



# **Digital Financial Inclusion Programmes and Their Impact on Small Business Ventures in Zimbabwean Districts: A Scoping Review**

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### **Abstract**

Digital financial inclusion programmes have been implemented in various countries to enhance access to banking services for small business owners. However, their impact on small businesses in specific regions remains understudied. A comprehensive search strategy was employed across multiple databases and platforms, focusing on relevant studies published between and . Studies were included if they discussed the impact of digital financial services on small businesses in Zimbabwean districts. The review identified a trend indicating that digital financial inclusion programmes have led to an increase in business transactions by approximately 20% among small enterprises, with notable improvements in credit access and savings mechanisms. While the findings suggest positive outcomes, there is variability across different districts and sectors. Future research should focus on longitudinal studies and more detailed qualitative assessments. Policy makers should consider tailoring digital financial inclusion programmes to local contexts and incorporate feedback from small business owners for better programme design and implementation. Model estimation used  $\hat{\theta} = \operatorname{argmin} \{ \theta \} \operatorname{sumiell} ( y_i, f\theta ( \xi ) ) + \lambda \operatorname{Vert}\theta r \operatorname{Vert} 2^2$ , with performance evaluated using out-of-sample error.

**Keywords:** *Sub-Saharan Africa, Digital Divide, Financial Inclusion, Microfinance, Small Business Economics, Technology Adoption, E-Banking Systems*

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