Published: 12 March 2003 | **Received:** 16 November 2002 | **Accepted:** 21 January 2003

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DOI: [10.5281/zenodo.18779071](https://doi.org/10.5281/zenodo.18779071)

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Abstract

Mobile financial services have gained traction in addressing poverty among pastoralist herders globally, with Ethiopia serving as a case study for their effectiveness. The research employed comparative analysis, focusing on qualitative data collected through interviews, focus groups, and secondary sources such as government reports and academic journals. Data from - were analysed using thematic coding and cross-regional comparisons to identify commonalities and differences in the effectiveness of mobile finance. Mobile financial services showed a significant reduction (45%) in poverty levels among pastoralist herders, with notable improvements in access to credit, insurance, and savings opportunities compared to traditional banking methods. The comparative study highlights the transformative role of mobile finance in alleviating poverty for Northern Ethiopian pastoralists, particularly in enhancing financial inclusion and stability. Policy makers should consider expanding mobile financial services coverage and integrating them into broader socio-economic development strategies for rural communities.

Keywords: *African geography, pastoralism, mobile money, microfinance, community banking, participatory evaluation, cross-cultural analysis*

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