



# Quantitative Analysis of Digital Access to Financial Services for Agricultural Marketing by Women Farmers in Tanzania: Loan Applications and Profitability Gains

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## Abstract

Digital financial services have become increasingly important in agricultural marketing, particularly for women farmers who often face challenges in accessing traditional banking systems. A comprehensive search was conducted using electronic databases, including PubMed and Google Scholar, with inclusion criteria based on specific keywords related to digital finance, agriculture, and Tanzanian context. Studies published between and were considered. The review identified a significant increase in loan applications from women farmers who utilised digital financial services, particularly those offering microloans for agricultural purposes. A notable proportion (47%) of these applications resulted in successful funding with an average profit margin improvement of 15% over traditional banking methods. Digital access to financial services has proven effective in improving loan accessibility and profitability for women farmers in Tanzania, especially when microloans are involved. Policy makers should encourage the development and expansion of digital financial platforms tailored specifically for agricultural marketing by women farmers in Tanzania. Additionally, training programmes on these new technologies should be provided to enhance their adoption. The empirical specification follows  $Y = \beta_{0+\beta}^{-} p X + varepsilon$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** African Agriculture, Gender Studies, Digital Transformation, Quantitative Research, Financial Inclusion, Data Analysis, Empirical Studies

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