

Bridging the Digital Divide

Digital Literacy Training and the Formal Banking Inclusion of Market Women in Abidjan

Moussa Sarr¹, Aminata Diop², Ibrahima Diallo³

Fatou Ndiaye²

¹African Institute for Mathematical Sciences (AIMS) Senegal ²Université Alioune Diop de Bambey (UADB) ³Cheikh Anta Diop University (UCAD), Dakar

Correspondence: msarr@hotmail.com

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ABSTRACT

In West African urban economies, market women are pivotal economic actors yet face significant exclusion from formal financial systems. A major barrier is the digital literacy gap, which impedes their adoption of digital banking platforms, perpetuating reliance on cash transactions and informal savings mechanisms. This policy analysis evaluates the impact of a targeted digital literacy training programme on the formal banking inclusion of market women in Abidjan. It aims to identify the specific mechanisms through which training influences service adoption and to assess the programme's efficacy as a policy instrument for financial inclusion. The analysis employs a mixed-methods approach, synthesising quantitative survey data from programme participants with qualitative insights from focus group discussions and stakeholder interviews. A comparative framework assesses changes in banking behaviours before and after the intervention. Training participation correlated with a substantial increase in the use of formal banking services. Specifically, the proportion of trainees actively using mobile banking applications rose by approximately 40%. Qualitative data revealed that increased trust in digital platforms and peer support networks were critical mediating factors. Digital literacy training is a potent, targeted policy lever for enhancing financial inclusion among this key demographic. Success hinges on addressing not only technical skills but also psychosocial barriers such as security concerns and trust. Policy should integrate digital literacy modules into broader financial inclusion strategies, ensure training is context-specific and delivered in local languages, and foster partnerships between banks, telecoms, and women's trade associations to provide ongoing support. Financial inclusion, digital literacy, gender, informal economy, West Africa, policy intervention This analysis provides novel evidence on the specific policy mechanism of community-embedded digital training, demonstrating its direct role in shifting financial behaviours and offering a replicable model for urban contexts in the region.

Keywords: *Digital divide, Financial inclusion, Market women, West Africa, Digital literacy, Policy evaluation, Microenterprise*

Article Highlights

- Digital literacy training increased mobile banking adoption by ~40% among participants.

Policy Imperative

Integrate context-specific digital literacy modules, delivered in local languages, into broader financial inclusion strategies,

<ul style="list-style-type: none">• Success hinges on addressing psychosocial barriers like trust alongside technical skills.• Peer support networks were identified as a critical factor for sustained adoption.• Provides a replicable model for community-embedded policy interventions in urban contexts.	<p>supported by cross-sector partnerships.</p> <p><i>This analysis offers a concrete model for linking digital skill-building to tangible financial inclusion outcomes.</i></p>
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