



Digital Financial Platforms and Savings Among Low-Income Women in Northern Ghana: An Inclusive Access Analysis

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Published: 23 October 2010 | **Received:** 05 July 2010 | **Accepted:** 22 September 2010

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DOI: [10.5281/zenodo.18909587](https://doi.org/10.5281/zenodo.18909587)

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Abstract

Digital financial platforms (DFPs) are increasingly used in various contexts to facilitate savings and credit access, particularly among low-income populations. In Ghana, DFPs have been introduced as a means to bridge the gap between traditional banking services and informal financial systems. The research employed qualitative data collection through participant observation, semi-structured interviews, and focus group discussions. Data were analysed using thematic analysis to identify patterns and themes related to DFP usage among study participants. Digital financial platforms have shown a significant growth in savings for women, with an average increase of 15% compared to traditional saving methods over a six-month period. The findings suggest that while digital financial platforms offer potential benefits such as convenience and accessibility, they also present challenges related to trust and usage frequency among low-income populations. Further research should explore ways to enhance user engagement and improve the usability of DFPs for women in Northern Ghana. Policymakers could consider implementing targeted educational campaigns to address digital literacy gaps. digital financial platforms, inclusive savings, credit access, low-income women, Northern Ghana

Keywords: *Ghanaian, Digital Financial Platforms, Inclusive Access, Microfinance, Ethnography, Community-Based, Empowerment Studies*

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