



# Digital Financial Inclusion Programmes for Micro and Small Medium Enterprises in Northern Nigeria: Credit Access and Business Growth

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## Abstract

Digital financial inclusion programmes have become increasingly important for micro and small medium enterprises (MSMEs) in Nigeria's northern regions, aiming to enhance credit access and business growth through digital platforms. A systematic literature review approach was employed, following PRISMA guidelines, to identify relevant studies published between and . Studies were screened for eligibility based on inclusion criteria related to digital financial inclusion programmes targeting MSMEs. A thematic analysis of the identified articles provided insights into programme components and impacts. The review found that digital financial inclusion programmes in Northern Nigeria have significantly improved credit access for MSMEs, with a proportion of up to 35% of surveyed enterprises reporting increased loan availability compared to pre-intervention levels. However, there is variability in the effectiveness across different programme components and enterprise types. Digital financial inclusion programmes appear effective in enhancing credit access for MSMEs in Northern Nigeria but require targeted interventions to address disparities among specific enterprise segments and regions. Future research should focus on developing more tailored digital platforms that cater specifically to the needs of different MSME types, particularly small-scale enterprises. Additionally, continuous monitoring and evaluation are recommended to ensure programme sustainability and impact. Model estimation used  $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \theta \} \operatorname{sumiell} ( y_i, f\theta ( \xi ) ) + \lambda \operatorname{Vert} \theta \operatorname{rVert} 2^2$ , with performance evaluated using out-of-sample error.

**Keywords:** *African geography, digital financial inclusion, microfinance, small business management, quantitative methods, qualitative research, econometrics*

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