African Conservation Biology (Environmental Science)

Mobile Payment Systems Implementation for Community Health Workers in Northern Nigeria: Performance Assessment

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Abstract

Mobile payment systems are increasingly being implemented in various sectors to enhance efficiency and reduce transaction costs. In Nigeria, particularly in Northern regions, there is a need for innovative solutions to support community health workers (CHWs), who play a crucial role in healthcare delivery. A mixed-methods approach was employed, involving qualitative interviews with CHWs and quantitative analysis of transaction data over a six-month period. Data were collected through surveys and analysed using descriptive statistics and regression models. Findings indicate that mobile payment systems significantly improved the timely delivery of funds to CHWs (mean delay: 10% reduction), leading to better resource allocation for healthcare services. However, challenges such as inconsistent internet connectivity affected system reliability. The implementation of mobile payment systems has demonstrated promising outcomes in enhancing the financial stability and operational efficiency of CHWs in Northern Nigeria. Further research should explore scalability and sustainability of these systems, with a focus on overcoming technological barriers to ensure widespread adoption. The empirical specification follows $Y = \vec{\beta}_{0+\beta} \, p \, X + varepsilon$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Nigerian, Community Health Worker, Mobile Payments, E-Governance, Transaction Costs, Supply Chain Management, Performance Evaluation*

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