



Impact Evaluation of Mobile Payment Systems on Financial Literacy Among Senegalese Farmers: Adoption Rates and Yield Gains in Madagascar

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Abstract

This work examines the impact of mobile payment systems on financial literacy among Senegalese farmers in Madagascar. A mixed-methods approach combining surveys, interviews, and econometric analysis was employed to assess both quantitative data on adoption rates and qualitative insights into farmer experiences in Madagascar. The findings underscore the potential of mobile payment systems as a catalyst for improving agricultural productivity and financial inclusion in rural areas of Madagascar. Policy makers should incentivize the adoption of mobile payment systems through subsidies or training programmes, while also promoting awareness campaigns among farmers to maximise benefits.

Keywords: *Africanization, Cash Transfer Programmes, Economic Development, Mobile Money, Payment Systems, Rural Finance, Survey Methodology*

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